



Meet LIO
Insurance Made Simple.

Homeowners Association Package

- Immediate policy issuance
- Real people ready to answer your call
- Flexible e-payment installment options (Credit Card, ACH, Apple Pay & Google Pay)
- 48-hour endorsement processing
- Simple, online claims submission process
- Straight through quoting process

Tailored Coverage to Meet Your HOA Insurance needs

Property

- Comprehensive property coverages including agreed value, guaranteed, and extended replacement cost (150%) options
- Property manager claims expense reimbursement sub-limit (available in certain states)
- Premier property enhancement endorsement including \$300k ordinance or law demolition costs and \$300k increased costs of construction on per building basis (ability to increase up to \$1M for both B & C)
- Earthquake sprinkler leakage included in our premier property enhancement

General Liability

- Limits to include \$1M per occurrence/\$2M aggregate or \$2M per occurrence/\$4M aggregate
- Insured status for property managers
- Board members and officers to be included as additional insureds
- Additional insured coverage for off-site board meeting venues
- Ability to include employee benefits liability



Crime

- Social engineering fraud
- Employee theft (\$250k limit)
- Forgery or alterations
- Theft of money and securities

Auto

- \$1M hired and non-owned auto coverage
- Garagekeepers legal liability

Call 877-LIO-7155 or visit LIOinsurance.com to get a quote.