

NEWSLETTER

JULY 1, 2007



ALL-IN-PRODUCT FOR COMMUNITY ASSOCIATIONS INCLUDING HOMEOWNER AND TOWNHOME ASSOCIATIONS!!!!

Dear Valued Customer,

This All-In-One Non Profit Package product provides Townhome and Homeowner Associations the opportunity to purchase General Liability, Property and Community Association Professional Liability coverage all through one policy! An Umbrella policy is available for Townhome, Homeowners and Condominium Associations as well.

We offer Product Options for Directors & Officers Liability with Employment Practices coverage; General Liability; Property, Crime and Commercial Umbrella all with an AM Best Rated A++ Carrier:

- *One Policy – Separate Limits for each coverage part*
- *Breach of Contract Coverage*
- *No Exclusion for Libel, Slander, or Defamation*
- *Mental Anguish and Emotional Distress included in General Liability definition of Bodily Injury*
- *Defense Outside the Limit of Liability*
- *Umbrella Policy excess of Directors and Officers Liability*
- *Property with an Outdoor Enhancement Endorsement*
- *Employment Practices Liability included at no extra charge for 10 Employees or less*
- *Unlimited Extended Reporting Period for*

former Directors & Officers

- *Innocent Principal coverage*
- *Very competitive rates (A+ and A++ Carriers)*

Thank you for your business.

WHY DOES YOUR COMMUNITY ASSOCIATION NEED TO PURCHASE ALL OF THESE COVERAGES:

Community Associations are sued by their employees, committee members and volunteers.

- *Over 60% of the claims against these associations are related to non-monetary issues.*
- *Community Associations annual budget is often less than the average cost to defend a claim caused Litigation.*
- *Single Dwelling Homeowner Associations require General Liability and Property Coverage for common areas.*
- *Many Condominium and Homeowner Associations are looking for additional limits offered through Umbrella policy.*
- *Maximize Efficiency: One Application, One Quote, One Underwriter, One Policy, One Renewal, One Carrier for all claims, with one concurrent effective date.*

RECENT SUCCESSES WRITTEN BY APOGEE:

- *Public Adjusting Service (TPA) / E&O - \$85,800*

- Insurance Agency / E&O - **\$23,445**
- Non-Profit Community-Homeowners Assoc. / D&O-EPLI - **\$20,880**
- Mortgage Broker / E&O - **\$7025**
- Real Estate Broker / E&O - **\$5025**
- On-Line Training Company / E&O / **\$21,200**
- Surgical Center / E&O - **\$8605**
- Architect & Engineer / E&O - **\$6820**
- TPA Transportation / E&O - **\$49,800**
- Stock Broker / D&O-EPLI - **\$15,400**
- Freight Broker / E&O - **\$7700**
- Insurance Agency / E&O - **\$16,900**

A&E COVERAGE ALERT:

- Definition includes engineering, architecture, construction management, environmental consulting, project managers and design/build firms of all sizes
- Offerings can include cyber liability, pollution liability and option for first dollar defense
- BI/PD coverage offered for claims in connection with A&E Professional & Pollution
- Independent contractors can be covered as well as territory of claims that could occur worldwide
- Innocent Insured and mediation credit coverage offered as well as aggregate deductible
- A blanket waiver of subrogation offered
- Technology coverage available for Electronic Transfer of Data, Copyright Infringement and Web
- Hosting Functions for Projects

Carriers are A to A+ Rated by AM Best and Premium Rates are Very, Very Competitive!!!!

Eligible Risks: Contact an Apogee Representative at 610-337-3200 to discuss your needs .

ONLINE QUOTING NOW AVAILABLE ON USLI A++ PAPER AT APOGEE WEB SITE.

Minimize your Agency E&O Exposure – Quote EPLI to all of your clients (15% Commission). Remember if unable to get online quote, send us an email to discuss your need.

- Employment Practices Liability
- Community Association D&O
- Non-Profit D&O
- Real Estate E&O Now Available!

CUSTOMER TESTIMONIALS-

“Wow!! You guys-all of you- were just unbelievable. We have never received help & service from any broker, like we did from you this week, on this account. Without the information, revised quotes and all you did we most likely would not have had such happy ending. Every year we have worked on this policy with Apogee, we have been treated as if we were the largest, most important agency you do business with. That is what we call real \$BIH(BCustomer Service\$B!!(B. I asked one of your account managers time and again for information on so many different things. I received answers right back and it was always good solid information that allowed us to be able to answer all the questions from our client. We looked so good at our closing meeting with our client. Thanks.”

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