CAProtect Excess

THE LARGE PRINT

STARFISH SPECIALTY INSURANCE

Starfish Specialty's CAProtect Excess policy is designed to protect Community Associations in the event an association suffers a catastrophic loss that exceeds its primary policy limits.

EXCESS PROGRAM ELIGIBILITY

✓ Eligible Association Type

- Residential Condominium Associations
- Cooperative Associations
- Homeowners Associations
- Planned Unit Developments
- Timeshare Associations
- Commercial Associations
- Commercial/Residential Associations
- Master Associations

✓ Broad Eligibility Requirements

- Size – Up to 1,000 units
- Employees – Up to 10 Employees
- Pools – No restriction
- Autos – Up to 3 autos
- Stories – Up to 40 stories
- Underlying Insurer Requirements – A.M. Best Rating of A-VII or better**

EXCESS PROGRAM KEY COVERAGES

✓ Defense Outside the Limit

✓ First Dollar Crisis Response Cover

✓ No shared Limits

✓ Property Manager Covered as Additional Insured

✓ "Follow Form" to Underlying Coverages listed below

- Commercial General Liability
- Auto Liability*
- Directors & Officers Liability
- Employment Practices Liability*
- Garage Keepers Liability*
- Liquor Liability
- Employee Benefit Liability
- Contractual Liability
- Discrimination against Non-Employees

EXCESS PROGRAM HIGHLIGHTS

✓ Carrier – Ascot Insurance Company, A XIV rated by A.M. Best

✓ Will sit over non-admitted GL on exception basis

✓ Instant quote-to-bind capabilities for qualified accounts

✓ Dedicated Program Underwriter

✓ Admitted Policy

LIMITS OF $1M, $2M and $5M available

AVAILABLE IN THE FOLLOWING STATES

AZ CA CO GA FL IL MD MN MI NC NV OH OR PA SC TN TX UT VA WI.

Not available in Miami-Dade, Broward, Palm Beach and Monroe counties in Florida and Dekalb and Fulton counties in Georgia

* Employers Liability A.M. Best rating of B++VI or better is permitted.

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