



# Gallagher

Insurance | Risk Management | Consulting

GALLAGHER REAL ESTATE PRACTICE



Tailored Solutions for  
Community Associations





# Dedicated Resources for Your Unique Risk Management Needs

At Gallagher, we provide all aspects of an effective risk management program to Community Associations. We take pride in our reputation as a solid, established company with a proven track record of success.

- Our clients include condominium, townhome and homeowner associations; apartment buildings and other types of habitational developments.
- We insure community associations nationwide.
- We have access to a large network of wholesalers to find specific products and services your community needs.
- We have alliances with national disaster restoration firms.
- Gallagher specialists are available to speak at HOA meetings to educate unit owners on insurance needs.



# Tailored Solutions to Fit Your Specific Exposures

As a leader in Community Association insurance placement, Gallagher provides you with tailor-made, effective solutions for risk management and insurance programs.

## Property

- Ordinance and law coverage
- Hurricane deductible/options
- Building and contents
- Sewer backup
- Wind deductible buybacks
- “No coinsurance” options
- Insurance replacement cost appraisal services
- Earthquake

## General Liability

- Hired and nonowned auto coverages

## Crime

- Coverage can be extended to property managers
- Coverage for both monetary and nonmonetary exposures
- Low deductible programs
- Cyber coverage

## Directors & Officers (D&O)

- Low deductible programs
- Coverage designed for community associations

## Umbrella

- Excess over General Liability, Auto and Directors & Officers

## Flood

- National Flood Insurance Program (NFIP) and full excess
- In-house flood specialists

## Workers Compensation

- Low minimum premiums for incidental exposures

## Claims and Loss Control

- In-house loss control specialists
- Comprehensive loss control inspections
- Review of master deed to coordinate the association insurance with the unit owner's condo insurance
- Claims advocacy team

# You Deserve a Broker Who Places the Client First



Absolute integrity and expertise from your advisor, innovative tailored solutions, and the buying power of our global carrier network all combine with our client stewardship to provide industry-recognized client satisfaction.

## Gallagher named one of the World's Most Ethical Companies for 2017.<sup>1</sup>

Arthur J. Gallagher & Co. was also recently named one of the World's Most Ethical Companies for 2017, for the sixth consecutive year, by The Ethisphere Institute. Gallagher joins a small but distinguished list of companies committed to operating at the highest standards.

What our clients are saying.

**Board Member:** "Since partnering with the Gallagher team, we have saved \$55,319 in pure premium, which is a 35% savings."

**Property Manager:** "Bringing Gallagher in has made me look good in front of my clients."

**Builder/Developer:** "No other broker has helped me understand the insurance process like Gallagher has. They are really Community Association experts."



## You manage your business. Let Gallagher manage your risk.

We operate differently than most insurance brokers. Our expert advisors are ready to get inside your business and truly understand your operations, your thinking, your past experiences and future plans. Only then can we architect solutions that truly support your objectives.



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### Gallagher Real Estate Practice

Corporate Headquarters  
2850 W. Golf Road  
Rolling Meadows, IL 60008  
630.773.3800

[www.ajg.com/realestate](http://www.ajg.com/realestate)

Gallagher Real Estate Practice

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<sup>1</sup>Arthur J. Gallagher & Co. named one of the World's Most Ethical Companies for 2017. Ethisphere Institute, March 2017.  
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