

# Condominium and Homeowners Association Coverage

Great American's Fidelity / Crime Division can provide a comprehensive crime policy to help protect the funds a condominium and homeowners association has in its operating and reserve accounts. Community Associations are encouraged to carry Crime and Employee Dishonesty (Fidelity) insurance, and in many cases, associations are required to carry Fidelity/Crime coverage by lending institutions and/or by statute.

## The Great American Advantage

- **Inclusive Eligibility:** No restrictions on association size, employee count, or amenity restrictions. Ability to tailor coverage to fit an association's specific needs.
- **Comprehensive Coverage:** Available for a variety of associations, including:
  - Homeowners Associations (HOAs)
  - Condominium Associations
  - Commercial Property Associations
  - Cooperatives
- **Extended Protection:** Coverage can be extended to board members, volunteers, and the association's property manager.
- **Flexible Options:** Coverage available as monoline, either primary or excess. Competitive terms and rates.
- **Specialized Coverage:** Social Engineering/Fraudulently Induced Transfers coverage offered.
- **High Capacity:** Up to \$50 million in Crime coverage.
- **Experience:** Experienced claims and underwriting team with an average of over 30 years' experience in their respective fields. Over 20 years of experience underwriting and handling claims for this class of business. Programs can be developed for large books of business.

Great American Insurance Company is the 3rd largest crime insurer in North America and is rated "A+" (Superior) by A.M. Best. Great American Insurance Company is one of only three companies in the U.S. to hold an A.M. Best Rating of "A" or better for over 115 years and also be listed on the 2024 Ward's Top 50 for insurance company performance.

Great American  
Insurance Company

**115<sup>+</sup>** years with an **A** or better rating by AM Best

for all the *great* you do<sup>®</sup>

Great American  
Insurance Company is the  
**3rd largest crime insurer  
in North America**



## Contact Information

**Patrick Shannon**

Director

pshannon@gaig.com

[Crimelnsurance.com](https://www.Crimelnsurance.com)

  
**GREAT AMERICAN**  
INSURANCE COMPANY

Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. Coverage is subject to underwriting. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. In the U.S.: Policies are underwritten by Great American Insurance Company and Great American Security Insurance Company, authorized insurers in all 50 states and the DC. In Canada: All insurance products are subject to the limitations and conditions in the applicable policy or certificate of insurance in force at the time of purchase or enrolment and applicable legislation. Policies are underwritten by Great American Insurance Company - Canadian Branch, a foreign insurer authorized to insure risks in all Canadian Provinces and Territories. The Chief Agency of the Canadian Branch of Great American Insurance Company is located at Suite 3200, Bay Adelaide Centre - North Tower 40 Temperance St., Toronto, Ontario, M5H 0B4 Canada. Great American Insurance Company is not responsible for any non-compliance with the applicable Insurance Act in your province or territory and any applicable marketing guidelines issued by a regulatory authority with jurisdiction. © 2025 Great American Insurance Company. All rights reserved. © 2025 Great American Insurance Company. All rights reserved. 5916-FIC (01/25)