



THE COMMUNITY ASSOCIATIONS WORKER'S COMPENSATION PROGRAM

A major responsibility of your Community Association clients is to care for community property. This often requires hiring an independent contractor or coordinating community volunteers to complete maintenance repairs and projects.

Any job requiring physical labor brings an element of risk and even the most qualified contractors and volunteers could have an accident or get injured while performing duties for the association, leaving the association open to claims of lost wages and medical bills. That's why all of your association clients need the added protection of a Community Association Clients Worker's Compensation Policy.

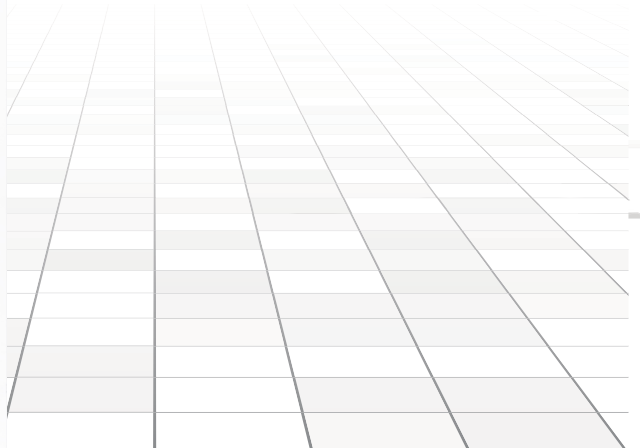


A Community Association Workers' Compensation Policy helps to ensure that your clients or customers will not incur tens of thousands in out-of-pocket legal fees and liability should an incident involving volunteers or uninsured contract employees occur. It can also protect your Agency from an expensive E&O claim.

Coverage underwritten by



**TRIVEDI
CAPACITY ASSOCIATES**



Hanover Small Commercial

Program Benefits

The following are the benefits offered by this policy which have been tailored for the unique needs of your Community Association Clients.

Comprehensive Coverage for Worker's Compensation exposures along with flexible options to fit your association's needs:

- Associations without direct employees — The "if any" program provides coverage for employees of uninsured parties if the association is deemed the "employer" of an injured employee of the service provider
- Associations with direct employees — The Payroll Program provides traditional Worker's Compensation benefits for association employees.

Volunteer coverage — The program's Voluntary Compensation Endorsement includes board members and any volunteer working at the direction of the board. In the definition of an "employee" eligible to receive benefits.

Service excellence — Fully automated online system with personal customer service when you need it. Direct bill.

Reliable, efficient claims handling — 24/7 claims service, handled by qualified experts and settled promptly.



Why the Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services and technology of the best national companies with the responsiveness, market focus and local decision making of the best regional companies. This powerful combination has been a proven success since our "fo gnitarr htgnerts laicanfi ruo yb dekcab si dna 2581 ni gnidnuofA" (Excellent} from A.M. Best.

Contact Us Today

With the combines experience of Trivedi Capacity Associates LLC and The Hanover, you can be assured that your homeowner's association clients will be protected and you can focus on the other key association coverages.

We can help to protect your Common Interest Community Development clients from liability due to Worker's Compensation claims.