

# PLANNED UNIT DEVELOPMENT POLICY

The Planned Unit Development (PUD) program is designed to provide broad coverage for HOA common area property, general liability and crime/employee dishonesty exposures

## PROPERTY COVERAGE

- Single property limit for structures and BPP (structures include non-habitational buildings, streets and sidewalks, light poles, signs, pools, play structures, sports courts, bus stops, benches, bridges, docks and piers, etc.)
- Separate limits for irrigation and sprinkler systems and fences, gates, and walls
- No coinsurance clause
- Replacement coverage on both structures and BPP if replaced
- \$25,000 coverage for equipment
- \$250,000 for increases in covered loss due to ordinance or law (increased options available)
- \$250,000 for debris removal and demolition
- \$1,000,000 for newly acquired structures
- \$25,000 for extraction of pollutants
- Coverage for sewer backup up to policy limit (unless caused by wind, flood, or similar water related exposures specifically excluded in policy form)
- \$100,000 earthquake sprinkler leakage coverage available

## LIABILITY COVERAGE

- Limit options available up to \$3,000,000 per occurrence and \$4,000,000 aggregate
- No charge for additional insured coverage for property owners of offsite premises whose premises are rented, leased, or borrowed for the use of official PUD business functions
- No charge for HOA property managers and association members who are included as insureds
- \$5,000 for premises medical payments
- \$100,000 for premises rented to you (fire legal liability)
- Personal injury and advertising injury
- Non-owned and hired auto liability coverage available

## ADDITIONAL FEATURES

- Crime/employee dishonesty coverage available up to a limit of \$500,000
- Minimum premium: \$750 in CA, other states vary between \$280 and \$500
- Deductibles: \$1,000 minimum with credits available for increased deductibles
- Scheduled equipment and fine arts coverage available
- Wind/hail minimum deductibles varying by territory

**Deans & Homer**  
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This is a summary of coverage only. Please refer to policy for complete details, conditions and limitations. Some limits shown above may be increased for an additional premium charge. For a complete list of the companies Deans & Homer represents as Managing Underwriter, please refer to [deanshomer.com/site/companies](https://deanshomer.com/site/companies). Company availability depends upon state. Included content is intended for our retail agents.

