CORY WASHINGTON & CO.

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HOMEOWNERS ASSOCIATION (HOA) — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for planned-community HOAs. Priorities reflect typical exposure; confirm against amenities and enforcement practices.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Directors & Officers**	Covers homeowner suits over board decisions, fines, and fair housing — the most frequent HOA claims.	CORE
☐	**Commercial General Liability**	Covers injuries at pools, playgrounds, ponds, and common areas.	CORE
☐	**Fidelity / Crime**	Covers theft of assessments and reserves, including by the manager.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for a drowning or serious common-area injury.	PREVALENT
☐	**Commercial Property**	Covers clubhouses, pool houses, and other association-owned structures.	SITUATIONAL
☐	**Volunteer Accident / Workers' Compensation**	Covers volunteers and any employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is D&O coverage that fits how HOA claims arise. Homeowners sue boards over fines, architectural decisions, elections, and fair-housing issues like assistance animals — claims general liability doesn't cover, and some D&O forms exclude non-monetary or fair-housing claims. Boards should confirm those coverages, follow notice-and-hearing rules before fines, and document the reasons for every enforcement decision.