

SUBDIVISION INSURANCE

- 1. What types of subdivision insurance coverage does your subdivision currently have and does it meet the subdivision's needs?**
 - General Liability Insurance
 - Directors & Officers (D&O) Insurance
 - Property Insurance

- 2. The Community Associations Institute (CAI) states that four steps should be followed when buying property insurance:**
 - Define the property to be insured
 - Determine the extent of coverage
 - Determine the scope of coverage
 - Determine the amount of coverage required

Has your subdivision gone through a similar process when obtaining insurance coverage? What is your subdivision's approach?

- 3. The CAI states that obtaining appropriate insurance coverage for your association can be made easier as long as subdivision associations follow a couple of guidelines. Has your subdivision association followed these guidelines?**
 - Develop a bid comparison form
 - Develop a form listing specifications of coverage
 - Insist bidders submit proposals according to your specifications of coverage
 - Select an insurance agent carefully
 - Ask for the agency's experience in working with subdivision associations, including references from other associations

- 4. What information or assistance would your association want to address subdivision insurance needs?**

- 5. What other issues, ideas, or suggestions do you have regarding subdivision insurance?**

For further tips regarding subdivision association insurance, please visit the Department of Planning's Reference Library and read the brochure: [Tips for Community Association Insurance](#), by the Community Association Institute. Please call the Department of Planning to set an appointment to view the Reference Library literature at (314) 615-2520.

ST. LOUIS COUNTY SUBDIVISION TRUSTEE WORKSHOP

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