



Condominium & HOA Insurance



The best Condo & HOA insurance on the planet.

SAHOURI.



Insurance made simple.™

WE ARE SAHOURI.



50+

Years of experience

97%

Client Retention Rate

100%

Privately Held

100%

Client Focused

BUSINESS INSURANCE

40under**40**

TOP BROKERS

GOLD
STEVIE® WINNER
CUSTOMER SERVICE

WASHINGTON BUSINESS JOURNAL

FAMILY-OWNED
Business Awards

BEST PLACES TO WORK

BUSINESS INSURANCE

WASHINGTON BUSINESS JOURNAL



BEST PLACES TO WORK

"Our risk management advisers are incentivized based on client retention and satisfaction, not on increased premium or revenue."

Allen Hudson, Vice President

One agency. Every solution.



Commercial



Benefits



Private



Life



Insurance carriers



Licensed in 50 states



Worldwide capabilities

With amazing service!



90 Day
Renewal Strategy



24 Hour
Customer Service



Dedicated real estate
Insurance Teams



Same day turn-around
on Certificates



Concierge Service



Claims & Billing
management



Real estate industry
experts



Comprehensive Risk
Analysis

Reisidential Real Estate Leadership.



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Allen Hudson, CIC

VP of Commercial Insurance

As the Vice President of Commercial Insurance I have led the development of propriety niche-market insurance programs such as the Community Underwriter's Specialty Program (CUSP). My Team members are true professionals of commercial insurance and sincere client advocates. Everyone on our CUSP team has a professional designation and an intimate knowledge of community association and property management operations.

We insure over \$50 billion dollars' worth of real estate. Our newest community members saved an average of 26% by switching from their old insurance company. Our program offers the most recent industry coverage forms, providing insurance for special risks like cyber liability, green building coverage, third party discrimination and even unmanned aircraft liability. If you are a property manager you should consider our program for your clients because your will look like a hero when you save your clients tens of thousands of dollars annually.

BUSINESS INSURANCE
40^{under}
40
TOP BROKERS



lryder@sahouri.com

Lauri Ryder, CIC, CRM, CMCA

Real Estate Practice Leader

Lauri has worked in the real estate industry in the DC Metro area since 2002. As a community association insurance expert, Lauri safeguards community associations' bottom lines and ensures they never face a claims situation without an understanding of the best protection available.

She makes every customer experience a positive impression of our unique service standards. Customer experience is not limited to timely service. She believes excellent customer experience, is really all about the HOW. She works closely with her clients to demonstrate firsthand HOW we deliver truly great service.



“Responsible policy holders should be rewarded with savings.”



**High Rise
Condominiums**



**Garden Style
Condominiums**



**Homeowners
Associations**

CUSP™ (Community Underwriters Specialty Program) is a manuscript and proprietary insurance form that includes the industry's most favorable insurance conditions while rewarding policy holders with savings for low loss ratios.

27%

Since 2011, CUSP has saved policy holders 27% on average from expiring premiums while greatly improving coverage.

Only 9 questions to Quote!



Name & address of association



Total number of units



Annual assessments / condo fees



Unique structures (number of pools, playgrounds, fitness centers, etc)



Current Property, GL and D&O Limits, and deductibles



Building construction



Building Sq/Ft



Number of stories



Life safety systems (sprinklers, fire alarms, and burglar alarms)



6 Reasons to quote CUSP™

1

Property Conditions (INCLUDED)

- Marshall & Swift building valuations
- Guaranteed Replacement Cost
- Full ordinance or law coverage
- No hidden deductibles or coverage limitations

2

Directors & Officers (INCLUDED)

- Best D&O and Property Manager Conditions
- Coverage for Past & Present, Elected & Appointed
- Covers Monetary & Non-Monetary damages
- Defines property managers as employees

3

Flexible Coverage (INCLUDED)

- Extremely flexible Coverage
- Customize Ordinance or Law, Sewer & Drain backup
- Customize Earthquake, flood, and crime coverages
- Deductibles from \$100 to \$100,000

4

Full Earthquake Coverage (INCLUDED)

Most carriers limit coverage to 1 Million for earthquakes, but how can 1 Million in coverage help when an earthquake causes 10 Million in property damage? Our policy covers the full replacement cost no matter if it's \$1,000,000 or ten times that.

5

Coverage Enhancements (INCLUDED)

- Broad Form General Enhancements Endorsement
- Wind Driven Rain Coverage
- Green building coverage upgrades

6

Amazing service (INCLUDED)

- Award winning team of industry experts
- Your calls are answered by real people.
- One hour certificate request turn around time
- Online quotes for easy service

What our fans say.



Working with SAHOURI has been a great experience. Several of my clients have also had their coverage expanded and their premiums lowered because of SAHOURI's customer service."

Adam Landsman, Abaris Reality



CUSP has made tremendous improvements to our commercial insurance coverage and costs. SAHOURI's ability to assemble specialized carriers has allowed our association to receive expanded coverage and save several thousand dollars annually.

Nick Pitsch, Capital Corp



SAHOURI provides our company with the best customer service we've ever experienced! Hands down, they are the best agency I've ever worked with.

Dawn Webb, GPR

Insurance made simple.SM

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