



Condominium & HOA Insurance



The best Condo & HOA insurance on the planet.

An exclusive program of

SAHOURI.

Proud member of



Insurance made simple.™

WE ARE SAHOURI.

45+

Years of experience

97%

Client retention rate

100%

Privately held

100%

Client focused

Located at the center of Tysons, VA

**2015 GOLD
STEVIE® WINNER**

CUSTOMER SERVICE



**2016 SILVER
STEVIE® WINNER**

CUSTOMER SERVICE



BEST PLACES TO WORK

BUSINESS INSURANCE. 2015

**“Our philosophy is to improve your existing coverage and save you money.
If we can’t accomplish both, then we don’t deserve your business.”**

Fuad M. Sahouri - CEO

One agency. Every solution.



Commercial



Benefits



Private



Life



Insurance carriers



Real Estate & Association Insurance

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

Meet our Commercial leadership.

BUSINESS INSURANCE

40^{under}₄₀

TOP BROKERS

Allen Hudson, CIC

VP of Commercial Insurance



allen@sahouri.com

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 you will look like a hero when you save your clients tens of thousands of dollars annually.

Christian Oropeza

AVP of Commercial Insurance



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As the Assistant Vice President of Commercial Insurance at SAHOURI, I work towards developing client/carrier relations and overseeing internal processes. I enjoy creating solutions on both macro and micro levels. From designing personalized coverages and programs to educating clients on the specifics of their policies; in other words, making insurance simple!

Throughout my career, I have worked towards acquiring as much knowledge as possible. I am licensed in Property and Casualty (P&C), Life & Health (L&H). I also received my Associate in Risk Management (ARM) designation. I am currently working on the highly-coveted Certified Insurance Counselor (CIC) license. To serve my clients with excellence, I stay committed to expanding the breadth of my knowledge and skillset.



Real Estate & Association Insurance

"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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