

Whether a project is a planned community or condominium project, the association is responsible for the maintenance of common areas, recreational facilities, outside property and grounds care, as well as the administrative operations. The first step in reducing risk in community properties is to identify the four basic risk types: Property (tangible property, such as physical property; and intangible property, such as information), Liability, Net Income, and Personnel. Avant Insurance Managers are specialists in identifying all aspects of the four basic exposures faced by community associations and has the expertise to identify lesser recognized risks.

Avant's risk management team works with the community association by identifying and minimizing these risks, and implementing risk management strategies to minimize adverse effects of accidental losses to the association.

As a risk management specialist, Avant Insurance Managers partners with our clients in identifying their particular needs and works to create a policy that meets each client's needs, rather than have our client work around a policy. Our clients have access to our risk management teams to identify non-mainstream exposures that may exist.

By offering clients the most complete and cost-effective solutions, our goal is to establish long-term relationships that will carry on year after year. Avant's responsiveness, accountability, and commitment are the foundation of the Avant Insurance Managements' family. *Let the professionals at Avant work closely with you to design the right program to fit your needs!*



COMMUNITY ASSOCIATION

“The ability to assess complex risk issues, place the best policy, and minimize exposure without the huge price tag is what places Avant Insurance Managers at the forefront of service and strategy.”

- Jeff Post, CEO

In procuring a risk management strategy, Avant's risk management team can help reduce insurance premiums by managing risk, by control, or by transfer.

- ▶ Control involves eliminating the chance of loss (such as closing a dangerous amenity)
- ▶ Preventing loss (such as proofing a newsletter before publication)
- ▶ Reducing loss (such as installing an alarm)
- ▶ Segregating exposures (such as backing up computer files)
- ▶ Transferring risk (such as employing a management company rather than having your own employees)
- ▶ Risk Transfer – Master policy, Condo association policy

Contacting us is simple: call 1-800-682-0391 or email info@avantmanagers.com for all locations

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