

# REASONS TO CHOOSE H&K

- Family-Owned and Operated

Individualized service that you won't find at big-box agencies. We view our clients as an extension of our H&K family and not a number.

- Connect with Us - Anytime, Anywhere

Life is busy and our clients are always on the go. Our mobile optimized website, app, social media platforms, texting service and cloud-based email communication system allows clients to connect with me anytime and any day of the week.

- Longstanding History

Our agency has over 50 years experience working with commercial clients. We are skilled value hunters helping you save and find the best combo of coverage and service for the right price.

"LIKE" "BRENDON KILCOYNE CONDO GUY" ON FACEBOOK!  
ON FACEBOOK!



"Navigating the confusing land of insurance, one condo at a time"



Brendon Kilcoyne  
Sales Manager



617-612-6504

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## Condo Coverages

**Building:** Covers the associations physical building. It covers all common areas, and, according to by-laws and policy endorsements it can also cover portions of the interior of the units.

**Liability:** Protects you should the association be found responsible for a bodily injury or property damage claim.

**Directors & Officers:** Protects board members from legal action brought against them for alleged wrongful acts while performing duties for the association.

**Crime:** Protects against theft and embezzlement by employees, directors and management personnel.

**Umbrella:** Provides extra liability insurance to protect against major claims. Extends beyond commercial general liability limits.

**Workers Comp:** Protects associations should a contractor or unit owner injure themselves on your property and decide to sue

## Brendon's Bio

Brendon enjoys spending time with his family, golfing and watching his kids play sports. He also attends as many Patriots games as he can; his family has had tickets since 1968. He's been going since 1985, but he admittedly does not miss the Sullivan Stadium benches!

At work, Brendon specializes in providing risk management for condo associations and apartment complexes. With over 15 years' experience ensuring you get the best coverage, Brendon is aptly considered an industry veteran who can protect your assets for years to come.

## CREDENTIALS

- Certified Insurance Counselor (CIC)
- First insurance agent in MA to become an "Educated Business Partner" through Community Associations Institute (CAI)
- Graduated from the National Alliance Producer School (2003)

## What Coverages Do You Have?

- Building - 5 points
- Liability - 5 points
- D & O - 3 points
- Crime - 3 points
- Umbrella - 2 points
- Workers Comp - 2 points

Total:

Add up the points your association scored:

20 - Excellent  
16-18 - Good  
13-15 - Needs help  
13 & Below - **Call 617-612-6504 immediately!**