Is Your Indemnification Clause Protecting You?

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Leni Cummins appears on the Legal Talk for Co-ops and Condos podcast to discuss the liability risks faced by condo and co-op board members. In the episode, "Is Your Indemnification Clause Protecting You?" she explains how indemnification provisions in governing documents can leave board members exposed to personal liability. She highlights common pitfalls, such as clauses that only cover contract-related claims while failing to address tort claims like trip-and-fall incidents or property damage disputes.

The discussion also covers the interaction between indemnification clauses and Directors and Officers (D&O) insurance, emphasizing the importance of reviewing policy details to ensure board members are adequately covered. Leni provides practical steps board members can take to assess their protections, including reviewing indemnification language, consulting board counsel, and considering bylaw amendments if existing provisions are insufficient.

Listen to the full episode here.

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