

**BB&T CARSWELL INSURANCE SERVICES**

Named Insured: The Preserve at Indigo Run Owners Association		Property Management: IMC Resort Services				Prepared by: Terri Perry, CPIW,ACSR,CISR,AIP	Date: May 7, 2018
Kind of Insurance	Present Carrier	Policy Number	Effective Date	Expiration Date	Annual Premium	Values or Limits	Remarks/Recommendations
Property	Lloyds of London Indian Harbor Ins. Co. QBE Specialty Insurance Co. General Star Indemnity United Specialty Lexington Insurance Safety Specialty Ins. Co. Old Republic Union	AMR52088 AMP7521439 MSP13746 10T02965900736 USI10725 LEX084299735 ORAMPR001407	5/8/2018	5/8/2019	\$243,331.48	\$55,907,886 Total Insured Values (Please refer to policies for schedule)  <u>Deductibles</u> \$ 5,000 All perils per Occurrence except: 2% Per Building Earthquake (\$25,000 minimum per occurrence) 1% Per Building Wind & Hail <u>Named Storms</u> (\$25,000 minimum Per occurrence) \$15,000 All Other Wind & Hail per Occurrence \$275,000 Flood (All buildings except: Bldgs. #33, #34, #37)	Special Form scheduled building replacement cost coverage including the perils of Earthquake, Wind, Hail, and Primary Flood. Coverage is subject standard policy conditions and exclusions.  <u>Coverage Enhancements:</u>  • Building Ordinance or Law: Loss in value included within the limit of insurance; Demolition, & Increased Cost of Construction are included for a combined Additional limit of 10% per building.  • Primary Flood: \$10,000,000 Limit for all building except Bldgs. #33, 34, and #37.  • SC Property Enhancement Endorsement, includes specified sub-limits of insurance for Wind Driven Rain, Back up of Sewers, Equipment Breakdown, and Trees, Plants, Shrubs. Refer to policy endorsements for greater details.
Flood	Hartford Insurance of the Midwest	99025729472017 99025729512017 99025729562017	9/8/2017	9/8/2018	\$ 6,366.00	\$4,072,500 Total Values Coverage is provided for the three buildings located in Flood Zone A.  (Bldgs. #33, 34, & 37) \$1,357,500 limit per building.	Flood coverage as provided by the National Flood Ins. Program subject to Replacement Cost Valuation and 80% coinsurance. Deductible: \$1,250 per building.

**This analysis does not in any way alter any policy coverages, conditions, or exclusions. Please read your policies!**

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General Liability	Owners Insurance Co.	36346836	5/8/2018	5/8/2019	\$ 8,928.00	\$2,000,000 Aggregate \$2,000,000 Products/Completed Operations Aggregate \$1,000,000 Personal & Advertising \$1,000,000 Per Occurrence \$ 100,000 Fire Damage \$ 5,000 Medical Payments	Commercial general liability coverage which provides liability protection on all common areas of the association's premises. Coverage also includes non-owned & hired automobile liability.
Directors & Officers	CNA Insurance Company	0251086581	5/8/2018	5/8/2019	\$2,089.00	\$1,000,000 Each Loss \$1,000,000 Policy Year	Coverage for errors or omissions on the part of the members of the Board of Directors subject to a \$1,000 deductible.
Crime	Massachusetts Bay Ins. Co.	BD61042431	6/8/2018	5/8/2019	\$5,134.00	\$5,000,000 Employee Theft \$5,000,000 Forgery/Alteration \$2,000,000 Outside & inside Premises \$5,000,000 Computer Fraud \$5,000,000 Funds Transfer Fraud	Blanket Employee Theft for directors & officers of the regime; property manager is included via endorsement. \$25,000 deductible per claim.
Worker's Compensation	Pennsylvania Manufacturers	2018010566984Y	5/8/2018	5/8/2019	\$570.00	\$500,000 Each accident \$500,000 Policy limit \$500,000 Each employee	Statutory benefits covering work related injuries or diseases including employers liability coverage. Premium is based on there being no paid employees.
Umbrella	Greenwich Insurance Company	PPP7445603L7	5/8/2018	5/8/2019	\$ 3,980.00	\$15,000,000 Aggregate \$15,000,000 Occurrence	Provides Umbrella liability coverage over & above the General Liability, Employers Liability, Directors & Officers, and Non-owned & Hired Auto Liability

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