

**Marsh Landing Community Association at Estero, Inc.**

Insurance Program Summary

5/1/2022 to 5/1/2023

**BUSINESSOWNERS POLICY (BOP)**

**PROPERTY**

\$894,093 Clubhouse	\$ 8,541 Gazebo
\$ 72,000 Clubhouse Contents	\$ 16,649 Entry Features
\$ 10,028 Gatehouse	\$ 3,085 Entry Features
\$217,037 Pool	\$ 32,112 Gate (w/Electronics)
\$ 24,961 Spa/Jacuzzi	\$ 28,946 Pool Fence (Metal)
\$ 70,448 Recreational Court	\$ 25,865 Lighting - Recreational
\$ 16,560 Recreational Fence	

Replacement Cost Loss Settlement

Special Coverage Form

**\*\*Values Per 5/17/2019 Appraisal +25% clubhouse\*\***

**Coverage Enhancements Included:**

Agreed Value (coinsurance waived)

Sinkhole Coverage

Ordinance or Law - Clubhouse - Coverage A: \$894,093/ Coverage B&C: \$89,409

Ordinance or Law - Gatehouse - Coverage A: \$ 10,028 /Coverage B&C: \$ 1,003

**Deductibles:**

\$5,000 All Other Perils Deductible (Per Occurrence)

3% Calendar Year Hurricane Deductible (Per Building)

3% Sinkhole Deductible (Per Building)

**Vantage Risk Specialty Insurance**

**GENERAL LIABILITY**

\$1,000,000 Each Occurrence

\$2,000,000 Aggregate

\$1,000,000 Personal & Advertising Injury

\$ 50,000 Damage to Rented Premises

\$ 5,000 Medical Expenses (Any 1 Person)

\$ Included Hired & Non-Owned Auto Liability

**Exposures:**

376 Units

Swimming Facility

Unprotected Water Hazard Other Than Swimming

**Non-Admitted AM Best Rated A- (excellent) XII**

**EQUIPMENT BREAKDOWN**

\$1,276,096 Limit Per Breakdown

\$ 5,000 Deductible

**Travelers Indemnity Company of Connecticut**

**Admitted AM Best Rated A++ (superior) XV**

**PACKAGE POLICY**

**CRIME**

\$500,000 Employee Theft

\$500,000 Forgery or Alteration

\$500,000 Money Orders & Counterfeit Currency

\$500,000 Computer Fraud

\$500,000 Funds Transfer Fraud

\$ 5,000 Claim Expense

\$ 5,000 Single Loss Retention

**DIRECTORS & OFFICERS LIABILITY**

\$1,000,000 Occurrence & Aggregate

\$1,000,000 Additional Defense Limit

\$ 20,000 Retention

Pending & Prior Litigation Date: 7/5/2007

**Travelers Casualty & Surety Company of America**

**Admitted A++ (superior) XV AM Best**

**UMBRELLA LIABILITY**

\$25,000,000 Aggregate

**Greenwich Insurance Company**

**Admitted A+ (superior) XV AM Best**

**FLOOD**

\$500,000 Clubhouse (maximum available from NFIP program. Can purchase Excess Flood if desired)

\$ 5,000 Deductible

**Wright National Flood**

**WORKERS' COMPENSATION**

Statutory Benefits - FL

Employers Liability - \$500,000 Each Accident/\$500,000 Disease Each Employee/\$500,000 Policy Limit

**Zenith Insurance Company**

**Admitted AM Best Rated A (excellent) X**