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Marsh Landing Community Association at Estero, Inc.

Insurance Program Summary

5/1/2019 to 5/1/2020

| | | | |
|---|-----------|-----------|-------------------------------------|
| Property | | | |
| Clubhouse | \$697,571 | Contents | \$ 72,000 |
| Pool & Spa | \$223,442 | Gatehouse | \$ 9,828 |
| Agreed amount (no potential coinsurance penalty), replacement cost valuation buildings, Special form. | | | |
| Ordinance & Law Clubhouse - coverage A: \$697,571, coverages B & C: \$69,757 | | | |
| Ordinance & Law Gatehouse - coverage A: \$9,828, coverages B & C: \$983 | | | |
| \$5,000 all other peril deductible | | | |
| 3% per building calendar year hurricane deductible | | | |
| 3% per building sinkhole deductible | | | |
| Equipment breakdown coverage | | | |
| General Liability | | | |
| \$1,000,000 per occurrence | | | |
| \$2,000,000 aggregate | | | |
| \$1,000,000 personal and advertising injury | | | |
| \$ 50,000 rented premises | | | |
| \$ 5,000 medical expense, any one person | | | |
| \$1,000,000 hired & non-owned automobile liability | | | |
| Tower Hill Prime Insurance Company | | | Admitted AM Best A- (excellent) VII |

| | | | |
|---|--|--|-----------------------------------|
| Package Policy | | | |
| Crime | | | |
| \$500,000 employee theft | | | |
| \$500,000 computer fraud | | | |
| \$500,000 funds transfer fraud | | | |
| \$ 50,000 forgery | | | |
| \$ 5,000 retention single loss | | | |
| Directors and Officers Liability | | | |
| \$1,000,000 occurrence & aggregate | | | |
| \$1,000,000 additional defense | | | |
| \$ 1,000 retention | | | |
| Travelers Insurance | | | Admitted AM Best A+ (superior) XV |

| | | | |
|-----------------------------|--|--|-----------------------------------|
| Umbrella | | | |
| \$25,000,000 aggregate | | | |
| Greenwich Insurance Company | | | Admitted AM Best A (excellent) XV |

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|---|--|--|--|
| Flood | | | |
| Clubhouse \$500,000 (maximum available from NFIP program. Can purchase excess if desired) | | | |
| \$5,000 deductible | | | |
| Wright National Flood (NFIP) | | | |

| | | |
|---------------------------------------|--|-----------------------------------|
| Workers' Compensation (if any) | | 3/6/2019 to 3/6/2020 |
| \$500,000/\$500,000/\$500,000 | | |
| Massachusetts Bay Insurance Company | | Admitted AM Best A (excellent) XV |