

**BEL MARE CONDOMINIUM ASSOCIATION
C/O CASTLE GROUP**

INSURANCE SUMMARY

| | | | | | | |
|--|--|---|------------------------------------|-----------------------|---|---------------------|
| Prepared for: Castle Group Date: 2023 | Construction Type: Fire Resistive Appraisal: 01/16/2023 | Agent: David Mohns, Vice President/Partner, Bouchard Insurance Address: 101 Starcrest Drive, Clearwater, FL 33765 Phone: 727 - 447 - 6481 | | | | |
| Location Address: Palmetto FL 34221 | Coverage | All Other Peril Deductible | 5% Hurricane Deductible | Effective Date | Insurance Co/Policy # | Premium |
| PROPERTY - BASIC PERILS | | | | | | |
| 130 & 140 Riviera Dunes Way | \$84,762,400 | \$2,500 | \$4,238,120 | 04/27/23-04/27/24 | Citizens Property Insurance Co | \$269,990.00 |
| Contents | \$330,000 | | \$16,500 | | 93766171 | |
| Fitness Building | \$546,000 | | \$27,300 | | | |
| Generator Building | \$65,000 | | \$3,250 | | | |
| Guard House & Security Gates | \$52,000 | | \$2,600 | | | |
| Swimming Pool | \$270,000 | | \$13,500 | | | |
| MAXIMUM HURRICANE DEDUCTIBLE EXPOSURE | | | \$4,301,270 | | | |
| <i>Valuation: Replacement Cost Sinkhole: Excluded Ordinance Law Coverage: Coverage A Excluded, Coverage B: \$10,000 Coverage C: \$10,000</i> | | | | | | |
| PROPERTY - DIFFERENCE IN CONDITIONS | | | | | | |
| 130 Riviera Dunes Way | \$42,619,694 | \$5,000 | | 04/27/23-04/27/24 | Trisura Specialty Insurance | \$62,860.35 |
| 130 Riviera Dunes Way - Contents | \$165,000 | | | | CIUDIC4004041 | |
| 140 Riviera Dunes Way | \$42,619,694 | | | | | |
| 140 Riviera Dunes Way - Contents | \$165,000 | | | | | |
| Fitness Building | \$546,014 | | | | | |
| Fitness Building | \$25,000 | | | | | |
| Generator Building | \$65,000 | | | | | |
| Guard House & Security Gates | \$52,000 | | | | | |
| (2) Tennis Courts | \$68,000 | | | | | |
| Utility Building | \$52,510 | | | | | |
| Pool House | \$49,000 | | | | | |
| Fence | \$25,000 | | | | | |
| Swimming Pool | \$270,000 | | | | | |
| Swimming Pool | \$108,000 | | | | | |
| Swimming Pool | \$186,375 | | | | | |
| Spa | \$16,000 | | | | | |
| Grills | \$16,000 | | | | | |
| Irrigation System | \$5,000 | | | | | |
| Spa | \$16,000 | | | | | |
| <i>Limit Per Building: \$2,500,000 Aggregate Per Association: \$3,999,899 Valuation: Replacement Cost, Agreed Amount Limited Mold & Sewer Backup: \$25,000 each Occurrence \$50,000 Aggregate Ordinance Law Coverage: Coverage A, B, C Combined Limit: \$500,000</i> | | | | | | |
| MECHANICAL BREAKDOWN | | | | | | |
| Total Limit Per Breakdown | \$73,425,709 | \$5,000 | | 04/26/23-04/26/24 | Travelers Excess & Surplus Lines Co | \$2,824.50 |
| PACKAGE POLICY | | | | | | |
| GENERAL LIABILITY | | | | | | |
| Each Occurrence | \$1,000,000 | \$0 | | 04/27/23-04/27/24 | Trisura Specialty Insurance Co | \$24,598.35 |
| Personal Injury & Advertising Injury | \$1,000,000 | | | | CIUCAP40105601 | |
| General Aggregate | \$2,000,000 | | | | | |
| Products/Completed Operations Aggregate | \$2,000,000 | | | | | |
| Hired & Non Owned Auto | \$1,000,000 | | | | | |
| Damage to Premises Rented to You | \$50,000 | | | | | |
| Medical Expense - per person | \$5,000 | | | | | |
| CRIME | | | | | | |
| Employee Theft | \$2,000,000 | \$0 | | | | |
| Theft of Money & Securities - Inside & Outside | \$50,000 | \$0 | | | | |
| Forgery & Alteration | \$2,000,000 | \$0 | | | | |
| Money Order & Counterfeit Currency | \$2,000,000 | \$0 | | | | |
| Funds Transfer Fraud | \$2,000,000 | \$0 | | | | |
| Computer Fraud | \$2,000,000 | \$0 | | | | |
| Social Engineering (Deception Fraud) | \$100,000 | \$0 | | | | |
| DIRECTORS & OFFICERS LIABILITY | | | | | | |
| Limit of Liability | \$1,000,000 | \$2,500 | | | | |
| <i>Defense Costs: Outside Limit of Liability Employment Practices Liability: Included</i> | | | | | | |
| EXCESS CRIME/FIDELITY | | | | | | |
| Limit of Liability | \$1,300,000 | \$2,000,000 | | 04/27/23-04/27/24 | Travelers Indemnity Co | \$1,684.00 |
| CYBER LIABILITY | | | | | | |
| Cyber Risk Aggregate Limit | \$1,000,000 | \$2,500 | | 04/27/23-04/27/24 | Travelers Casualty Ins. Co | \$529.38 |
| ENVIRONMENTAL IMPAIRMENT LIABILITY | | | | | | |
| Aggregate Limit: | \$1,000,000 | \$5,000 | | 04/27/23-04/27/24 | Indian Harbor Insurance Co | \$1,123.50 |
| UMBRELLA LIABILITY | | | | | | |
| Limit of Liability Each Occurrence | \$25,000,000 | \$0 | | 04/27/23-04/27/24 | Greenwich Insurance Co | \$6,160.96 |
| Aggregate Limit | \$25,000,000 | | | | PPP7487013 | |
| WORKERS COMPENSATION | | | | | | |
| Bodily Injury by Accident - Each Accident | \$500,000 | \$0 | | 04/27/23-04/27/24 | Zenith Insurance Co | \$565.00 |
| Bodily Injury by Disease - Policy Limit | \$500,000 | | | | Z135849605 | |
| Bodily Injury by Disease - Each Employee | \$500,000 | | | | | |
| FLOOD | | | | | | |
| Address: | Coverage: | Contents: | Deductible: | Effective Date: | Wright National Flood Insurance Company | |
| 130 & 140 Riviera Dunes Way | \$31,000,000 | \$100,000 | \$5,000 | 09/09/22-09/09/23 | 9115209337101 | \$14,678.00 |
| 222 Haben Blvd - Fitness Building | \$280,000 | \$53,000 | \$5,000 | 10/06/22-10/06/23 | 9115210867001 | \$3,705.00 |
| 130 Riviera Dunes Way - Generator Building | \$60,000 | \$0 | \$5,000 | 12/2/22-12/2/23 | 9115211150901 | \$1,360.00 |
| 150 Riviera Dunes Way - Guard House | \$41,000 | \$0 | \$5,000 | 12/2/22-12/2/23 | 9115211150901 | \$1,044.00 |
| TOTAL PREMIUM: | | | | | | \$391,123.04 |

This is a summary of coverages, not a legal contract. Please refer to the actual policies purchased for the specific terms, conditions, limitations, exclusions and definitions that will govern in the event of a loss.