PROPERTY-EXCLUDING WIND/HAIL/HURRICANE

Company	▲ Mt. Hawley Insurance Company	
A.M. Best Rating	▲ **A+ Excellent**	
Coverage Terms	▲ Coverage will be provided for the Building and Business Personal Property based on the following conditions according to the Schedule of Values listed below.	
Deductibles	▲ Wind/ Hail	**EXCLUDED**
	▲ All Other Perils	$1,000
Valuation	▲ Replacement Cost	
Coinsurance		80%
Cause of Loss	▲ Special including Theft	
Includes	▲ Catastrophic Ground Movement	
Exclusions	▲ Flood and Earthquake	
	▲ Mold, Fungi, Rot, Seepage	
	▲ War/Civil War	
	▲ Mysterious Disappearance	
	▲ Nuclear	
	▲ Wear and Tear	
	▲ Off Premises Services	
	▲ Corrosion or Rust	
	▲ **Refer to policy forms for additional exclusions, conditions or restrictions.**	

Schedule of Locations

Loc. #	*Bldg. #*	*Address*	*Coverage*	*Limit*
1	1	3462 SE Micanopy Terrace Stuart, FL 34997	Building	$62,500
1	1	3462 SE Micanopy Terrace Stuart, FL 34997	Swimming Pools	$40,000
1	1	3462 SE Micanopy Terrace Stuart, FL 34997	Outdoor Property	$10,000
			Total:	**$112,500**

Directors' & Officers' Liability

Company	▲ StarNet Insurance Company	
A.M. Best Rating	▲ A+ Superior	
Coverage Terms	▲ Provides coverage for claims arising from the wrongful acts of "insured persons" while serving in their capacity as directors or officers.	
Limits	▲ Aggregate Limit of Liability	$1,000,000
Retention	▲ Each Claim (Insuring Agreement B&C) for D&O	$1,000
Policy Form	▲ Claims Made	
	▲ Lifetime Reporting	
	▲ Full Prior Acts	
Exclusions	▲ Dishonest or Fraudulent Act	
	▲ Pollution	
	▲ Construction Defect	
	▲ Securities	
	▲ Refer to policy forms for additional exclusions, conditions or restrictions.	

Forms & Endorsements

Form Number	Form Title
Reporting Claims	Directors & Officers Claim Reporting Instructions
Reporting Cyber Claims	Cyber Claim and Incident Reporting
BPS DO 76 00 (06 23)	Preferred Plus Directors & Officers Policy Declarations Page
BPS DO 76 03 (06 23)	Schedule of Forms and Endorsements
BPS DO 76 01 (06 23)	Preferred Plus Directors & Officers Policy Table of Contents
BPS DO 76 02 (06 23)	Preferred Plus Directors & Officers Policy
BPD DO 76 27 (06 23)	Cap on Losses from Certified Acts of Terrorism
BPS DO 78 00 PN (06 23)	Policyholder Notice - U.S. Treasury Department's OFAC Advisory Notice
BPS DO 78 01 PN (06 23)	Policyholder Disclosure Notice of Terrorism Insurance Coverage
BPS DO 77 01 FL (06 23)	Notice to Policyholders - FIGA Assessment
BPS DO 77 00 FL (06 23)	Florida Amendatory Endorsement
BPS DO 76 22 (06 23)	Commercial Cyber Data Breach Coverage

UMBRELLA

Company	▲ Midvale Insurance Company	
A.M. Best Rating	▲ A Excellent	
Coverage Terms	▲ Limit of Liability that comes into play when the underlying limits of liability for General Liability, Auto liability & Workers Compensation are exhausted.	
Limits*	▲ Each Occurrence	$10,000,000
	▲ Aggregate	$10,000,000
Retention		
Underlying Limits	▲ General Liability ○ Per Occurrence ○ General Aggregate ○ Personal/Advertising Injury ○ Products & Completed Operations	 $1,000,000 $2,000,000 $1,000,000 $2,000,000
	▲ Automobile- HNOA only ○ Combined Single Limit	 $1,000,000
	▲ Directors' & Officers' ○ Limit	 $1,000,000
	▲ Workers Compensation ○ Each Accident ○ Disease – Policy Limit ○ Disease – Each Employee	 $500,000 $500,000 $500,000
	▲ **Refer to policy forms for additional exclusions, conditions or restrictions.**	

**Higher Limits available upon Request*

General Liability

Company	▲ Southern-Owners Insurance	
A.M. Best Rating	▲ A++, XV	
Coverage Terms	▲ General Liability insurance covers some of the third-party liability exposures of your business including liability related to owned or leased premises, operations in progress, and products/completed operations.	
Limits	▲ Each Occurrence	$1,000,000
	▲ General Aggregate	$2,000,000
	▲ Products and Completed Operations Aggregate	$2,000,000
	▲ Personal and Advertising Injury	$1,000,000
	▲ Fire Damage – Any One Fire	$300,000
	▲ Medical Expense - Any One Person	$10,000
	▲ Hired and Non-Owned Auto Liability	$1,000,000
Form	▲ Occurrence	
Includes	▲ Premises and Operations	
	▲ Products and Completed Operations	
	▲ General Liability Plus Endorsement	
	▲ Unit Owners as Additional Insureds	
Exclusions	▲ Employment and Related Practices	
	▲ Unmanned Aircraft (Drones)	
	▲ Cyber Liability	
	▲ Pollution	
	▲ Subsidence	
	▲ Lead	
	▲ Asbestos	
	▲ Nuclear Energy	
	▲ Violation of Statutes that govern e-mails, fax, phone calls or other methods or sending material or information	
	▲ Fungus or Mold	
	▲ **Refer to policy forms for additional exclusions, conditions or restrictions.**	

Schedule of Exposures

Class Code	*Classification*	*Estimated Exposures*	*Premium Basis*
00501	CGL+		
41670	Homeowners Association	116	Unit - Per Unit
46671	Parks or Playgrounds (Tennis court)	1	Unit - Per Unit
48727	Streets and Roads	3	Unit - Per Unit
48925	Swimming Pool	1	Unit - Per Unit

CRIME

Company	▲ Southern-Owners Insurance	
A.M. Best Rating	▲ A++, XV	
Coverage Terms	▲ This crime policy insures various exposures to loss through criminal activities by employee dishonesty, forgery or alteration, or by theft, disappearance or destruction of money and securities.	
Coverage	▲ Loss Sustained	
Limits	▲ Employee Theft – Blanket Limit	$50,000
Deductibles	▲ Employee Theft	$1,000
Exclusions	▲ Inventory Shortages	
	▲ Acts Committed by You (Named Insured) or Your Partners	
	▲ **Refer to policy forms for additional exclusions, conditions or restrictions.**	

Workers Compensation

Direct Bill payment to PMA Insurance Group for Workers Compensation premium

Company	▲ Pennsylvania Manufacturers' Association Insurance	
A.M. Best Rating	▲ A, X	
Coverage Terms	▲ Required by law if you have 4 or more employees other than the construction industry which is one employee. Provides coverage for employees who may be injured on the job for lost wages, medical expenses and legal liability.	
Limits	▲ Each Accident	$500,000
	▲ Disease – Policy Limit	$500,000
	▲ Disease – Each Employee	$500,000
Deductible		
Form	▲ Occurrence	
Includes	▲ Volunteer Endorsement	
Exclusions	▲	
	▲ **Refer to policy forms for additional exclusions, conditions or restrictions.**	

Schedule of Exposure

Class Code	*Categories, Duties*	*Payroll*
9015	Building Operations	If any

PREMIUM SUMMARY

Coverage	*2024-2025*	*2025-2026*
Property Excluding Wind	$2,624.80	$837.71
General Liability	$3,893.52 **PIF	$4,907.56
Crime	Included w/ GL	Included w/ GL
Directors & Officers	$1,936.17	$1,642.26
Umbrella	$1,799.00	$1,994.91
Workers Compensation	$509.00	$503.00
Total Premiums:	**$10,762.49**	**$9,885.44**

- **General Liability & Workers Compensation Policies are Direct Bill from the Carriers**