

Insured: Oasis Cove at Lakeside Master Condominium Association, Inc.

INSURANCE SUMMARY 2020

C/O Extreme Management Team

Prepared by: Barrett Harding Insurance, Inc.

Date: As of 11/30/2020 Revised:

Email for Proof of Insurance Requests: Shelby@BarrettHarding.com

Agent: Jeromy Harding with Barrett Harding Insurance, Inc.

Address: 10014 Grove Dr, Ste A, Port Richey, FL 34668

Phone: 727-645-3200 Fax: 727-819-2543 Toll Free: 866-645-3200

Number of Units: 274 Construction: JM, 2 Story Buildings Agency's Website: www.BarrettHarding.com

Coverage	Amount	Deductible	Expires	Company	Policy#	Existing Premiums 2020-21:	Comments &/or Additional Info:
PROPERTY	TIV: \$56,929,223	\$2,500 AOP per Occ; 1% Hurricane per Cal Yr, per Bldg; 3% Sinkhole per Bldg, per Occ.; \$1,000 Equip Brkdwn.	10/29/2021	American Capital Insurance Co	CI-FL-002874-002	\$ 124,123.00	Special Form Perils. Includes Ordinance or Law at Full Covg A, Combined B/C \$1,000,000 limit. Agreed Amount. 2% Inflation Guard. Includes Equipment Breakdown Coverage. Valuation: Replacement Cost.
GENERAL LIABILITY	See Limits Below	No Deductible	10/29/2021	Southern-Owners Insurance Co	20309388	\$ 10,866.00	Property Manager coverage included. Reflects 'paid in full' discount of \$1,292.00.
General Aggregate	\$2,000,000						
Each Occurrence	\$1,000,000						
Medical Expense	\$10,000						
Damage to Rented Prem.	\$300,000						
Products-Comp/Op.Agg.	\$2,000,000						
Personal & Adv. Injury	\$1,000,000						
Hired/Non-Owned Auto	\$1,000,000						
CRIME/FIDELITY BOND			10/29/2021	Southern-Owners Insurance Co	20309388	\$ 786.00	Includes Coverage for Board Members & Property Manager
<i>Employee Theft</i>	\$750,000	\$5,000					
<i>Forgery or Alteration</i>	\$750,000	\$5,000					
DIRECTORS & OFFICERS	\$2,000,000	\$2,500	10/29/2021	Philadelphia Indemnity Ins Co	PCAP014960-0318	\$ 3,600.00	Property Manager coverage included. Includes Cyber Security Liability Endorsement at \$100,000 Limit.
UMBRELLA (Excess Liability)	\$5,000,000	No Deductible	10/29/2021	Southern-Owners Insurance Co	4805224902	\$ 4,743.97	Excess liability over underlying GL/HNOA/D&O/WC
WORKERS COMPENSATION	\$500,000 each accident/policy limit/each employee	No Deductible	10/29/2021	Transportation Insurance Co (CNA)	WC645420707	\$ 630.00	Includes Coverage for Volunteers & Board Members
FLOOD	None	N/A	N/A	N/A		N/A	Association located in low hazard flood zone. Flood insurance not required, but available.
				Total Premiums:		\$ 144,748.97	

NOTE: The coverage information provided herein is a guideline only; refer to the appropriate policies for full terms, conditions, exclusions, and limitations. Policy language will always prevail, in the event of a conflict between this document and the actual policies. Coverage is not in force until insurance applications are completed, signed, accepted, and bound.