

Insurance Renewal for The Dana Point	Current Policy				
	Bradish	American Family	Bradish	CICA	Program Insurance
Policy Issuer, Rating	Hanover, A XIV	American Family, A XV	Hanover, A XIV	Praetorian, A XV	Philadelphia, A++ XIV
<b>Premium Breakdown</b>					
<b>Property</b>	Hanover	American Family	Hanover	Praetorian	Philadelphia
Premium amount	\$ 88,600	\$ 120,113	\$ 88,691	\$ 132,331	\$ 106,274
Total Limit Bldg #1	\$ 21,250,000	Guaranteed - no limit	\$ 21,250,000	Guaranteed - no limit	Guaranteed up to limit
Total Limit Bldg #2	\$ 21,250,000	Guaranteed - no limit	\$ 21,250,000	Guaranteed - no limit	Guaranteed up to limit
Total Limit Bldg #3	\$ 38,250,000	Guaranteed - no limit	\$ 38,250,000	Guaranteed - no limit	Guaranteed up to limit
Total Limit Bldg #4	\$ 21,250,000	Guaranteed - no limit	\$ 21,250,000	Guaranteed - no limit	Guaranteed up to limit
Total Limit Bldg #5	\$ 21,250,000	Guaranteed - no limit	\$ 21,250,000	Guaranteed - no limit	Guaranteed up to limit
Total Property Value Assigned	\$ 123,250,000	Guaranteed - No Co	\$ 123,250,000	\$ 144,724,573	\$ 123,250,000
Includes coverage- rental units	Yes	Yes	Yes	Yes - \$331,800 value	Yes
Business Personal Property	Office \$0/\$30K per bld	Office \$75K/\$50K per bld	Office \$0/\$30K per bld	\$ 500,000	\$ 250,000
Lost Income	\$ 60,000	12 month actual cost	\$ 60,000	See list of addit. cover	See list of addit. Cover
Building Ordinance/Co-Ins.	With Co-Insurance	Guaranteed - No Co	\$5,000,000 limit/co-in	Guaranteed - No Co	Guaranteed - No Co
Boiler and Machinery	Included up to blg limit	\$ 93,792,000	Included up to bld limit	\$ 100,000,000	\$ 5,000,000
Sewer/Back-up	Not listed	\$300K/building	\$ 100,000	Guaranteed - no limit.	Included up to limit
Deductible	\$10,000/occurrence	\$5,000/Occurrence	\$10,000/occurrence	\$10,000/Occurrence	\$ 10,000
<b>Liability</b>	Hanover	American Family	Hanover	Praetorian	Philadelphia
Limit	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Aggregate	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 3,000,000	\$ 3,000,000
Deductible	\$ -	\$ -	\$ -	\$ -	\$ -
Premium amount	\$ 15,342	Included	\$ 15,600	Included	Included
<b>Auto</b>	Hanover	American Family	Hanover	Praetorian- Optional	Philadelphia
Liability limit	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 3,000,000
Deductible	\$ -	\$ -	\$ -	\$ -	\$ -
Premium amount	Included	Included	Included	\$ 123	Included
<b>Flood/Earthquake</b>	Hanover	American Family	Hanover	Praetorian	
Limit	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000	\$ 1,000,000	
Deductible	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	
Premium amount	Included	\$ 5,000	\$ 4,011	Included	Not Included
<b>Umbrella</b>	Great American/Iron	Great American/Iron	Great American/Iron	Greenwich Insurance	Greenwich Insurance
Limit	\$ 25,000,000	\$ 25,000,000	\$ 25,000,000	\$ 25,000,000	\$ 25,000,000
Deductible	\$ -	\$ -	\$ -	\$ -	
Extends over Employer Liability	Yes	Yes	Yes	Yes	Yes
Premium amount	\$ 6,270	\$ 6,697	\$ 6,697	\$ 9,465	\$ 7,653
<b>Crime</b>	Hanover	American Family	Hanover	Travelers - Take Over	Philadelphia

Employee Theft (blanket) Limit	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000	\$ 1,000,000
Deductible	\$ 10,000	\$ 5,000	\$ 10,000	\$ 20,000	\$ 10,000
Electronic Crime Coverage	not listed	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000	\$ 1,000,000
Forgery/Faud Coverage	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000	\$ 1,000,000
Monies and Securities Cover	Not listed	\$ 1,000,000	\$ 1,000,000	\$ 2,000,000	\$ 25,000
Include Manager/Mgmt Co?	Yes	Yes	Yes	\$ 1,000,000	Yes
Premium amount	\$ 1,518	\$ 1,161	\$ 1,518	\$ 1,518	Included
<b>Director and Officer</b>	Great American	Great American	Great American	Travelers - Take Over	Travelers
Limit	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
deductible	\$5,000/occurrence	\$5,000/occurrence	\$5,000/occurrence	\$5,000/occurrence	\$ 10,000
Include Manager/Mgmt Co?	Not listed	Yes	Yes	Yes	Yes
Premium amount	\$ 3,433	\$ 3,728	\$ 3,728	\$ 3,728	\$ 2,625
<b>Workers Comp</b>	Guard	Bolt	Guard - Take Over	Amtrust	Hanover
Limit	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000	\$ 500,000
Premium amount	\$ 7,561	\$ 6,456	\$ 7,561	\$ 7,678	\$ 9,359
<b>Terrorism</b>	Hanover	American Family	Hanover	Praetorian - Optional	Philadelphia
Premium Cost	Basic Included	\$ 2,074	Basic Included	\$ 3,266	Basic - Included
<b>Total Cost All Associations</b>	\$ 122,724	\$ 145,229	\$ 127,806	\$ 150,136	\$ 125,911
Notes: All bids calculated including all provided prices for optional coverage. Optional coverage may be removed to lower the total premium cost. Please advise if the board would like to meet with any insurance agents at meeting before voting.		Flood, Earthquake, and Terrorism are optional coverages which may be removed to lower the premium.	Building values determined in 2009 appraisal and have not been increased for insurance building values.	Terrorism and auto coverage may be declined and premium removed from total policy. If additional flood and earthquake is requested, premium will increase.	Does not include Flood or Earthquake coverage which will be additional cost if elect to take this coverage for full replacement value of association. Coverage not recommended by agent.