

Dana Point

COVERAGE	American Family Opt 1	Premium	American Family Opt 2	Premium
POLICY TERM	05-01-13 - 05-01-14		05-01-13 - 05-01-14	
PACKAGE POLICY / INSURANCE CARRIER	American Family	\$125,060	American Family	\$114,913
A.M. BESTS RATING	A XV		A XV	
PROPERTY INSURANCE				
PROPERTY LIMIT	Guaranteed Replacement Cost CEE END		Guaranteed Replacement Cost CEE END	
BUSINESS PERSONAL PROPERTY	75K-office, 50K-each Bld		75K-office, 50K-each Bld	
BUSINESS INCOME	12 Month Actual Loss		12 Month Actual Loss	
CO-INSURANCE	Waived		Waived	
DEDUCTIBLE	\$5,000		\$10,000	
BUILDING ORDINANCE	Building Limit		Building Limit	
INCREASED COST OF CONSTRUCTION	300K per building		300K per building	
DEMOLITION	300K per building		300K per building	
FLOOD LIMIT	\$10,000,000 (\$50K Ded.)		see below	
EARTHQUAKE LIMIT	\$10,000,000 (5% Ded.)		see below	
SEWER OR DRAIN BACKUP	300K per building		300K per building	
MOLD/FUNGUS	15K per building		15K per building	
TERRORISM COVERAGE	Yes		see below	
GENERAL LIABILITY INSURANCE	American Family	Included	American Family	Included
PER OCCURRENCE LIMIT	\$1,000,000		\$1,000,000	
AGGREGATE LIMIT	\$2,000,000		\$2,000,000	
MEDICAL PAYMENTS (PER PERSON)	\$5,000		\$5,000	
HIRED/NON-OWNED AUTO COVERAGE	\$1,000,000		\$1,000,000	
Employee Benefits Liability	NA		NA	
TERRORISM COVERAGE	Included		Included	
DIRECTORS AND OFFICERS	Broker of Record	\$3,433	Broker of Record	\$3,433
DEDUCTIBLE	\$5,000		\$5,000	
INCLUDES MANAGER/MGMT CO?	Yes		Yes	
CRIME-Fidelity	American Family	\$868	American Family	\$1,161
Employee Theft (Blanket)	\$675,000		\$1,000,000	
Forgery & Alteration	\$675,000		\$1,000,000	
Computer Fraud	\$675,000		\$1,000,000	
Funds Transfer Fraud	\$675,000		\$1,000,000	
Clients Property	\$675,000		\$1,000,000	
Extortion	\$675,000		\$1,000,000	
DEDUCTIBLE	\$5,000		\$5,000	
INCLUDES MANAGER/MGMT CO?	Yes		Yes	
BOILER & MACHINERY/EQUIPMENT				
BREAKDOWN	HSB Broad Program \$93,792,000	suggested	HSB Broad Program \$93,792,000	suggested
Business Income	\$100,000		\$100,000	
Extra Expense	\$250,000		\$250,000	
onsite inspection - certificates	yes		yes	
"GREEN OPTION" Upgrade	125% plus \$25,000		125% plus \$25,000	
DEDUCTIBLE	\$5,000		\$5,000	
WORKERS COMPENSATION	\$500/\$500/\$500	\$6,700	\$500/\$500/\$500	\$6,700
<i>SUBJECT TO PAYROLL AUDIT</i>	136K - 9015		136K - 9015	
UMBRELLA LIABILITY INSURANCE	Broker of Record	\$6,697	Broker of Record	\$6,697
			FLOOD LIMIT 10M, 50K ded	\$3,000
			EARTHQUAKE LIMIT 10M, 5% ded	\$2,000
			Terrorism	\$2,074
			HSB Equipment Breakdown - BROAD FORM	\$5,200
457		\$142,758		\$132,904