



## BUSINESS INSURANCE PROPOSAL

**Insured:** Dana Point Condominium Association

**Insurance Carrier:** Hanover Insurance Company

**Policy Term:** May 1, 2013 to May 1, 2014

### INSURANCE PREMIUM RECAP

	<u>Renewal</u>	<u>Expiring</u>
Package	\$ 109,820	\$ 109,729
Directors and Officers Liability	3,728	3,433
Umbrella	6,697	6,697
<b>Total</b>	<b>\$ 120,245</b>	<b>\$ 119,859</b>

### DIRECTORS & OFFICERS LIABILITY

- |                              |              |
|------------------------------|--------------|
| • <b>Limit of Liability</b>  | \$ 1,000,000 |
| • <b>Retention Per Claim</b> | 5,000        |

### UMBRELLA LIABILITY – GREAT AMERICAN

- |                                      |              |
|--------------------------------------|--------------|
| • <b>Limit of Liability</b>          | \$25,000,000 |
| • <b>Self Insured Retained Limit</b> | None         |

This liability insurance policy features two insuring agreements:

- A. Excess Follow Form Liability coverage; and
- B. Umbrella Liability coverage.

Excess Follow Form Liability adds excess limits over scheduled underlying coverages.

Umbrella Liability adds a broadening measure of coverage against many of the gaps in and between the underlying coverages.



## COVERAGE HIGHLIGHTS

- **Total Building coverage limit** \$ 123,250,000
- **Total Contents coverage limit** \$ 150,000
- **Deductible per Occurrence** \$ 10,000
- **Coverage is written on a Replacement Cost basis**
- **Agreed Value applies to Building and Contents coverage**
- **Boiler / Machinery / Equipment Breakdown included for full limit of coverage**
- **Ordinance of Law coverage** \$ 5,000,000
- **Flood coverage - \$50,000 Deductible per Occurrence** \$ 10,000,000
- **Earthquake coverage - \$50,000 Deductible per Occurrence** \$ 10,000,000
- **Employee Dishonesty including coverage for the Management company - \$10,000 Deductible** \$ 1,000,000
- **General Liability includes Employee Benefits Liability** \$ 1,000,000
- **Hired and Non-Owned Auto Liability** \$ 1,000,000
- **Directors & Officers Liability** \$ 1,000,000
- **Umbrella includes excess Directors & Officers Liability** \$ 25,000,000

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**Commercial Multi Line Policy  
Policy Proposal**

**Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change**

**DANA POINT CONDO ASSOC**

This account has been quoted based on information you furnished.

Additional coverages, exposures or increased limits will be added for an additional premium.  
This quote is valid for 30 days from this letter or the effective date quoted, whichever is sooner.

See final page for additional underwriting conditions.



The Hanover Insurance Company | 440 Lincoln Street, Worcester, MA 01653  
Citizens Insurance Company of America | 645 West Grand River Avenue, Howell, MI 48843

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**Policy Proposal**

**Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change**

**Quote #:** 235128399115

**Customer #:** 1500237991

**Renewal Of:** ZCC 9530968 00

**Effective Date:** 05/01/2013

**Expiration Date:** 05/01/2014

**Group Number:** ZBT

**Prepared For:**

DANA POINT CONDO ASSOC  
1519 E CENTRAL RD  
ARLINGTON HEIGHTS IL 60005

**Presented By:**

BRADISH ASSOCIATES, LTD.

215 N ARLINGTON HEIGHTS RD  
ARLINGTON HEIGHTS, IL 60004

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**DANA POINT CONDO ASSOC**

**Schedule Of Locations  
Locations Of All The Premises You Own, Rent Or Occupy**

**Location 1**  
1405 E Central Rd  
Arlington Heights, IL 60005

**Location 2**  
1415 E Central Rd  
Arlington Heights, IL 60005

**Location 3**  
1505-1515 E Central Rd  
Arlington Heights, IL 60005

**Location 4**  
1605 E Central Rd  
Arlington Heights, IL 60005

**Location 5**  
1615 E Central Rd  
Arlington Heights, IL 60005

**Forms Applicable To All Coverage Parts:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
231-0475	06/89	Notice Inquires to PILR on info on Claim
331-0053	10/93	Illinois Inquiry Notice
401-1127	01/08	Notice - Disclosure of Premium - Acceptance of Coverage
401-1131	01/08	Terrorism Coverage Acceptance

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**DANA POINT CONDO ASSOC**

**Schedule Of Locations  
Locations Of All The Premises You Own, Rent Or Occupy**

**Forms Applicable To All Coverage Parts:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
401-1135	01/08	Notice To Policyholders Terrorism Coverage Acceptance
IL 00 03	09/08	Calculation Of Premium
IL 00 17	11/98	Common Policy Conditions
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement ( Broad Form )
IL 01 18	10/10	Illinois Changes
IL 01 47	09/11	IL Changes - Civil Union
IL 01 62	09/08	Illinois Changes - Defense Costs
IL 02 84	12/05	Illinois Changes - Cancellation And Nonrenewal
IL 09 35	07/02	Exclusion of Certain Computer-Related Losses
IL 09 52	03/08	Cap On Losses From Certified Acts Of Terrorism
SIG 00 04	03/07	Signature Page - Citizens of Illinois

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**Proposed Policy Premiums**

	<u>Premium</u>
Total Quoted Commercial Property Premium:	\$88,691
Total Quoted Commercial General Liability Premium:	\$15,600
Total Quoted Commercial Inland Marine Premium:	\$4,011
Total Quoted Commercial Crime Premium:	\$1,518
<b>* Total Quoted Commercial Policy Premium:</b>	<b>\$109,820.00</b>

\* Includes premium, if any, for terrorism;

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**Proposed Policy Premiums**

<b>Property Coverages:</b>	<b>Premiums:</b>
Total Building Premium	\$80,665
Total Personal Property Premium	\$148
Total Business Income Premium	\$56
Total Misc / Manual Coverages Premium	\$1,130
Total Terrorism Premium / not fire following	\$544
Total Terrorism Premium / fire following	\$818
Total Equipment Breakdown Premium	\$5,330
<b>* Total Quoted Commercial Property Premium</b>	<b>\$88,691</b>

**Forms Applicable To Property Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
411-0597	02/08	Real Estate Property Broadening Endorsement
411-0669	12/09	Data Breach Coverage Form
411-0679	04/10	Associates And Family Members Additional Coverage Endorsement
411-0681	12/09	Identity Theft Resolution Services
451-0038	11/04	Equipment Breakdown Coverage
CP 00 17	06/07	Condominium Association Coverage Form
CP 00 30	06/07	Business Income ( and Extra Expense) Coverage Form
CP 00 90	07/88	Commercial Property Conditions
CP 01 40	07/06	Exclusion of Loss Due to Virus or Bacteria
CP 01 49	06/07	Illinois Changes - Artificially Generated Electrical Current Exclusion
CP 04 05	04/02	Ordinance or Law Coverage
CP 10 30	06/07	Cause of Loss - Special Form
CP 10 32	08/08	Water Exclusion Endorsement
CP 12 18	06/07	Loss Payable Provisions
CP 17 99	06/95	Condominium Associations Changes - Standard Property Policy
IL 04 15	04/98	Protective Safeguards

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**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
1	1	<b>Occupancy Code:</b> 0333 <b>Occupancy Description:</b>  <b>Subject of Insurance:</b>  <b>Limit:</b> \$21,250,000 <b>Deductible:</b> \$10,000 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 05/01/2014 <b>Optional:</b> Ord Or Law B & C <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$10,625	Special Condominiums - residential (association risk only) - Over 30 units Building  <b>Wind/Hail Flat Ded</b> \$10,000
1	1	<b>Occupancy Code:</b> 0333 <b>Occupancy Description:</b>  <b>Subject of Insurance:</b>  <b>Limit:</b> \$30,000 <b>Deductible:</b> \$10,000 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 05/01/2014 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$30	Special Condominiums - residential (association risk only) - Over 30 units Contents  <b>Wind/Hail Flat Ded</b> \$10,000

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### A Commercial Insurance Program ◆ ◆ ◆ ◆ ◆ ◆ Policy Proposal

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#### DANA POINT CONDO ASSOC

##### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
1	1	<b>Occupancy Code:</b> 0333 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>  <b>Limit:</b> \$62,000 <b>Hour Deductible:</b> 72 Hours <b>Coinsurance:</b> 100% <b>Extended Period of Indemnity:</b> 30 Days Included <b>Agreed Value Expiration Date:</b> 05/01/2014 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> \$56	Special Condominiums - residential (association risk only) - Over 30 units Business Income
2	1	<b>Occupancy Code:</b> 0333 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>  <b>Limit:</b> \$21,250,000 <b>Deductible:</b> \$10,000 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 05/01/2014 <b>Optional:</b> Ord Or Law B & C <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$10,625	Special Condominiums - residential (association risk only) - Over 30 units Building

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**DANA POINT CONDO ASSOC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
2	1	<b>Occupancy Code:</b> 0333 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>  <b>Limit:</b> \$30,000 <b>Deductible:</b> \$10,000 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 05/01/2014 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$30	Special Condominiums - residential (association risk only) - Over 30 units Contents
3	1	<b>Occupancy Code:</b> 0333 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>  <b>Limit:</b> \$35,250,000 <b>Deductible:</b> \$10,000 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 05/01/2014 <b>Optional:</b> Ord Or Law B & C <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$17,625	Special Condominiums - residential (association risk only) - Over 30 units Building

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**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
3	1	<b>Occupancy Code:</b> 0333 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>  <b>Limit:</b> \$30,000 <b>Deductible:</b> \$10,000 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 05/01/2014 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$30	Special Condominiums - residential (association risk only) - Over 30 units Contents
3	2	<b>Occupancy Code:</b> 0333 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>  <b>Limit:</b> \$3,000,000 <b>Deductible:</b> \$10,000 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 05/01/2014 <b>Optional:</b> Ord Or Law B & C <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$1,500	Special Condominiums - residential (association risk only) - Over 30 units Building

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**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
4	1	<b>Occupancy Code:</b> 0333 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>  <b>Limit:</b> \$21,250,000 <b>Deductible:</b> \$10,000 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 05/01/2014 <b>Optional:</b> Ord Or Law B & C <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$10,625	Special Condominiums - residential (association risk only) - Over 30 units Building  <b>Wind/Hail Flat Ded</b> \$10,000
4	1	<b>Occupancy Code:</b> 0333 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>  <b>Limit:</b> \$30,000 <b>Deductible:</b> \$10,000 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 05/01/2014 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$30	Special Condominiums - residential (association risk only) - Over 30 units Contents  <b>Wind/Hail Flat Ded</b> \$10,000

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**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
5	1	<b>Occupancy Code:</b> 0333 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Condominiums - residential (association risk only) - Over 30 units Building
		<b>Limit:</b> \$21,250,000 <b>Deductible:</b> \$10,000 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 05/01/2014 <b>Optional:</b> Ord Or Law B & C <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$10,625	<b>Wind/Hail Flat Ded</b> \$10,000
5	1	<b>Occupancy Code:</b> 0333 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Condominiums - residential (association risk only) - Over 30 units Contents
		<b>Limit:</b> \$30,000 <b>Deductible:</b> \$10,000 <b>Coinsurance:</b> 100% <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$28	<b>Wind/Hail Flat Ded</b> \$10,000
<b>Coverage</b>			<b>Premium</b>
<b>Total Terrorism Premium</b>			\$1,362
<b>Ordinance or Law</b>			\$19,040
<b>Boiler / Machinery/ Equipment Breakdown</b>			\$5,330

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**Commercial Property Proposed Coverages**

<b>Real Estate Property Broadening Endorsement</b>	<b>\$1,080</b>
<b>Data Breach</b>	<b>\$50</b>

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**DANA POINT CONDO ASSOC**

**Commercial General Liability Proposed Coverages**

**Audit Frequency:**

**Legal Entity:** Association

**Limits of Insurance:**

<b>General Aggregate Limit</b>	\$2,000,000
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**Products – Completed Operations are Included in the General Aggregate Limit**

<b>Each Occurrence Limit</b>	\$1,000,000
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<b>Personal and Advertising Injury Limit</b>	\$1,000,000
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<b>Fire Damage Legal Liability Limit - any one fire</b>	\$100,000
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<b>Medical Expense Limit - any one person</b>	\$5,000
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<b>Commercial General Liability Premium</b>	\$14,327
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<b>Optional Coverage Charges</b>	\$1,218
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<b>Terrorism Premium</b>	\$55
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<b>* Total Quoted Commercial General Liability Premium</b>	\$15,600
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**Forms Applicable To General Liability Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
421-0022	12/90	Asbestos Liability Exclusion
421-0037	06/95	Lead Poisoning Liability Exclusion
421-0080	01/03	Commercial General Liability Special Broadening Endorsement
421-0451	06/07	Exclusion - Aircraft Products, Grounding and Testing
461-0261	04/06	IL Abuse or Molestation Exclusion
CA 00 01	03/06	Business Auto Coverage Form
CA 01 20	06/03	Illinois Changes
CA 02 70	08/94	Illinois Changes - Cancellation And Nonrenewal
CG 00 01	12/07	Commercial General Liability Coverage Form
CG 00 68	05/09	Recording And Distribution of Material or Information In Violation of Law Exclusion
CG 01 65	08/05	Illinois Changes - Condominiums
CG 02 00	12/07	Illinois Changes - Cancellation And Nonrenewal

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**Commercial General Liability Proposed Coverages**

**Forms Applicable To General Liability Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
CG 04 35	12/07	Employee Benefits Liability Coverage
CG 20 04	11/85	Additional Insured - Condominium Unit Owners
CG 21 47	12/07	Employment - Related Practices Exclusion
CG 21 55	09/99	Total Pollution With a Hostile Fire Exception
CG 21 67	12/04	Fungi or Bacteria Exclusion
CG 21 70	01/08	Cap On Losses From Certified Acts Of Terrorism
CG 21 76	01/08	Exclusion of Punitive Damages Related To a Certified Act of Terrorism
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion

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**DANA POINT CONDO ASSOC**

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
1	IL/507	62003	334	88	Each	None	21.522	\$1,894

Products – Completed Operations are Included in the General Aggregate Limit

Number Of Units  
Condominiums residential (association risk only)

1	IL/507	46622	334	134,000	1000 of Total Area	None	24.285	\$3,254
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Products – Completed Operations are Included in the General Aggregate Limit

Area  
Parking private

1	IL/507	48925	334	1	Each	None	226.365	\$226
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Products – Completed Operations are Included in the General Aggregate Limit

Each Pool  
Swimming Pools

2	IL/507	62003	334	88	Each	None	21.522	\$1,894
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Products – Completed Operations are Included in the General Aggregate Limit

Number Of Units  
Condominiums residential (association risk only)

3	IL/507	62003	334	152	Each	None	21.522	\$3,271
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Products – Completed Operations are Included in the General Aggregate Limit

Number Of Units  
Condominiums residential (association risk only)

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**DANA POINT CONDO ASSOC**

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
4	IL/507	62003	334	88	Each	None	21.522	\$1,894

Products – Completed Operations are Included in the General Aggregate Limit

				Number Of Units				
				Condominiums residential (association risk only)				
5	IL/507	62003	334	88	Each	None	21.522	\$1,894

Products – Completed Operations are Included in the General Aggregate Limit

				Number Of Units				
				Condominiums residential (association risk only)				

**Miscellaneous/Optional General Liability Coverages**

Coverages	Limits	Deductible	Premium
Employee Benefit Liability	\$1,000,000 Each Employee \$2,000,000 Aggregate	\$1,000	\$294
Non Owned and Hired Auto or Hired Car Physical Damage			\$258
General Liability Broadening Endt			\$666
Terrorism Premiums			\$55
Total Premises Premium			\$14,327

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<b>Inland Marine Coverages Included In Quote Proposal</b>					
<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Limit</b>	<b>Ded</b>	<b>Premium</b>
1	1	Mini-DIC - Flood	\$10,000,00 0	\$50,000	\$2,500
1	1	Mini-DIC - Earthquake	\$10,000,00 0	\$50,000	\$1,500

Terrorism Premium \$11

**Total Quoted Commercial Inland Marine Premium** **\$4,011****Forms Applicable To Inland Marine Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
221-0163	10/03	Mini D.I.C. - Annual Aggregate Limit
441-0026	07/02	Mini D.I.C. Earthquake, Flood, Broad Form Water Damage
CL 01 20	10/08	Amendatory Endorsement - Illinois
CL 06 00	01/08	Certified Terrorism Loss
CL 07 00	10/06	Virus OR Bacteria Exclusion
CM 00 01	09/04	Commercial Inland Marine Conditions
CM 01 50	03/10	Illinois Changes - Artificially Generated Current Exclusion
IM 20 27	08/09	Amendatory Endorsement - Illinois

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**Crime Coverages Included In Quote Proposal**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Limit</b>	<b>Ded</b>	<b>Premium</b>
Blanket	Blanket	Employee Theft Insuring Agreement	\$1,000,000	\$10,000	\$1,205
Blanket	Blanket	Forgery or Alteration Insuring Agreement	\$1,000,000	\$10,000	\$313
<b>Total Quoted Commercial Crime Premium</b>					<b>\$1,518</b>

**Forms Applicable To Crime Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
CR 00 20	05/06	Commercial Crime Coverage Form (Discovery Form)
CR 02 02	05/06	Illinois Changes
CR2502	05/06	INCLUDE DESIGNATED AGENTS AS EMPLOYEES

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**DANA POINT CONDO ASSOC**

**Citizens Insurance Company Of Illinois**

Quote # 235128399115

Final acceptance is subject to development of additional underwriting information such as:

Financial information

Favorable motor vehicle records ( if applicable )

Adequate Insurance to Value

Physical inspection and compliance with recommendations ( if applicable )

This proposal is subject to the following terms and conditions:

This quotation represents Citizens Insurance Company Of Illinois 's offer to provide the insurance described herein and supersedes any specifications, applications or previous conditions. It is subject to final underlying pricing and terms and conditions. Any additional exclusions applicable to any underlying policy will also be added to this policy.

This is not a binder.

Proposal expires: 05/04/2013

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