



Summary of Insurance

Prepared for:

**111 Morgan Condominium Association
Chicago, IL 60607**

**MARKET FINANCIAL GROUP,LTD
240 Commerce Drive
Crystal Lake, IL 60014
Business Phone: (815)459-3300
Fax Phone: (815)459-3360**

This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverages, conditions and exclusions.

Policy Information – Workers' Compensation

| Policy # | Term | Writing Co |
|--------------|------------------------|--------------------------------|
| IHUB1381B745 | 02/17/2012 -02/17/2013 | Travelers Indemnity Co America |

Workers' Compensation & Employers Liability

| Coverage | WC & Employer's liability |
|-----------------------|---------------------------|
| Each Accident | \$500,000 |
| Disease-Policy Limit | \$500,000 |
| Disease-Each Employee | \$500,000 |

Rating Information

| State | Loc # | Class Code | Classifications |
|-------|-------|------------|--------------------------------|
| IL | 00001 | 9015 | BUILDING OPERATION-CONDOMINIUM |

Policy Information - Umbrella

| | | |
|-------------|-------------------------|---------------------------------|
| Policy # | Term | Writing Co |
| CUP8345W768 | 02/17/2012 - 02/17/2013 | The Travelers Indemnity Company |

Coverages/Limits

| Coverage | Limit | Retention Amount |
|----------------------------------|-------------|------------------|
| General Aggregate | \$5,000,000 | |
| Products/Completed Ops Aggregate | \$5,000,000 | |
| Personal & Advertising Injury | \$5,000,000 | \$5,000 |

Policy Information – Package Policy including Property & General Liability

| Policy # | Term | Writing Co |
|-------------|-------------------------|--------------------------------|
| 6801290B245 | 02/17/2012 - 02/17/2013 | Travelers Cas/Surety Co Americ |

Coverages/Limits Property

| Coverage | Limit |
|--|--------------|
| Building (Replacement Cost/Special incl. theft) | \$37,524,245 |
| Personal Property (Replacement Cost/Special incl. theft) | \$106,090 |
| Accounts Receivable | \$25,000 |
| Valuable Papers | \$25,000 |
| Fine Arts | \$25,000 |
| Deductible | \$5,000 |

Coverages/Limits General Liability

| Coverage | Limit |
|----------------------------------|--------------|
| General Aggregate | \$2,000,000 |
| Products/Completed Ops Aggregate | \$2,000,000 |
| Personal & Advertising Injury | \$1,000,000 |
| Each Occurrence | \$1,000,000 |
| Fire Damage | \$300,000 |
| Medical Expense | \$5,000 |

This coverage also includes Hired/Non-Owned Auto

Policy Information – Directors & Officers

| | | |
|-----------|-------------------------|--------------------------------|
| Policy # | Term | Writing Co |
| 104262501 | 02/17/2010 - 02/17/2013 | Travelers Cas/Surety Co Americ |

Coverages/Limits

| Coverage | Limit |
|--|--------------|
| Maximum Aggregate limit for all claims first made in the policy period | \$2,000,000 |
| Retention | \$1,000 |
| Prior Pending & Litigation Date | 02/17/2004 |



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

3/6/2012

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER

MARKET FINANCIAL GROUP, LTD

240 Commerce Drive

Crystal Lake IL 60014

INSURED

111 Morgan Condominium Association

C/O Foster Premier

111 S. Morgan

Chicago IL 60607

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PRODUCER CUSTOMER ID #:

00040040