

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/FUNGS | 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 |
| SUBJECT TO PAYROLL AUDIT | 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 |

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| 457 | \$142,758 | | \$132,904 |
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