

Seven Ponds Homeowners Assn, Inc**Effective Dates:
08/21/2020 - 08/21/2021**

General Liability-Occurrence:	American Family
Per Occurrence Limit	\$2,000,000
Annual Aggregate Limit	\$4,000,000
Medical Payments	\$5,000
Hired/Non-Owned Auto Liability	\$2,000,000
Homeowners Enhancement Endorsement	Included
General Liability Premium	\$1,088

Property:	American Family
Homeowners Association Enhancement	
Monument/signs	\$25,000
Fences	\$15,000
Deductible	\$10,000
Replacement Cost	Yes
Property Premium	Included

Crime:	American Family
Employee Dishonesty/Fidelity	\$50,000
Forgery or Alteration	\$50,000
Deductible	\$1,000
Managing Agent	Yes
Computer Fraud	\$50,000
Crime Premium	\$104

DIRECTORS & OFFICERS	American Family
Policy Form	Claims Made
Limit	\$1,000,000
Retention Limit	\$0
Property Manager as Additional Insured	Yes
Retro Date	Yes
Prior Acts Coverage	Yes
Discrimination	Yes
Directors & Officers Premium	\$234

COMMERCIAL UMBRELLA	American Family

Coverage Limit	\$1,000,000
Extends over:	
Directors & Officers Liability	Yes
Hired and Non-Owned Auto Liability	Yes
COMMERCIAL UMBRELLA PREMIUM	Available Upon Request

WORKERS COMPENSATION	PMA
Coverage Limit	\$100,000
Policy Basis: Payroll	If Any
Covers Volunteer Accidents	Yes
Covers Uninsured Contractors	Yes
Workers Compensation Premium	\$482

TOTAL PREMIUM	\$1,908
Full Pay Discount	\$71
TOTAL PREMIUM	\$1,837
Removal of Workers Compensation	\$482

Homeowners Association Enhancement	
Accounts Receivable - On Premises	\$100,000
Accounts Receivable - Off Premises	\$100,000
Arson Reward	\$5,000
Damage to Property of Others	\$10,000
Debris Removal	\$50,000
Electronic Data	\$25,000
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Fire Extinguisher Systems Recharge Expense	\$10,000
Identity Fraud Expense	\$25,000
Increased Building Coverage Following a Disaster	10%
Newly Acquired or Constructed Property - Buildings	\$300,000
Newly Acquired or Constructed Property - BPP	\$150,000
Outdoor Fences and Walls	\$15,000
Outdoor Signs	\$25,000
Outdoor Trees, Shrubs, and Plants	5,000/1,000
Personal Property Off Premises	\$25,000
Pollutant Clean Up and Removal	\$35,000
Surge Protection	\$15,000
Utility Services - Direct Damage & Time Element	\$25,000
Valuable Papers and Records - On Premises	\$100,000
Valuable Papers and Records - Off Premises	\$100,000