

A/C: Mosaic Gold Crown Group, LLC
R/I: HDI Global Insurance Company

UMBRELLA LIABILITY
March 25, 2024

From: Brian Kohout

Telephone: (630) 209-7195

GC RENEWAL:	No
CLIENT RENEWAL:	No
POLICY PERIOD:	April 15, 2024 To April 15, 2025
REINSURED PERIOD:	April 15, 2024 To April 15, 2025
TYPE OF INSURANCE:	Excess Liability
COMPANY POLICY LIMIT(S):	\$2,000,000 Each Occurrence / \$2,000,000 Aggregate Excess of Any/All Underlying Insurance and/or Self-Insured Retention(s) (SIR)
TOTAL POLICY PREMIUM:	\$125,000 Gross
COMPANY RETENTION Net &/Or Treaty:	\$1,000,000 Each Occurrence/\$1,000,000 Aggregate (Being 50.0000%) Part of \$2,000,000 Each Occurrence/\$2,000,000 Aggregate Excess Any/All Underlying Insurance and/or Self-Insured Retention(s) (SIR)
OTHER FACULTATIVE:	Placed Elsewhere by Company None
REINSURANCE LIMIT(S) HEREON:	BASIS OF ACCEPTANCE: Contributing Excess \$1,000,000 Each Occurrence/\$1,000,000 Aggregate (Being 50.0000%) Part of \$2,000,000 Each Occurrence/\$2,000,000 Aggregate Excess Any/All Underlying Insurance and/or Self-Insured Retention(s) (SIR)
REINSURANCE PREMIUM:	\$62,500 Gross less Ceding Commission = \$43,750 Net \$125,000 Gross Layer Premium
CEDING COMMISSION:	30.00%
ORIGINAL CANCELLATION CLAUSE:	90 days
REINSURANCE CONDITIONS:	Follow Form Company Policy except as stated in Additional Reinsurance Conditions.
COMPANY POLICY FORM:	OCCURRENCE FORM Loss Adjustment Expense: Outside
EXPOSURE BASE:	Start Date End Date Sales Projected: 04/15/2024 04/15/2025 47,731,888
UNDERLYING SCHEDULE:	
Coverage	Limit Company Premium Policy Term
CGL	1M/2M/2M/1M Admiral \$237,657 04/15/2024-2025
EBL	1M/2M Admiral Incl in GL 04/15/2024-2025

LOSSES:Valuation Date: 11/15/2023
Gen'l Liab
TOTAL

YEAR	INCURRED	NUMBER
04/29/2023-04/15/2024	\$2,700	5
03/29/2022-04/29/2023	\$24,000	8
03/29/2021-03/29/2022	\$105,853	6
03/29/2020-03/29/2021	\$66,133	14
01/29/2019-03/29/2020	\$131,951	12

LARGE LOSSES:Valuation Date: 11/15/2023None excess of \$100,000 Last 5 years

Loss Valuation Dates:
04/29/2023 - 04/29/2024: 11/15/2023 (Venture / Colony)
03/29/2021 - 04/29/2023: 01/18/2024 (Trisura)
01/29/2020 - 03/29/2021: 01/18/2024 (Fortega)