

## Insurance Comparison

### Your Condominium Owner's Association, Inc.

Policy Term:	New Quote	New Quote	Expiring Policy	Renewal Offer
<b>Line of Business:</b>				
<b>Property</b>	<b>Company A</b>	<b>Company B</b>	<b>Company C</b>	<b>Company C</b>
Building	\$ 21,626,019	\$ 21,876,987	\$ 20,725,000	\$ 20,725,000
Business Personal Property	\$ 10,712	\$ 10,712	Included	Included
Business Income	ALS	ALS	ALS	ALS
Deductible - Wind/Hail	1%	5%	2%	2%
Deductible - All Other Peril	\$ 5,000	\$ 10,000	\$ 5,000	\$ 5,000
Ordinance or Law				
Coverage A - Undamaged Portion	Included	Included	Included	Included
Coverage B - Demolition	\$ 250,000	\$ 500,000	\$ 300,000	\$ 300,000
Coverage C - Increased Cost of Constr.	\$ 250,000	\$ 500,000	\$ 300,000	\$ 300,000
Water Backup	\$ 100,000	Included	Included	Included
Equipment Breakdown	Included	Included	Included	Included
Earthquake	\$ 5,000,000	\$ 10,000,000	\$ 5,000,000	\$ 5,000,000
Deductible - Earthquake	5%	5%	5%	5%
Flood	\$ 1,000,000	None	None	None
Deductible - Flood	\$ 25,000	None	None	None
<b>Property Premium</b>	<b>\$ 38,140.00</b>	<b>\$ 26,062.00</b>	<b>See below</b>	<b>See below</b>
<b>General Liability</b>				
	<b>Company A</b>	<b>Company B</b>	<b>Company C</b>	<b>Company C</b>
General Aggregate	\$ 2,000,000	\$ 2,000,000	Unlimited	Unlimited
Each Occurrence	\$ 100,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Damage to Rented Premises	\$ 100,000	\$ 100,000	\$ 1,000,000	\$ 1,000,000
Medical Payments	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Hired and Non-Owned	Included	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
<b>GL Premium</b>	<b>\$ 1,671.00</b>	<b>\$ 2,002.00</b>	<b>See below</b>	<b>See below</b>
Policy Fees	\$ -	\$ 450.00	\$ -	\$ -
<b>Total Premium Above</b>	<b>\$ 39,811.00</b>	<b>\$ 28,514.00</b>	<b>\$ 32,052.00</b>	<b>\$ 35,178.00</b>
<b>Directors &amp; Officers</b>				
	<b>Company A</b>	<b>Company B</b>	<b>Company C</b>	<b>Company C</b>
Aggregate Limit	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Self-Insured Retention	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
<b>D&amp;O Premium</b>	<b>See below</b>	<b>See below</b>	<b>See below</b>	<b>See below</b>
<b>Crime/Fidelity</b>				
	<b>Company A</b>	<b>Company B</b>	<b>Company C</b>	<b>Company C</b>
Employee Dishonesty	\$ 375,000	\$ 375,000	\$ 375,000	\$ 375,000
Deductible	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Property Manager/Board included?	Yes	Yes	Yes	Yes
<b>Crime Premium</b>	<b>\$ 2,405.00</b>	<b>\$ 2,405.00</b>	<b>\$ 2,405.00</b>	<b>\$ 2,563.00</b>
<b>Total Premium Above</b>	<b>\$ 42,216.00</b>	<b>\$ 30,919.00</b>	<b>\$ 34,457.00</b>	<b>\$ 37,741.00</b>
<b>Umbrella</b>				
	<b>Company A</b>	<b>Company B</b>	<b>Company C</b>	<b>Company C</b>
Aggregate Limit	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000	\$ 10,000,000
Self-Insured Retention	None	None	None	None
<b>Umbrella Premium</b>	<b>\$ 3,918.00</b>	<b>\$ 3,918.00</b>	<b>\$ 3,918.00</b>	<b>\$ 1,905.00</b>
<b>Total Annual Premium</b>	<b>\$ 46,134.00</b>	<b>\$ 34,837.00</b>	<b>\$ 38,375.00</b>	<b>\$ 39,646.00</b>