

Insurance Comparison				
Your Homeowners Association, Inc.				
Policy Term:	Expiring Policy	New Quote	New Quote	
Line of Business:				
Property	Company A	Company B	Company C	
Building/Structures	\$ 1,050,000	\$ 1,380,000	\$ 986,340	
Business Personal Property	\$ 33,400	Included	\$ 100,000	
Business Income	?	ALS	\$ 150,000	
Deductible - Wind/Hail	\$ 1,000	2%	\$ 5,000	
Deductible - All Other Peril	\$ 1,000	\$ 2,500	\$ 5,000	
Cause of Loss	Special	Special	Special	
Valuation	Replacement Cost	Guaranteed RC	Replacement Cost	
Blanket	Yes	Yes	Yes	
Co-Insurance	90%	None	90%	
Ordinance or Law				
Coverage A - Undamaged Portion	?	Included	Included	
Coverage B - Demolition	?	\$ 300,000	\$ 160,000	
Coverage C - Increased Cost of Construction	?	\$ 300,000	\$ 160,000	
Water Backup		Included	\$ 50,000	
Equipment Breakdown	Included	Included	Included	
Earthquake	Included	Included	Included	
Deductible - Earthquake	10%	5%	5%	
Property Premium	\$ 6,999.04	\$ 5,611.00	\$ 6,961.00	
Paid in Full Premium	\$ 6,656.78	N/A	\$ 6,265.00	
General Liability	Company A	Company B	Company C	
General Aggregate	\$ 4,000,000	No Limit	\$ 4,000,000	
Each Occurrence	\$ 2,000,000	\$ 1,000,000	\$ 2,000,000	
Damage to Rented Premises	?	\$ 1,000,000	\$ 300,000	
Medical Payments	\$ 10,000	\$ 5,000	\$ 10,000	
Hired and Non-Owned	\$1,000,000	Included	\$1,000,000	
GL Premium	See above	See above	See above	
Directors & Officers	Company A	Company B	Company C	
Aggregate Limit	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	
Self-Insured Retention	\$ 1,000	None	None	
D&O Premium	See above	See above	See above	
Crime/Fidelity	Company A	Company B	Company C	
Employee Dishonesty	\$ 500,000	\$ 500,000	\$ 500,000	
Deductible	\$ 1,000	\$ 5,000	\$ 5,000	
Property Manager/Board included?	Yes	Yes	Yes	
Crime Premium	See above	\$ 655.00	See above	
Total Annual Premium (PIF Amount)	\$ 6,999.04	\$ 6,266.00	\$ 6,265.00	