

**Waterside III at Bay Beach Condominium Assn. Inc.
INSURANCE SUMMARY**

By: Gina Salvat 9/27/2023 Appraisal (Updated)10/6/2021 Built: 2000, Units: 58				Construction type: Fire Resistive				Producer: Adam Lopatin USI Insurance Services 2502 N Rocky Point Dr #400, Tampa, FL 36607 813 639 3000	
Coverage	Limit	Deductible	Expires	Company	Policy #	Premium	Comments		
PROPERTY 5/11 - 8/31			8/31/2023	Lloyd's	AMR7418801	\$45,424	Special Form, Replacement Cost, no Coinsurance		
Building	\$18,491,410		10/30/2023		Add'l Prem	\$24,266	15% Named Storm W/H, \$2,777,465 min per occ.		
Contents	\$50,000						\$25,000 All Other Wind/Hail. 5% Wind Prec. \$25K min		
							\$5K All Other Perils. Equipment Breakdown, \$5K ded		
							Ordinance & Law: Full Coverage A. B&C 10% per bldg. Max \$1M		
FLOOD	\$14,500,000	\$1,250	7/30/2024	American Bankers	6920656700	\$13,585			
Contents	\$13,000	\$1,250							
GENERAL LIABILITY		<i>Comments</i>	5/11/2024	CUMIS Specialty	CIUCAP10122601	\$8,111			
Each Occurrence	\$1,000,000						Unit Owners are Additional Insureds		
General Aggregate	\$2,000,000						Employee Benefits Liability - \$1,000,000/\$1,000 ded.		
Products/Comp Operations	\$2,000,000						Limited Fungi or Bacteria - \$500,000/\$25,000 ded.		
Personal Injury	\$1,000,000						General Liability extension included		
Damage to Premises Rented	\$50,000						Medical Payments \$5000		
Hired and Non-Owned Auto	\$1,000,000								
PROFESSIONAL LIAB.	\$1,000,000	\$2,500	7/30/2024	Gemini	VPPL019559	\$7,811	Claims-Made policy. Retroactive Date 9/1/2009		
DIRECTORS & OFFICERS	\$2,000,000	\$1,000	7/30/2024	Travelers	106344370	\$2,692	Prior & Pending Proceeding Date 7/30/2007		
CRIME			7/30/2025	Travelers	105864331	\$855			
Employee Theft	\$450,000	\$2,500					Year 2 of 3 yr policy: \$855 per yr.		
Forgery or Alteration	\$450,000	\$2,500					Claims Expense: \$5,000, \$0 deductible		
Computer Crime	\$450,000	\$2,500							
Funds Transfer Fraud	\$450,000	\$2,500							
UMBRELLA	\$25,000,000		5/11/2024	Greenwich	PPP7463248	\$4,593	Excess over the underlying: GL, Auto, D&O, Work Comp		
PLATE GLASS									
Common Area	ACV	\$0	7/30/2024	US Plate Glass	USP FL 6835210	\$201	Common Area glass on file with carrier		
Condo Units	ACV	\$0	7/30/2024	US Plate Glass	USP FL 6835110	\$2,628	58 Units		
WORKERS COMP			7/30/2024	Zenith	Z072789911	\$3,038			
Accident - Each Accident	\$500,000						Employers Liability		
Disease - Policy Limit	\$500,000								
Disease - Each Employee	\$500,000								
TOTAL						\$113,204			