

Insurance Information

Agent Company:

Maria Wynn and Associates

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	Insurance Company	Policy Number	Annual Premium	Deductible	U/M	Replacement Amount	Liability Limits	Renewal Date
Town homes and Club House - Liability / Fire	Great American Insurance Company	CPP788654401	\$ 28,000	\$ 5,000	/unit	\$ 11,530,000	\$1MM per Occur./ \$2MM total	12/31/2008
Town homes and Club house - Wind & Hail	Arch Insurance Company	ESP002412700	\$ 63,758	3%	/unit	\$ 11,530,000	\$1MM per Occur./ \$2MM total	12/31/2008
Docks - Common area	North American Specialty	TBD	\$ 8,320	\$2500 & \$9000 for Wind and Wave		\$ 200,000	\$1MM per Occur./ \$2MM total	2/1/2009
Town home and Club House - Flood	FEMA	Specific per Building	\$ 52,900	\$ 5,000	/unit	\$ 250,000	None	Specific per Building
General Liability Insurance D&O	QBE	JCG08216-1	\$ 2,659	None			\$1MM per Occur./ \$2MM total	12/31/2008
Docks - Owned Lifts only	North American Specialty	TBD	\$ 2,880	\$2500 & \$9000 for Wind and Wave		\$ 80,000	\$1MM per Occur./ \$2MM total	2/1/2009
Total 2009 Insurance Premium			\$ 158,517					
Total 2008 Insurance Premium			\$ 138,600					

Increase in insurance based on adding
\$1,280,000 in additional coverage for the
homes and adding new insurance to cover
the replacement of the docks.