

Summary of Insurance Coverage:		Lodge at Riverbend Homeowners Association	
Company: MidCentury Ins		Policy Number:	604387445
Habitational Package Policy		Policy Period:	4/1/20 – 4/1/21

Premier Coverage Package - Property			
Coverage Name	Deductible		Limit
Property Deductible	5,000		
Building Amount	Property Deductible		4,205,400
Unit Owners Coverage	Property Deductible		Inclusive
Building Contents	Property Deductible		-
Building Ordinance - Loss in value to undamaged building property (Coverage 1)	Property Deductible		Included
Building Ordinance – Demolition (Coverage 2)	Property Deductible		250,000
Building Ordinance - Additional Cost of Construction (Coverage 3)	Property Deductible		420,540
Mechanical Breakdown	Property Deductible		Bldg Limit
Extended Replacement Cost (Building)	None		Included up to 150% of building
Building Valuation	Property Deductible		Guaranteed Replacement Cost
Backup Sewer & Drain	Property Deductible		250,000
Specified Property	Property Deductible		10,000
Association Fee & Extra Expense	None		100,000
Extra Expense	None		12 Months
Outdoor Property	Property Deductible		50,000
Outdoor Signs	500		50,000
Employee Dishonesty (Fidelity) – SEE BELOW	500		10,000
Forgery and Alteration	Property Deductible		2,500
Money Orders and Counterfeit Paper Currency	Property Deductible		1,000
Money & Security	500		10,000
Accounts Receivable	Property Deductible		5,000
Valuable Paper	Property Deductible		5,000
Claim Expense Coverage	None		Included
Debris Removal	Property Deductible		Included
Electronic Data Processing	Property Deductible		10,000
Lock Replacement Coverage	None		10,000
Exterior Building Glass	Property Deductible		Included in Property Limit
Fire Department Service Charge	None		25,000
Asbestos Exclusion	Property Deductible		Removed
Garage Keepers	1,000/5,000		Not Included
Newly Acquired or Constructed Building	Property Deductible		250,000
Newly Acquired Personal Property	Property Deductible		100,000
Personal Effects	Property Deductible		2,500
Pollutant Cleanup & Removal	Property Deductible		50,000
Premise Boundary Definition	N/A		100 feet
Preservation of Property	Property Deductible		30 days
Limited Collapse	Property Deductible		Included
Limited Coverage for Fungi, Wet Rot, Dry Rot & Bacteria	5,000		\$15,000
Water Damage	Property Deductible		Included
Wind & Hail	Property Deductible		Included
Employee Practices Liability	N/A		Not Included

Premier Coverage Package - Liability		
Coverage Name	Deductible	Limit
Liability Limit Per Occurrence	None	<b>1,000,000</b>
Aggregate Limits - All Other Occurrences	None	<b>2,000,000</b>
Aggregate Limits - Products/Completed Operations	None	1,000,000
Medical Payments	None	5,000
Fire/Tenants Liability	None	75,000
Hired Auto Liability	None	1,000,000
Non-Owned Auto Liability	None	1,000,000
Premises and Operations	None	Included
Contractual Liability	None	Included
Employees as an Insured	None	Included
Independent Contractor You Hire	None	Included
Liability for Newly Acquired Locations	None	Included
Limited World-Wide Liability	None	Included
Non-Owned Watercraft	None	Included
Owners Protective Liability	None	Included
Parking Area Liability	None	Included
Personal and Advertising Injury Liability	None	Included
Products and Completed Operations	None	Included
Spouse or Partners as Insureds	None	Included
Supplemental Payments	None	\$250/day limit

Premier Coverage Package - Directors & Officers		
Coverage Name	Deductible	Limit
Directors & Officers Liability	1,000	<b>1,000,000</b>
Directors & Officers Broad Named Insured		Included
Directors & Officers Defense Costs in addition to policy limits		Included
Directors & Officers Non-Monetary Damages		Included
Directors & Officers - Discrimination		Included
Directors & Officers - Prop Manager		Included

Crime Coverage - Travelers, Policy #106896846		
Coverage Name	Deductible	Limit
Fidelity	500	<b>150,000</b>
Funds Transfer Fraud		Included
Computer Fraud		Included

Umbrella Coverage	Self Insured Retention	Limit
Greenwich Insurance Company, Policy #PPP7462732	0	<b>15,000,000</b>

**This Summary of Insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer and the holder of this document, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.**