

Summary of Insurance Coverage:		Blue River Run Homeowners Association	
Company: Philadelphia	Policy Number:	PHPK2670524	
Habitational Package Policy	Policy Period:	4/1/26– 4/1/27	

Coverage Package – Property - Philadelphia		
Coverage Name	Deductible	Limit
General Property Deductible / Wind-Hail Deductible	50,000 / n/a	
Water Damage Deductible / PER UNIT	50,000 / unit	
Building Amount	Property Deductible	65,279,089
Unit Owners Coverage	Property Deductible	All-In
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	3,138,428
Building Ordinance - Additional Cost of Construction (Coverage 3)	Property Deductible	3,138,428
Mechanical Breakdown	50,000	Bldg Limit
Extended Replacement Cost (Building)	None	n/a
Building Valuation	Property Deductible	Agreed Value / ERC 125%
Backup Sewer & Drain	Property Deductible	Bldg Limit
Specified Property	Property Deductible	Included
Outdoor Property	Property Deductible	Included
Employee Dishonesty (Fidelity)	See Crime	See Crime
Debris Removal	Property Deductible	Included
Asbestos Exclusion	Property Deductible	Applies
Garage Keepers	n/a	Not Included

Coverage Package – Liability - Philadelphia		
Coverage Name	Deductible	Limit
Liability Limit Per Occurrence	-	See D&O
Aggregate Limits - All Other Occurrences		See D&O
Aggregate Limits - Products/Completed Operations		See D&O
Medical Payments		5,000
Premises Rented to You		100,000
Hired Auto Liability		See D&O
Non-Owned Auto Liability		See D&O
Premises and Operations		Included
Contractual Liability		Included
Personal and Advertising Injury Liability		Included
Products and Completed Operations		Included

Standalone Directors & Officers – Travelers - Policy # 107816465 – Policy Period 4/1/24 - 4/1/27		
Coverage Name	Deductible	Limit
Community Association Management Liability - Per Claim	5,000	1,000,000
Directors and Officers Errors and Omissions Liability		Included
3rd Party Discrimination & Employment Practices Liability		Included
D&O - Broad Named Insured		Included
D&O - Defense Costs in addition to policy limits		Included
D&O - Non-Monetary Defense		Included
D&O - Property Manager		Included

Standalone Crime Coverage - Travelers - Policy # 106896794 – Policy Period 4/1/24 - 4/1/27		
Coverage Name	Deductible	Limit
Fidelity	1,000	465,000
Funds Transfer Fraud		465,000
Computer Fraud		465,000
Social Engineering Fraud		100,000
Social Engineering Fraud Deductible		5,000

Umbrella Coverage	Self-Insured Retention	Limit
Great Point Insurance, Policy # PRP-229824000-02-3267743***	-	15,000,000

OTHER / MISCELLANEOUS	Deductible	Limit
Scheduled Auto - Policy # n/a – n/a	n/a	n/a
Inland Marine - Policy # n/a – n/a	n/a	n/a
DIC - Not Quoted - Policy # Declined, DIC Declined	Declined	Declined
Work Comp - Technology Insurance Co, Policy # TWC4586181	n/a	WC - 1,000,000/1,000,000/1,000,000 - Statutory / FL 1,000,000/1,000,000/1,000,000
NFIP Flood - Policy # n/a	n/a	n/a

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.