

<b>Summary of Insurance Coverage:</b>		<b>Hideaway Townhomes Subdivision Homeowners Association</b>	
Company: American Alternative Insurance Company	Policy Number:	<b>CAU531118-1</b>	
Habitational Package Policy	Policy Period:	<b>1/1/24– 1/1/25</b>	

Coverage Package - Property		
Coverage Name	Deductible	Limit
General Property Deductible	<b>10,000</b>	
Per Unit Ice Damming Deductible	<b>10,000</b>	
Building Amount	Property Deductible	<b>47,150,000</b>
Unit Owners Coverage	Property Deductible	<b>All-In</b>
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	<b>1,000,000</b>
Building Ordinance - Additional Cost of Construction (Coverage 3)	Property Deductible	<b>1,000,000</b>
Mechanical Breakdown	Property Deductible	Bldg Limit
Extended Replacement Cost (Building)	None	<b>n/a</b>
Building Valuation	Property Deductible	<b>GRC</b>
Backup Sewer & Drain	Property Deductible	<b>Bldg Limit</b>
Specified Property	Property Deductible	<b>Included</b>
Business Income	Property Deductible	Actual Loss Sustained
Extra Expense	Property Deductible	12 Months
Outdoor Property	Property Deductible	<b>20,000</b>
Employee Dishonesty (Fidelity)	see Crime	<b>see Crime</b>
Accounts Receivable	Property Deductible	Bldg Limit
Valuable Paper	Property Deductible	Bldg Limit
Debris Removal	Property Deductible	300,000
Electronic Data Processing	Property Deductible	Bldg Limit
Exterior Building Glass	Property Deductible	Included in Property Limit
Fire Department Service Charge	None	10,000
Asbestos Exclusion	Property Deductible	<b>Applies</b>
Newly Acquired or Constructed Building	Property Deductible	1,000,000
Pollutant Cleanup & Removal	Property Deductible	25,000 annual aggregate
Premise Boundary Definition	N/A	1,000 feet

Coverage Package - Liability		
Coverage Name	Deductible	Limit
Liability Limit Per Occurrence	5,000	1,000,000
Aggregate Limits - All Other Occurrences		2,000,000
Aggregate Limits - Products/Completed Operations		1,000,000
Medical Payments		5,000
Hired Auto Liability		1,000,000
Non-Owned Auto Liability		1,000,000
Premises and Operations		Included
Personal and Advertising Injury Liability		Included
Products and Completed Operations		Included

Coverage Package - Directors & Officers - Travelers, policy #107965799		
Coverage Name	Deductible	Limit
Community Association Management Liability - Per Claim	2,500	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

Coverage Package - Crime Coverage - Travelers, policy #106896822		
Coverage Name	Deductible	Limit
Fidelity	500	600,000
Funds Transfer Fraud		600,000
Computer Fraud		600,000
Forgery and Alteration		Included
Money Orders and Counterfeit Paper Currency		Included

Umbrella Coverage	Self-Insured Retention	Limit
Greenwich Insurance Company, Policy # TBA	-	15,000,000

OTHER / MISCELLANEOUS	Deductible	Limit
Scheduled Auto - n/a	n/a	n/a
Inland Marine - n/a	n/a	n/a
DIC - Declined		n/a
Work Comp - Technology Insurance CoTWC4236742	n/a	CO Statutory 1,000,000/1,000,000/1,000,000
NFIP Flood - 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.