

Bryant Woods Homeowners Association

06/24/2018 to 06/24/2019

Company/Agent:	ABI by Vern Newcomb
Insurance Company Name:	CAU/Munich Re
AM Best Rating	A XV
Compliant with Bylaws & Declarations	Yes
Property Coverage	
	Limits
Building Limit "NON-RESIDENTIAL ONLY"	Guaranteed Replacement Cost
Community Personal Property	Guaranteed Replacement Cost
Mechanical & Electrical Breakdown	Included
Unit Coverage is:	N/A
Deductible Amount	\$1,000.00
Earthquake Coverage & Limits	
Earthquake Limit	Not Offered
Deductible Per Occurrence	
Building Ordinance Limits	
Undamaged Portion of Building	Guaranteed Replacement Cost
Demolition Laws	\$300,000.00
Increased Cost of Construction	\$300,000.00
General Liability	
Occurrence Limit	\$1,000,000.00
Aggregate Limit	Unlimited
Medical Payments Coverage	\$5,000.00
Non Owned & Hired Auto	\$1,000,000.00
Environmental Impairment (POLLUTION) Liability	\$500,000.00
Coverage Extends to Management Company	N/A
Directors & Officers	
Coverage Limit	\$1,000,000.00
Defense Cost Outside Limits	Yes
Full Prior Acts Coverage	Yes
Defense for Discrimination	Yes
Defense Cost for Nonmoney damage claims	Yes
Crime	
Employee Dishonesty	\$150,000.00
Computer Fraud Limit	\$150,000.00
Umbrella Coverage	
Coverage Limit	\$5,000,000.00
Coverage extends over the Directors & Officers Policy	Yes
Pricing	
Package	\$3,341.00
Directors & Officers	Included
Crime	Included
\$5 Million Umbrella	\$905.06
Total Premium	\$4,246.06
Optional Coverage	
	Additional Premium
Workers' Compensation	\$506.00
Increase Umbrella to \$10 Million	\$182.00

This Coverage Comparison is intended to summarize basic policy coverage in forms obtained by American Benefits. All coverage is subject to the declarations, terms, conditions, and exclusions of the actual policies.