

Schedule of Your Current Insurance

Ocean Village Association, Inc.

2233 Seminole Rd.
Atlantic Beach, FL 32233



Insurance Office of America, Inc.
P.O. Box 15829
Tallahassee, FL 32317-5829
(850) 877-8379

COVERAGE	Amount/ Limit	Term In Years	Policy Period	Company	Policy #	Deductible	Premium	Comments
Commercial General Liability <i>Occurrence Form</i> General Aggregate Limit Completed Operations Aggregate Limit Personal/Advertising Injury Limit Each Occurrence Limit Fire Damage Limit Medical Expense Limit Hired & Non Owned Auto	\$2,000,000 included \$1,000,000 \$1,000,000 \$100,000 \$5,000 \$1,000,000	1 Year	2/15/2025 - 2/15/2026	Penn-America Ins Co	PAV03516801	\$250	\$9,829.05	Fidelity Bank is Additional Insured
Directors and Officers Limit of Liability in the Aggregate for the Policy Year	\$1,000,000	1 Year	2/15/2025 2/15/2026	Philadelphia Indemnity	PCA001015-0818	\$500. in the aggregate each Claim	\$1,428.14	
Crime Employee Theft and Client Property Forgery and Alteration, including Credit, Debit or Charge Card Extension (\$25,000 limit) Inside the Premises Outside the Premise Computer Fraud/ Wire Transfer Monney Orders and Counterfeit paper Currently	\$500,000 \$25,000 \$25,000 \$25,000 \$500,000 \$25,000	1 Year	2/15/2025 2/15/2026	Philadelphia Indemnity	PCAC002722-0719	\$250.00	\$1,255.00	
Excess Liability <i>Occurrence Form</i> Each Occurrence Limit Aggregate Limit	\$5,000,000 \$5,000,000	1 Year	2/15/2025 2/15/2026	Greenwich Ins.	PPP7443689L25A-12	\$0	\$1,948.42	Excess Limits over the General Liability, Directors and Officers Liability & Workers Comp
Workers Comp Bodily Injury by Accident / each accident Bodily Injury by Disease / policy limit Bodily Injury by Disease / each employee	\$1,000,000 \$1,000,000 \$1,000,000	1 Year	2/15/2025 2/15/2026	Technology Ins Co Inc	TWC4552283	\$0	\$548.00	
Property - WITHOUT WIND / CIBA Limit of Insurance Total Insurable Value Bldg 1 (UNITS 36-43) @ \$1,704,914 Bldg 2 (UNITS 31-35) @ \$1,452,238 Bldg 3 (UNITS 28-30) @ \$977,413 Bldg 4 (UNITS 12-27) @ \$3,099,841 Bldg 5(UNITS 8-11) @ \$1,254,117 Bldg 6 (UNITS 5-7) @ \$737,644 Bldg 7 (UNITS 1-4) @ \$ 938,773 Pool +dec+ fence@ \$194,000 Lift Station Bldg @ \$12,416 Equipment Breakdown	\$10,371,356 \$10,371,356 \$7,500,000	1 Year	10/22/2025 - 10/22/2026	Falls Lake Fire and Casualty Co	P00107169	All Other Perils \$25,000 ; Equipment Breakdown \$25,000	\$44,193.15	NO WIND/Hail
Property - WIND only Limit of Insurance Total Insurable Value Bldg 1 (UNITS 36-43) @ \$1,704,914 Bldg 2 (UNITS 31-35) @ \$1,516,365 Bldg 3 (UNITS 28-30) @ \$977,413 Bldg 4 (UNITS 12-27) @ \$3,133,480 Bldg 5(UNITS 8-11) @ \$1,254,117 Bldg 6 (UNITS 5-7) @ \$737,644 Bldg 7 (UNITS 1-4) @ \$ 938,773 Pool + deck and fence @ \$194,000 Lift Station Bldg @ \$12,416	\$10,469,122	1 Year	10/22/2025 - 10/22/2026	Lloyds Ins Co	CTW008803	Named Storm: Applied by Building - 5% per occurrence, by building ; Named Storm Minimum \$25,000 per occurrence, by policy; Windstorm \$25,000 per occurrence	\$92,137.50	WIND and Hail only
Excess Flood (over NFIP) Bldg 1 (UNITS 36-43) Bldg 2 (UNITS 31-35) Bldg 3 (UNITS 28-30) Bldg 4 (UNITS 12-27) Bldg 5 (UNITS 8-11) Bldg 6 (UNITS 5-7) Bldg 7 (UNITS 1-4)	\$409,895 \$857,736 \$582,711 \$407,256 \$725,985 \$259,251 \$297,795	1 Year	10/22/2025 - 10/22/2026	Underwriters at Lloyd's of London	WKF1168230219	NFIP LIMITS	\$5,038.95	
TOTAL without NFIP FLOOD							\$156,378.21	
NFIP FLOOD (on next page)							\$24,408.00	
GRAND TOTAL							\$180,786.21	

This is intended to be an overview only. Please refer to policies for specific terms, conditions, and exclusions.

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COVERAGE	2023 Appraisal	Flood Limit	Term In Years	Policy Period	Company	Policy #	Deductible	Premium	Comments
<u>NFIP - Flood</u> Bldg 1 (UNITS 36-43)	\$2,409,895	\$2,000,000	1 Year	11/1/2025 - 11/1/2026	Hartford Ins Co of the Midwest	87054830882019	\$2,000	\$6,014.00	Flood Zone X / City of Atlantic Bch
<u>NFIP - Flood</u> Bldg 2 (UNITS 31-35)	\$2,107,736	\$1,250,000	1 Year	11/1/2025 - 11/1/2026	Hartford Ins Co of the Midwest	87054830892019	\$2,000	\$3,702.00	Flood Zone X / City of Atlantic Bch
<u>NFIP - Flood</u> Bldg 3 (UNITS 28-30)	\$1,332,711	\$750,000	1 Year	11/1/2025 - 11/1/2026	Hartford Ins Co of the Midwest	87054830922019	\$2,000	\$2,749.00	Flood Zone X / City of Atlantic Bch
<u>NFIP - Flood</u> Bldg 4 (UNITS 12-27 + CLUBHOUSE))	\$4,407,256	\$4,000,000	1 Year	11/1/2025 - 11/1/2026	Hartford Ins Co of the Midwest	87054830952019	\$2,000	\$5,376.00	Flood Zone X / City of Atlantic Bch
<u>NFIP - Flood</u> Bldg 5 (UNITS 8-11)	\$1,725,985	\$1,000,000	1 Year	11/1/2025 - 11/1/2026	Hartford Ins Co of the Midwest	87054830812019	\$2,000	\$2,449.00	Flood Zone X / City of Atlantic Bch
<u>NFIP - Flood</u> Bldg 6 (UNITS 5-7)	\$1,009,251	\$750,000	1 Year	11/1/2025 - 11/1/2026	Hartford Ins Co of the Midwest	87054830822019	\$2,000	\$1,892.00	Flood Zone X / City of Atlantic Bch
<u>NFIP - Flood</u> Bldg 7 (UNITS 1-4)	\$1,297,795	\$1,000,000	1 Year	11/1/2025 - 11/1/2026	Hartford Ins Co of the Midwest	87054830842019	\$2,000	\$2,226.00	Flood Zone X / City of Atlantic Bch
TOTAL	\$14,290,629	\$10,750,000						\$24,408.00	