

 Spoonbill Courtyard Homes Association				Roof Years	3/15/11		
				Date of Wind Mits	5/21/19		
				Appraisal Date	3/9/23		
Summary of Coverages							
Type of Coverage	Carrier / Company	Policy #	Date	Coverages and Amounts	Deductibles	2023 -2024 Premium	2024 -2025 Premium
Property Coverage	Citizens Insurance Co	11185269 - 1	6-Nov	See Below	See Below	\$108,243.00	\$112,516.00
Difference in Conditions (DIC) Wrap	Old Republic		6-Nov	Coverage to cover the gap in coverage from Basic Forms to Special Forms	Gap Coverage	\$17,606.20	\$19,493.26
Equipment Breakdown	Travelers	BME1-9S789015-TXS-23	6-Nov	\$11,062,086 of coverage (Up from \$8,659,011)	Various	\$947.00	\$1,778.15
General Liability	CUMIS Specialty Insurance / Coastal Underwriters	TBD	6-Nov	\$1,000,000 / \$2,000,000 42 Units / Pool / Hired & Non-Owned Auto	n/a	\$6,680.10 Great American	\$6,489.00 CUMIS Specialty Insurance / Coastal Underwriters
Directors & Officers Liability			6-Nov	\$1,000,000	\$2,500	\$1,962.00 Great American	
Crime / Fidelity / Employee Theft			6-Nov	\$250,000 Employee Theft, Forgery, Computer Fraud & Social Engineering	\$1,000	\$592.91 Philadelphia	
Umbrella / Excess Liability	Paramount / Great Point Insurance	TBD-2078083	6-Nov	\$15,000,000 (Over GL, WC and D&O)	n/a	\$2,110.50	\$2,012.50
Workers Compensation	C N A	WC 6 11205106	6-Nov	\$500,000 "If Any" Coverage	n/a	\$565.00	\$509.00 Zenith Ins Co
Totals						\$138,706.71	\$142,797.91

DISCLAIMER: The abbreviated outlines of coverages used throughout this document is not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverages. Please read your policy for specific details of coverages.

Property Coverage Amounts		
Building / Location	2023-2024	2024 -2025
501 509 Woodstork	\$1,291,400	\$1,314,600
502 - 510 Woodstork	\$1,282,900	\$1,268,900
511-519 Woodstork	\$1,287,100	\$1,310,300
512-520 Woodstork	\$1,291,400	\$1,314,600
501-509 Sanderling	\$1,291,400	\$1,314,600
502-510 Sanderling	\$1,246,500	\$1,268,900
511-519 Sanderling	\$1,255,100	\$1,277,700
512-520 Sanderling	\$1,269,000	\$1,291,800
522-524 Sanderling	\$561,200	\$571,300
Restroom	\$0	\$0
Detached Jacuzzi	\$35,000	\$35,000
Swimming Pool	\$174,500	\$174,500

Property Coverage / Analysis of Key Policy Terms		
	2023 -2024	2024 - 2025
Carrier - Hazard & Wind / Hail	Citizens Ins Co	Citizens Ins Co
Total Insured Value	\$10,985,500	\$11,142,200
Deductible = Hazard	\$1,000	\$1,000
Deductible - Wind	\$1,000	\$1,000
Deductible - Named Storm	5% / Calendar Year	5% / Calendar Year
Deductible - Hurricane	5% / Calendar Year	5% / Calendar Year
Covered Cause of Losses	Basic Forms	Basic Forms
Valuation	Replacement Cost	Replacement Cost
Coinsurance	80%	80%
Ordinance or Law	None	None
Base Insurance Rate	\$0.99	\$1.01

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