

Final & Bound Insurance Proposal Prepared for:

River Bend Condominium Association of Brevard, Inc.



Policy Period: 11/14/2023 to 11/14/2024



This description of insurance coverage is brief and is provided as a general understanding of the insurance proposed. Any references, terms and conditions are a general understanding provided as an accommodation only, and is not intended to act as a policy of insurance or a legal interpretation. You must refer to your specific contract of insurance for detailed term of coverage, conditions, exclusions and deductibles. You must read your policy.

River Bend Condominium Association of Brevard, Inc.

11/13/2023



Serving with PRIDE

Passion + Respect + Integrity + Diligence + Expertise = PRIDE

These words define us.

In each of our agencies, these core principles will be demonstrated by actions –

- We serve our clients with PASSION, taking care of their risk and financial needs with insurance, surety, employee benefits and related services.
- We treat our clients, business partners and each other with RESPECT, as we wish to be treated.
- We will always act with INTEGRITY for our clients and carriers because our industry depends upon contracts and fair dealing among all parties.
- We will work with DILIGENCE to understand our clients' needs, and to apply our EXPERTISE to help our clients manage risks.
- In sum, we serve our clients, our partners and each other with PRIDE.

By providing exceptional service to our clients, by empowering and rewarding our employees, and by embracing a culture that welcomes innovation and supports its business community, AssuredPartners aims to be the broker of choice for our clients and carriers, the acquirer of choice for independent agencies, and the employer of choice for anyone who shares our vision.

Take PRIDE in your work - we help people!

Solutions – not just insurance.

Visit our Website @ <http://www.assuredpartners.com/>

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11/13/2023



How to Request a Certificate of Insurance

Proof of insurance for this association is available for convenient immediate download at www.icerts.com for lenders working on new loans and refinancing loans. This website allows for 24/7 access to certificates with no wait time.

If you are a unit owner and received a letter from your lender requesting a renewal certificate of insurance on an existing loan, please forward a copy of the letter from your lender to cs@icerts.com.

In order to request a certificate of insurance, the following information will be required so please make sure to have it ready:

- Name of the Association
- Unit Owners Name(s)
- Owners Address & Unit number (if applicable)
- Loan Number
- Mortgagee Clause that Includes the Name and Address of Bank

If you are a property manager and need a generic certificate of insurance, please email cs@icerts.com and provide them with the name of the association and request a “generic certificate.”

Should you have any issues, please contact our team at coi@assuredpartners.com for assistance.

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AssuredPartners of Florida

Named Insured

River Bend Condominium Association of Brevard, Inc.

All notices sent by the insurance company to the insured will be addressed to the first named insured only, unless agreed otherwise within the policy of insurance. The first named insured is the first name in the list above.

Mailing Address

**3360 South Atlantic Avenue
Cocoa Beach, FL 32931**

All written communications will be sent to this address. Once sent to this address they may be considered delivered according to various policy requirements.

AssuredPartners Service Team

Team Member	Title	Phone	Email
Phillip Masi	President	(407) 278-1627	Phil.Masi@assuredpartners.com
Jessica Crane	Account Manager	(407) 613-2800	Jessica.Crane@assuredpartners.com
Jillian Ducham	Account Coordinator	(407) 214-8393	Jillian.Ducham@assuredpartners.com
Christie Lawrence	Claims Specialist	(407) 777-4478	Christie.Lawrence@assuredpartners.com

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11/13/2023

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Property Coverage

Location	Address	Subject of Insurance	Limits
001	3360 South Atlantic Avenue, Building A Cocoa Beach, FL 32931	Building	\$8,158,705
002	3360 South Atlantic Avenue, Building B Cocoa Beach, FL 32931	Building	\$4,381,661
003	3360 South Atlantic Avenue, Building C Cocoa Beach, FL 32931	Building	\$4,432,450
004	3360 South Atlantic Avenue Cocoa Beach, FL 32931	Swimming Pool	\$51,510
		Pool Equipment	\$12,830
		Pool Heaters (2)	\$16,270
		Spa	\$19,340
		Pool Patio	\$10,620
		Patio Fencing	\$11,850
		Wood Walkways	\$19,260
		Boat Docks	NOT COVERED
		Perimeter Walls	\$68,800
		Bulkhead	NOT COVERED
		Decorative Fountain	\$3,820
		Identification Sign	NOT COVERED
		Area Lighting (6)	\$20,980
TOTAL INSURED VALUE			\$17,208,096

Values insured are ultimately chosen by the client.

Last Appraisal on File: February 12, 2021

Only the property/location (s) listed above are covered by the policy. Please advise if you need any other locations or structures covered such as fences, walls, signs, fountains, etc. Please also note that Trees, Shrubs and Bushes are generally NOT covered by the policy.

Valuation: Replacement Cost

Cause of Loss: Special Form Excluding Flood & Earth Movement (Includes Catastrophic Ground Cover Collapse Coverage)

Coinsurance: Agreed Value

Equipment Breakdown: Excluded – Coverage Provided by Separate Policy

Terrorism: Rejected

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Property Coverage

Deductibles:

All Other Perils	\$5,000 Per Building, Per Occurrence
Hurricane	2% Per Building, Per Calendar Year
All Other Wind/Hail	\$5,000 Per Building, Per Occurrence

Ordinance & Law Coverage Extension:

A. Loss to the Undamaged portion of the building allows a partially damaged building to be valued as a total loss	Included
B. Demolition Cost	10% Per Building
C. Increased Cost of Construction	Combined Limit

Property Enhancements Include, but are not limited to the following:

- Debris Removal: \$50,000
- Fire Department Services Change: \$100,000
- Pollutant Clean-Up and Removal: \$150,000
- Electronic Data : \$100,000
- Newly Acquired Property: 90 Days
- Personal Effects: \$5,000 (Per Person) \$25,000 (Per Described Premises)
- Property of Others: \$25,000
- Valuable Papers and Records: \$500,000
- Property Off-Premises: \$25,000
- Outdoor Property: \$100,000
 - Except Trees, Shrubs Lawns or Plants: \$10,000
 - Except any One Tree, Shrub or Plant: \$5,000
- Accounts Receivable: \$500,000
- Fire Extinguisher Recharge: \$10,000
- Lock Replacement: \$7,500
- Reward Reimbursement: \$25,000
- Inventory and Appraisals of Loss: \$2,500
- Wind Driven Precipitation: \$250,000
- Backup of Sewers and Drains: \$150,000
- Consequential Loss: \$10,000
- Computer Equipment: \$25,000 Except Laptop or Portable Computers \$5,000
- Money and Securities: \$10,000 (Inside the Premises) \$10,000 (Outside the Premises)
- Outdoor Signs: \$10,000
- Broadened Premises: 1,000 Feet
- "Fungus", Wet Rot, Dry Rot and Bacteria: \$50,000
- Property in Transit: \$100,000
- Off Premises Power Failure: \$50,000 (subject to 24 hour deductible)

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11/13/2023

Property Coverage

Property Exclusions, Terms & Conditions Include, but are not limited to the following:

- Declarations Page
- Table of Contents – Condominium Association
- OFAC Advisory Notice
- Condominium Association Coverage Form
- Causes of Loss – Special Form
- Common Policy Conditions Cancellation and Nonrenewal
- Exclusion of Loss Due to Virus or Bacteria
- Florida Changes – Residential Condominium Associations
- Florida – Multiple Deductible Form (Fixed Dollar Deductibles)
- Florida Calendar Year Hurricane Percentage Deductible (Residential Risks)
- Joint or Disputed Loss Agreement
- Additional Covered Property
- Additional Property Not Covered
- Catastrophic Ground Cover Collapse
- Florida – Claim Payment Provision – Condominium
- Existing Damage Exclusion Endorsement
- Florida Changes
- Ordinance or Law Coverage
- **Property Enhancement Endorsement – Deluxe**
- Ordinance or Law Coverage Schedule
- Florida Changes – Legal Action Against Us
- Protective Safeguards (*Working Automatic Sprinkler System & Automatic Fire Alarm Required*)
- Exclusion of Certain Computer-Related Losses
- Exclusion of Certified Acts of Terrorism
- Policyholder Disclosure Notice of Terrorism Insurance Coverage

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11/13/2023

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Flood Coverage

Coverage is afforded for direct loss by or from flood to the insured property. Flood is a general and temporary inundation of two or more acres of normally dry land areas of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters.
- The unusual and rapid accumulation or runoff of surface waters from any source.
- Mudslides (i.e. mudflows) which are proximately caused by flood, and are akin to a river of liquid and flowing mud on the surface of normally dry land areas.
- The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding the cyclical levels which results in flood

Loc #	Address	Subject of Insurance	Limits
001	3360 South Atlantic Avenue Cocoa Beach, FL 32931	Building Contents	\$13,000,000 \$41,000

Values insured are ultimately chosen by the client.

*Last Appraisal on File: February 12, 2021
Max NFIP Limit is \$13,000,000*

Flood Zone: AE

Valuation: Replacement Cost

Deductibles:

Building	\$10,000 Per Occurrence
Contents	\$10,000 Per Occurrence

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Equipment Breakdown Coverage

Coverage	Limit
Total Limit per Breakdown	\$17,208,096
Property Damage	Included in Total Limit
Extra Expense Coverage Extension	\$100,000
Extra Expense "Period of Restoration" Extension	30 Days
Spoilage Damage Coverage Extension	\$250,000
Utility Interruption-Spoilage coverage (Waiting Period)	24 Hours
"Electronic Data" or "Media" Coverage Extension	\$250,000
Error in Description Coverage Extension	Included in Total Limit
Expediting Expense Coverage Extension	\$250,000
"Fungus", Wet Rot and Dry Rot Coverage Extension-Property Damage	\$15,000
Hazardous Substance Limitation	\$250,000
Newly Acquired Locations Coverage Extension	Included in Total Limit
Number of Days of Coverage	90 Days
Ordinance or Law (including Demolition and Increased Cost of Construction) Coverage Extension	\$250,000
Refrigerant Contamination Limitation	\$250,000
Water Damage Limitation	\$250,000

**Higher limits may be available at an additional premium.*

Deductibles:

Coverage	Deductible
Property Damage	\$2,500 Per Occurrence
Extra Expense	24 Hours
Spoilage Damage	\$2,500 Per Occurrence
Refrigerant Contamination	\$2,500 Per Occurrence

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11/13/2023

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General Liability Coverage

Coverage Form: Occurrence

Coverage	Limit of Liability
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal/Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises	\$100,000
Medical Expense	\$5,000
Hired & Non-Owned Auto	\$1,000,000
Deductible	NONE

**Higher limits may be available at an additional premium.*

Terrorism: Included

Exposure Basis:

Class Code	Description	Exposure
62003	Residential Condominium Association – Total # Units	52
48925	Swimming Pool	1
49802	Waterfront	2,400 Square Feet
41668	Clubhouse	600 Square Feet
46671	Dock with Slips	Not Rated

Policy IS NOT subject to audit.

Additional Interests:

Name	Address	Interest
A&E Property Solutions	351 Coconut Drive Indialantic, FL 32903	Property Manager (Additional Insured)

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11/13/2023

General Liability Coverage

General Liability Exclusions, Terms & Conditions Include, but are not limited to the following:

- Commercial Lines Policy Jacket
- Florida Complaint Notice
- Notice Late/Non-Sufficient Funds/Reinstatement Fee
- Privacy Notice for Commercial Lines
- Common Policy Declarations
- Location Schedule
- Fees and Surcharge Schedule
- Bell Endorsement
- Crisis Management Enhancement Endorsement
- Florida Countersignature
- Common Policy Conditions
- Nuclear Energy Liability Exclusion Endorsement
- Florida Policy Holder Notice
- Absolute Abuse or Molestation Exclusion Florida (*Professional Liability – Does Not Apply*)
- Disclosure Notice of Terrorism Insurance Coverage Rejection
- Business Auto Declarations
- Scheduled of Hired or Borrowed Covered Auto
- Business Auto Coverage Form
- Florida Changes
- Florida Changes – Cancellation and Nonrenewal
- Commercial General Liability Coverage Part Declaration
- General Liability Schedule
- Commercial General Liability Coverage Form
- Florida Changes – Cancellation and Nonrenewal
- **Additional Insured – Club Members**
- **Additional Insured – Condominium Unit Owners**
- Exclusion – Access or Disclosure with Limited Bodily Injury Exception
- Communicable Disease Exclusion
- Employment-Related Practices Exclusion
- Total Pollution Exclusion Endorsement
- Fungi or Bacteria Exclusion
- Cap on Losses from Certified Acts of Terrorism
- Canoes or Rowboats
- Florida Changes – Binding Arbitration
- Exclusion – Subsidence
- **General Liability Deluxe Endt: Condominium Association**
- Exclusion – Lead Liability
- Exclusion – Asbestos Liability
- Exclusion – Educational Inst Security Protection Liability
- Total Exclusion -PFC /PFAS

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11/13/2023

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Crime Coverage

Coverage Form: Discovery

Coverage	Limit	Deductible
Employee Theft	\$400,000	\$2,500
Forgery or Alteration	\$400,000	\$2,500
On Premises	\$400,000	\$2,500
In Transit	\$400,000	\$2,500
Money Orders & Counterfeit Money	\$400,000	\$2,500
Computer Fraud	\$400,000	\$2,500
Funds Transfer Fraud	\$400,000	\$2,500
Personal Accounts Forgery or Alteration	\$400,000	\$2,500
Telecommunication Fraud	\$100,000	\$1,000
Social Engineering Fraud	\$100,000	\$5,000
Claim Expense	\$10,000	\$0

**Higher limits and additional coverages may be available at an additional premium.*

Property Manager Included as Employee

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11/13/2023

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Directors & Officers Coverage

Coverage Form: Claims Made

Coverage	Limit
Limit of Liability	\$1,000,000
Additional Defense Limit of Liability	\$1,000,000
Deductible	\$1,000 Per Claim

**Higher limits and additional coverages may be available at an additional premium.*

Pending & Prior Litigation Date: 11/14/2007

Continuity Date: 11/14/2007

Defense Costs: Inside the Limit of Insurance

Extended Reporting Period for Association Management Liability Coverages:

Additional Premium Percentage: 75%

Additional Months: 12

Run-Off Extended Reporting Period for Association Management Liability Coverages:

Additional Premium Percentage: 120%

Additional Months: 12

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11/13/2023

Crime and Directors & Officers Coverage

Crime/D&O Exclusions, Terms & Conditions Include, but are not limited to the following:

- Modular Declarations Page
- Community Association Management Liability Coverage
- Crime Policy Form
- Master Policy Changes Endorsement
- Removal of Short-Rate Cancellation Endorsement
- Cross-Coverage Notice Endorsement
- Cap on Losses From Certified Acts of Terrorism Endorsement
- Federal Terrorism Risk Insurance Act Disclosure
- Premium, Tax and Surcharge Disclosure
- Florida Changes Endorsement
- Additional Defense Limit of Liability Prior and Proceeding Date and Continuity Date Endorsement (11/14/2018)
- Global Coverage Compliance Endorsement
- Amended Property Damage Exclusion – Add Exception for Decisions to Impose Assessment or Approve or Reject Request for Physical Changes to Tangible Property Endorsement
- Replace General Agreement E – Change of Control – Notice Requirements Endorsement
- Global Coverage Compliance Endorsement – Adding Financial Interest Coverage and Sanctions Condition and Amending Territory Condition
- **Social Engineering Fraud Insuring Agreement Endorsement**
- Amendatory Endorsement for Certain ERISA Considerations
- **Telecommunication Fraud Insuring Agreement Endorsement**
- Delete Exclusion for Prior Losses Involving Subsidiaries Endorsement
- Florida Changes Endorsement
- Table of Contents Florida
- Florida Cancellation or Termination Endorsement
- **Include Designated Property Managers as Employees (A&E Property Solutions)**

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11/13/2023

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Umbrella Coverage

Coverage Form: Occurrence

Coverage	Limits
Each Occurrence	\$15,000,000
Aggregate	\$15,000,000
Self-Insured Retention	\$0

**Higher limits may be available at an additional premium.*

Schedule of Underlying Coverage:

Coverage	Required Underlying Limits
General Liability	\$2,000,000 General Aggregate \$2,000,000 Products/Completed Operations Aggregate \$1,000,000 Each Occurrence \$1,000,000 Personal Injury & Advertising Injury
Hired & Non-Owned Automobile Liability	\$1,000,000 Bodily Injury & Property Damage Combined
Employer's Liability	\$500,000 Bodily Injury by Accident – Each Accident \$500,000 Bodily Injury by Disease – Each Employee \$500,000 Bodily Injury by Disease – Policy Limit
Directors & Officers	\$1,000,000 Aggregate

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11/13/2023

Umbrella Coverage

Umbrella Exclusions, Terms & Conditions Include, but are not limited to the following:

- Cover Page
- Notice to Policyholders US Treasury Department's Office of Foreign Assets Control
- Notice to Policyholders Fraud Notice
- Notice to Policyholders Privacy Policy
- Policyholder Disclosure Notice of Terrorism Insurance Coverage
- Policyholder Disclosure Notice of Terrorism Insurance Coverage
- In Witness – Greenwich Insurance Company
- Commercial Excess/Umbrella Liability Certificate Holder Declarations
- Commercial Excess Follow Form and Umbrella Liability Policy Certificate Holder Schedule of Underlying Insurance
- Purchasing Group Conversion Endorsement
- Forms Schedule
- Commercial Excess/Umbrella Liability Coverage
- Certificate Holder and Locations
- Exclusion – Umbrella Liability Coverage U
- Claim Reporting Provisions Coverages E and U
- Coverage X – Disaster Event Response Expense
- Employment Practices Liability Follow Form Coverage E
- Exclusion – Contaminated Drywall Coverages E and U
- Exclusion – Earth Movement Coverages E and U
- Exclusion – Errors and Omissions Liability Coverage E
- Exclusion – Total Pollution with Certain Exceptions Coverage E
- Construction and Product Exclusion – Including Construction Defects with Limited Exception
- Amended Definition Personal and Advertising Injury Coverages E and U
- Amendatory Endorsement Florida
- Exclusion - Fungus or Related Perils Coverages E and U Florida
- Exclusion – Punitive Damages Coverages E and U
- Exclusion – Data Breach Liability Coverages E and U
- Certified Terrorism Loss
- Exclusion – Communicable Disease Coverages E and U
- Exclusion – Property in Your Custody Coverages E and U
- Exclusion - Exterior Insulation and Finish Systems Coverages E and U
- Amended Definition New Entities are Not Insureds Coverages E and U
- Notice to Policyholders – Florida Notice (Compliant)
- All Other Pertinent State Endorsements

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Workers Compensation Coverage

Coverage	Limits
Bodily Injury by Accident – Each Accident	\$500,000
Bodily Injury by Disease – Each Employee	\$500,000
Bodily Injury by Disease – Policy Limit	\$500,000

**Higher limits are available*

Payrolls & Premium:

Class Code	Description	Annual Payroll	Rate	Premium
9015	Building Operations	If Any	3.30	\$565

Policy subject to audit.

Volunteer Endorsement Included

Voluntary compensation for all board members and committee members working on behalf of the association in their official capacity. Any volunteer working on behalf of the association via an official motion of the Board of Directors. This applies to activities for which a specific license or training is not required

Workers Compensation Exclusions, Terms & Conditions Include, but are not limited to the following:

- Notice of Election to Accept/Reject Deductible
- Policyholder Cover Letter
- PMA Privacy Notice
- WC Information Page
- WC Classification Schedule
- Schedule of Locations
- Insurance Policy
- Voluntary Comp and Employers Liability Coverage
- 90 Day Reporting Requirement – Notification of Change in Ownership Endorsement
- Premium Due Date Endorsement
- Florida Employers Liability Coverage Endorsement
- Florida Terrorism Risk Insurance Program Reauthorization Act
- Florida Employment and Wage Info Release
- Florida Workers Compensation Guaranty Surcharge Endorsement
- Florida Non-Cooperation w/ Premium Audit Endorsement

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Cyber Liability Coverage

Coverage Form: Claims Made and Reported

Coverage	Limit
Information Privacy Liability	\$1,000,000
Regulatory Liability	\$1,000,000
Event Response and Management	\$1,000,000
PCI-DSS Liability	\$1,000,000
Network Security Liability	\$1,000,000
Event Response and Recovery	\$1,000,000
Direct Business Interruption	\$1,000,000
Contingent Business Interruption	\$1,000,000
Direct System Failure	\$1,000,000
Contingent System Failure	\$1,000,000
Cyber Extortion	\$1,000,000
Social Engineering	\$250,000
Computer Fraud	\$250,000
Media Liability	\$1,000,000
Media Event Response	\$1,000,000
Reputational Harm	\$1,000,000

**Higher limits and additional coverages may be available at an additional premium.*

Retentions:

- \$2,500 Each Claim
- 8 Hours Waiting Period, System Failure
- 180 Days Indemnity Period, Reputational Harm

Retroactive Date: Full Prior Acts

Continuity Date: 11/14/2021

Prior and Pending Litigation Date: 11/14/2021

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11/13/2023

Cyber Liability Coverage

Cyber Exclusions, Terms & Conditions Include, but are not limited to the following:

- Cyber Insurance Policy Declarations
- Cyber Insurance Policy
- Terrorism Risk Insurance Act Disclosure
- Service of Process Endorsement
- Reputational Harm Insuring Agreement
- Florida Amendatory Endorsement
- War and Cyber Terrorism Enhancement
- Law Enforcement Cooperation Enhancement
- California Consumer Privacy Act Enhancement
- Voluntary & Preventative Shutdown Coverage
- Financial Fraud Funds or Securities Endorsement
- Social Engineering Forged Instruments Carveback
- Explicit Bricking Coverage Endorsement
- Affirmative Pay-On-Behalf Intent (1st Party)
- HIPAA/HITECH Betterment Coverage (\$250,000)
- PCI-DSS Betterment Coverage (\$25,000)
- Enhanced Settlement Provision (90/10)
- Affirmative Voluntary Notification Costs (\$100,000)
- Contingent Bodily Injury Coverage (Sub-Limit)
- Invoice Manipulation Coverage
- Funds Transfer Fraud Coverage
- CryptoJacking & Utility Coverage (Full Limits)
- Breach Costs Outside (Additional Limit)
- OFAC Exclusion Endorsement
- Government Action & Licensing Exclusion
- Amendment to Pollution and Nuclear, Biological and Chemical Contamination Exclusions Endorsement
- Biometric Privacy Violation Exclusion
- Business Interruption Waiting Period Endorsement
- Contingent and Direct System Failure (for use with Business Interruption Waiting Period Endorsement)
- Embedded Security Endorsement

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River Bend Condominium Association of Brevard, Inc.

11/13/2023

AssuredPartners of Florida

Premium Summary

Coverage	Premium	Carrier
Property	\$ 86,102.00 \$ <u>1,728.73 Fees</u> \$ 87,830.73	First Protective Insurance Company+*
Flood	\$ 10,790.00	Hartford Insurance Company of the Midwest
Equipment Breakdown	\$ 1,238.00 \$ 62.39 Taxes \$ <u>25.76 Fees</u> \$ 1,326.15	Travelers Excess and Surplus Lines Company+
Package ▪ General Liability ▪ Hired & Non-Owned Auto	\$ 10,630.00 \$ <u>168.76 Fees</u> \$ 10,798.76	Philadelphia Indemnity Insurance Company
Package ▪ Crime ▪ Directors & Officers	\$ 2,296.00 \$ <u>86.25 Fees</u> \$ 2,324.42	Travelers Casualty and Surety Company of America
Umbrella	\$ 2,778.00 \$ <u>509.23 Fees</u> \$ 3,287.23	Greenwich Insurance Company+^
Workers Compensation	\$ 565.00	Pennsylvania Manufacturers' Association Insurance Company+
Cyber Liability	\$ 1,299.00 \$ 74.05 Taxes \$ <u>200.90 Fees</u> \$ 1,573.95	At-Bay Specialty Insurance Company+*
Total Premium	\$ 118,496.24	

*25% Minimum Earned Premium. Fees are Fully Earned.

^\$2,750.00 Minimum Earned Premium. Fees are Fully Earned.

+AssuredPartners of Florida does not have direct binding authority with this market

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River Bend Condominium Association of Brevard, Inc.

11/13/2023

Subjectivities

Property

- Policy Premium (Direct Bill – Payment in Full or Installment Plans Available)
- Signed Acord Application
- Signed Terrorism Rejection
- Signed Flood Rejection

Flood

- Policy Premium (Direct Bill – Payment in Full or Premium Financing Available)

Equipment Breakdown

- Policy Premium (Agency Bill – Payment in Full or Premium Financing Available)
- Signed Acord Application
- Signed Non-Admitted Disclaimer

Package: General Liability & Hired Non-Owned Auto

- Policy Premium (Agency Bill – Payment in Full or Premium Financing Available)
- Signed Acord Application

Package: Crime & Directors & Officers

- Policy Premium (Agency Bill – Payment in Full or Premium Financing Available)
- Signed Acord Application

Umbrella

- Policy Premium (Agency Bill – Payment in Full or Premium Financing Available)
- Signed Acord Application
- Signed Supplemental Application

Workers Compensation

- Policy Premium (Direct Bill – Payment in Full or Premium Financing Available)
- Signed Acord Application
- Signed Supplemental Application
- Signed LPR for Massachusetts Bay

Cyber

- Policy Premium (Agency Bill – Payment in Full or Premium Financing Available)
- Signed Supplemental Application
- Signed Non-Admitted Disclaimer

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River Bend Condominium Association of Brevard, Inc.

AssuredPartners of Florida

Commercial Insurance Coverage Review

Insured: River Bend Condominium Association of Brevard, Inc.


Policy Term: 11/14/2023-11/14/2024

E = Exposure (Does the client have this exposure?); C = Coverage (Does AssuredPartners presently provide coverage for the exposure?); Q = Quote (Has the client requested a quote for an exposure that presently has either "Limited" Coverage or "No" Coverage?) **CDR = Client Declined to Review** Coverage Section (Enter an Y in the CDR column to the right of the Coverage Section Name when the client declines to review the respective coverage section. No further response is required for any section(s) denoted with a Y.)

	CDR	E		C		Q	
		Y/N	Y/L/N	Y/L/N	Y/N	Y/N	Y/N
AUTOMOBILE							
Auto Liability		N	N	N	N		
Auto Physical Damage		N	N	N	N		
Hired/Non-Owned Liability		Y	Y				
Garage Keepers Liability		N	N	N	N		
CRIME							
Computer Fraud/Funds Transfer		Y	Y				
Employee Dishonesty (1 st Party)		Y	Y				
Employee Dishonesty (3 rd Party)		Y	Y				
Forgery or Alteration		Y	Y				
Money & Securities		Y	Y				
Social Engineering/Deception Fraud		Y	Y				
MISCELLANEOUS							
Catastrophic Ground Cover Collapse/Sinkhole		Y	Y				
Terrorism		Y	Y				
WORKERS COMPENSATION							
Workers Compensation		Y	Y				

	CDR	E		C		Q	
		Y/N	Y/L/N	Y/L/N	Y/N	Y/N	Y/N
LIABILITY							
Directors & Officers Liability		Y	Y	Y			
General Liability		Y	Y				
Employee Benefits Liability		N	N	N	N		
Pollution Liability (1 st Party)		Y	N	N	N		
Pollution Liability (3 rd Party)		Y	N	N	N		
Umbrella / Excess Liability		Y	Y				
Cyber Liability (1 st Party)		Y	Y				
Cyber Liability (3 rd Party)		Y	Y				
PROPERTY							
Buildings		Y	Y				
Building Ordinance and Law:							
A. Loss to Undamaged Portion of Building		Y	Y				
B. Demolition Cost		Y	Y				
C. Increased Cost of Construction		Y	Y				
Business Personal Property		Y	Y				
Equipment Breakdown		Y	Y				
Flood (Primary)		Y	Y				
Flood (Excess)		Y	N	N	N		
Windstorm & Hail		Y	Y				
Glass		N	N	N	N		
Contractors Equipment/Golf Carts		N	N	N	N		
Builders Risk		N	N	N	N		
Vacant Buildings		N	N	N	N		

The above list of insurance exposures and services is not meant to be a complete list of all your insurance needs and requires your input of accurate information. Accordingly, AssuredPartners, Inc. assumes no liability in connection with the use of this list or the information provided by the insured. Any Coverage field containing an "L" above denotes that limited coverage is provided for the corresponding exposure and may include lower limits, sub-limits and limited covered perils. This coverage is provided on a limited basis and may not be as broad as coverage purchased on a stand-alone coverage form. AssuredPartners, Inc. (and all affiliates) is not rendering legal, tax, accounting or other professional advice and recommends that you consult your legal counsel or other professional advisor for definitive legal or professional advice. This document is a confidential & proprietary work product of AssuredPartners, Inc. and is not authorized for further use or distribution. © August 2017, AssuredPartners, Inc.

Erica Ramsaran	11/2/2023
Name of Insured Representative – Please Print	Date Coverage Review Completed with Insured Representative Above
	Over the Phone
AssuredPartners Representative Signature	Indicate Above if Coverage Review was Conducted "In Person" or "Over the Phone"

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River Bend Condominium Association of Brevard, Inc.

11/13/2023

AssuredPartners of Florida

A.M. Best Rating Summary & Financial Size

Carrier	Line of Coverage	Admitted/Non-Admitted	A.M. Best Rating & Financial Size
First Protective Insurance Company	Property	Admitted	Non-Rated
Hartford Insurance Company of the Midwest	Flood	Admitted	A+ XV
Travelers Excess and Surplus Lines Company	Equipment Breakdown	Non-Admitted	A++ XV
Philadelphia Indemnity Insurance Company	Package (GL & HNOA)	Admitted	A++ XV
Travelers Casualty and Surety Company of America	Package (Crime & D&O)	Admitted	A++ XV
Greenwich Insurance Company	Umbrella	Admitted	A+ XV
Pennsylvania Manufacturers' Association Insurance Company	Workers Compensation	Admitted	A+ XV
At-Bay Specialty Insurance Company	Cyber	Non-Admitted	A- VII

AM Best Rating Definitions:

	AM Best Rating	Description	AM Best Opinion
Secure	A++, A+	Superior	Superior ability to meet their ongoing insurance obligations
	A, A-	Excellent	Excellent ability to meet their ongoing insurance obligations
	B++, B+	Good	Good ability to meet their ongoing insurance obligations
Vulnerable	B, B-	Fair	Fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C++, C+	Marginal	Marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C, C-	Weak	Weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
	D	Poor	Poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.

Financial Size Category (FSC):

Assigned by A.M. Best, the FSC is based on adjusted policyholders' surplus (PHS) and is designed to provide a convenient indicator of the size of a company in terms of its statutory surplus and related accounts. Many insurance buyers only want to consider buying insurance coverage from companies that they believe have sufficient financial capacity to provide the necessary policy limit to insure their risks. Although companies utilize reinsurance to reduce their net retention on the policy limits they underwrite, many buyers still feel more comfortable buying from companies perceived to have greater financial capacity.

AM Best FSC	Adjusted PHS (\$ millions)	AM Best FSC	Adjusted PHS (\$ millions)
FSC I	Less than 1	FSC IX	250 to 500
FSC II	1 to 2	FSC X	500 to 750
FSC III	1 to 5	FSC XI	750 to 1,000
FSC IV	5 to 10	FSC XII	1,000 to 1,250
FSC V	10 to 25	FSC XIII	1,250 to 1,500
FSC VI	25 to 50	FSC XIV	1,500 to 2,000
FSC VII	50 to 100	FSC XV	2,000 or greater
FSC VIII	100 to 200		

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11/13/2023

Additional Financial Standard Disclosures

Non-Rated Carrier

- This carrier is not rated by the A.M. Best Company because it does not meet Best's minimum standard for rating, or has chosen not to participate in the A.M. Best rating process.
- Accordingly, you should be aware that we are unable to adequately evaluate this insurance company under our carrier financial standard (A.M. Best A- or higher).
- An alternate quotation through an A.M. Best-rated carrier may have been provided. Your choice of carrier should be made by weighing the positives and negatives of pricing, service, and carrier financial condition.
- We will provide any additional available information you may request to assist you in this decision. Please let us know if you have any questions.

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River Bend Condominium Association of Brevard, Inc.

11/13/2023

Compensation Disclosure

AssuredPartners agencies are licensed as insurance producers by the various States where we are transacting insurance, which includes the sale, solicitation, and servicing of insurance business, as well as advising on the relative benefits of certain insurance policies and risk management programs. Our agencies typically receive compensation from insurers in the form of commissions paid as a percentage of the premiums due the applicable insurance companies. Commissions can vary by insurance company, by volume of business placed with that company or the profitability thereof, and other factors. In other cases and depending on various State laws and the capacity in which our agency is acting, our agencies may receive other forms of compensation from insurers, insurance intermediaries, premium finance companies, and other vendors; such as contingents, overrides, profit-sharing, premium finance fees, expense reimbursements, producer subsidies, award trips, meetings, and other incentives. We also earn interest on premiums we hold until it is time to pay the applicable insurance companies. Our overriding desire is to provide great customer service, having you, the customer, believe we have earned our compensation. We believe in full disclosure of our compensation. Accordingly, if you have any questions about the compensation we receive from your policies (including policies we propose to you), please just ask your account representative, who will gladly provide you a summary of our compensation arising from your policies (some estimation may be necessary, for example where contingents are involved). We thank you for the opportunity to serve and appreciate your interest.

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11/13/2023

Property Insurance Definitions

BUILDING Also referred to as Real Property. Includes additions, fixtures, machinery and equipment constituting a permanent part of the building. If you do not see the building scheduled it is most likely not covered.

CONTENTS Also referred to as Business Personal Property or Personal Property. This is the property other than building. If you do not see the property scheduled it is most likely not covered or has a limited coverage schedule. Coverage excludes property (unless scheduled) belonging to others in your care, custody or control.

COVERAGE Direct physical loss or damage from an external cause as per list of perils covered (or excluded). It is customary to see three forms of coverage, BASIC, BROAD or SPECIAL. Unless noted coverage terms are SPECIAL and thus exclude earthquake, flood, nuclear contamination, wear and tear, employee dishonesty and war.

Be aware of the exclusions in this area such as mold, terrorism, wind and hail. If you are having difficulty finding an exclusion and are concerned, ask the agent:

"Do you exclude mold, terrorist acts, wind and hail?"

If they exclude any of them, ask: "How do I get the coverage and at what cost?"

VALUATION Usually is Replacement Cost or Actual Cash Value. Replacement Cost implies New for Old. Actual Cash Value (ACV) implies new less depreciation of the old. Remember that the insurance company can repair or replace and the amounts insured are subject to the values declared. Co-Insurance may also apply.

CO-INSURANCE Usually expressed as a percentage. 80%, 90% or 100%. Insured Value is divided by the actual value (as if the loss had not occurred) at the time of loss. If the % is less than the co-insurance specified on the policy, then the insured may have to participate in the loss.

Three ways to avoid co-insurance difficulties. Declare the correct values for the co-insurance chosen or get agreed value endorsements added to the policy or have the co-insurance waived. Current market conditions and pricing dictates the choice.

BUILDING ORDINANCE COVERAGE Standard Property policies exclude coverage for this type of loss. Your policy is endorsed with Building Ordinance coverage, which provides the following:

- A. **Contingent Loss**: Cost to rebuild the undamaged portion of the building which had to be torn down due to State Ordinance.
- B. **Demolition**: Cost to tear down and remove the remaining undamaged portion of the building.
- C. **Increased Cost of Construction**: Additional cost involved in complying with the current building code; e.g. old building did not have sprinklers; new building must have sprinklers.

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River Bend Condominium Association of Brevard, Inc.

Hurricane & Named Storm Deductible Definitions

HURRICANE

Two types of hurricane deductibles are available: Occurrence Hurricane Deductible OR Calendar Year Hurricane Deductible. The deductible type selected will apply to all coverage items listed on the policy.

A. Occurrence Hurricane Deductible options are a percentage subject to a minimum deductible. The Occurrence Hurricane Deductible applies each time a hurricane loss occurs.

B. Calendar Year Hurricane Deductible options are a percentage subject to a minimum deductible. The Calendar Year Hurricane Deductible limits the application of the hurricane deductible during a calendar year. A calendar year begins January 1 and ends December 31.

When a hurricane results in loss or damage that does not exhaust the hurricane deductible, then the deductible applicable to a subsequent hurricane(s) in the same calendar year will be the Deductible that applies to Other Windstorm or Hail or the remaining amount of the Hurricane Deductible, whichever is greater.

NAMED STORM

Two types of named storm deductibles are available: Occurrence Named Storm Deductible OR Calendar Year Named Storm Deductible. The deductible type selected will apply to all coverage items listed on the policy.

A. Occurrence Named Storm Deductible options are a percentage subject to a minimum deductible. The Occurrence Named Storm Deductible applies each time a named storm loss occurs.

B. Calendar Year Named Storm Deductible options are a percentage subject to a minimum deductible. The Calendar Year Named Storm Deductible limits the application of the named storm deductible during a calendar year. A calendar year begins January 1 and ends December 31.

When a named storm results in loss or damage that does not exhaust the named storm deductible, then the deductible applicable to a subsequent named storm(s) in the same calendar year will be the Deductible that applies to Other Windstorm or Hail or the remaining amount of the Named Storm Deductible, whichever is greater.

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Crime Definitions

EMPLOYEE DISHONESTY Also referred to as Employee Theft. Covers loss of money, securities and other property resulting from one or more fraudulent or dishonest acts committed by an employee acting alone or in collusion with others.

FORGERY OR ALTERATION This coverage is used to insure against losses resulting from forgery of checks, drafts, promissory notes, bills of exchange or other similar written items prepared by you. It does not cover dishonest acts of employees.

COMPUTER FRAUD This coverage is used to insure against losses resulting from computer fraud committed by a third party. Computer fraud is defined as the unlawful taking of money, securities or property resulting from a computer violation.

FUNDS TRANSFER FRAUD This coverage is used to insure against the losses resulting from an electronic, telegraphic, cable, teletype or telephone instruction fraudulently transmitted to a financial institution.

Directors & Officers Liability Definitions

DIRECTORS & OFFICERS COVERAGE This coverage is used to pay and defend (either on behalf of or to indemnify) the insured for sums which the insured shall become legally liable to pay as a result of wrongful acts to a third party. Coverage is written in the name of the Association, but is extended to include the Property Manager, Board of Directors and Employees/Persons designated by the Board, but only with respect to all of the previously mentioned activities for and on behalf of the Association.

CLAIMS MADE Claims that first happen and are made against the insured must be within the policy periods and or extensions.

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Workers Compensation Terminology

Part A:

Workers Compensation pays for all medically necessary remedial treatment, care and attendance by a health care provider for as long as necessary to enable the employer to fully recover. There are no deductibles and no limits on payments.

Compensation for Disability is designed to partially reimburse the injured employee for inability to perform normal work, following a compensable injury.

There are specific classifications of disabilities:

- *Temporary Total*
- *Permanent Impairment*
- *Temporary Partial*

Part B:

This coverage will pay for all sums which you are legally obligated to pay because of bodily injury by accident or disease sustained by any employee arising out of their employment. This coverage is distinct from any Workers Compensation claim. Recent suits have been successfully based on a variety of grounds from a number of different parties including spouses and children.

Monopolistic States including a Commonwealth in Association with the United States/Stop Gap Coverage:

This endorsement is used to provide Part B - Employers Liability coverage for operations that are conducted in a monopolistic fund state or a Commonwealth in Association with the United States. It is needed because Workers Compensation policies written by these governmental funds do not provide this coverage. The Monopolistic States or Commonwealth in Association with the United States are:

North Dakota, Ohio, Washington, West Virginia, Wyoming and Puerto Rico

The client must contact the above states directly to obtain Workers Compensation coverage.

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