

USI Insurance Services, LLC 2255 Glades Road, Suite 420A Boca Raton, FL 33431 Branch Phone: (561) 368-2777 Branch Fax: (610) 537-1947

## \*\*CERTIFICATES OF INSURANCE / CYBERSURE \*\*

Should a unit owner and/or lender request proof of insurance for the association, you can send us your requests for Certificates of Insurance via e-mail at **MIAGCerts@usi.com** or fax at 610-537-2273. Within 24 hours of receipt of your request, you will receive an e-mail or fax directly from Cybersure. It will include the instructions on how to obtain the Certificate of Insurance along with the login information. This login information is unique to EACH association. Attached is a copy for your records or if you would like to provide to your unit owners and lenders.

## **Premium Summary**

Coverage	Carrier	AM Best Rating	Admitted or Non Admitted	Minimum Earned Premium	Expiring Term Premium	Proposed Term Premium	
Property	Arch Specialty, Underwriters at Lloyds, United Specialty Ins Co/Ventus	Various A ratings	Non Admitted	35%; 80% hurricane season	\$159,169.90	\$182,284.00	
General Liability	Aspen Specialty Co	A XV	Non Admitted	25%	\$5,956.90	\$7,584.15	
Directors & Officers Liability	Travelers Casualty & Surety Co of America	A++ XV	Admitted	0	\$2,243.00	\$3,235.00	
Umbrella	Greenwich Ins Co	A + XV	Admitted	0	\$2,809.00	\$3,055.00	
Crime	Travelers Casualty & Surety Co of America	A ++ XV	Admitted	0	\$788.00	Included with General Liability's Aspen Specialty	
Boiler & Machinery	Continental Casualty Co	A XV	Admitted	0	\$1,648.00	\$1,869.00	
Legal Expense	Atlantic Mutual Legal Defense Ins Co	NR	Admitted	90%	\$1,100.00	\$1,094.80	
Workers Comp	Transportation Ins Co	A XV	Admitted	0	\$630.00**	\$616.00**	
TOTAL PREMIUM					\$174,344.80	\$199,737.95	

## Please note:

- The expiring Property premium is based on the 3/4/20 appraisal and total insured values of \$23,272,788 (\$0.00683 rate)
- The proposed Property premium is based on the 3/4/20 appraisal and total insured values of \$23,272,788 (\$0.00783 rate)
- OVERALL <u>rate</u> increase of @15% and <u>premium</u> increase of @14.5% from expiring

**Terrorism Option:** Due to the Terrorism Risk Insurance Act of 2002, you now have the right to purchase coverage for losses arising out of the Acts of Terrorism, as defined in Section 102 (1) of the act. Under Federal Law you may purchase this terrorism coverage for an additional premium as follows. Please note the additional premium is not included in the above quote. We will require written confirmation at the time of binding if you elect or reject this coverage.

Coverage	Additional Premium		
Property	\$ 2,364.60 including fees/tax		
General Liability	\$ 60.90 including fees/tax		

AGENT (Name & Place of business) USI INS SERVICES/COCONUT GROVE (W)

2601 S BAYSHORE DR STE 1600

COCONUT GROVE,FL 33133 (305)443-4886 FAX: (305)443-0154 INSURED (Name & Residence or business)

COUNTRY GREENS AT WESTCHESTER HOA I C/O CAMPBELL PROPERTY MANAGEMENT 9897 LAKE WORTH RD STE 304

LAKE WORTH, FL 33467-2378 (561)432-2703 cgrant@campbellproperty.com COUNTGRE1

Account #:		SCHEDULE OF POLICIES (continued)		Quote Number: 15278905			
POLICY PREFIX AND NUMBER	OF POLICY	INSURANCE COMPANY AND GENERAL AGENT	COVERAGE	MINIMUM EARNED PERCENT	POL TERM	PREMIUM	
PENDING	04/18/2021	ASPEN SPECIALTY INSURANCE CO COASTAL INS UNDWTRS/PONTE VEDR	GENERAL LIABILITY	0.000%	12	6,923.00 Fee: 304.33 Tax: 356.82	
PENDING	04/18/2021	TRAVELERS CASUALTY & SURETY CO KEVIN DAVIS INS SERVICES/CA	DIRECTORS & OFFICERS	0.000%	12	3,235.00	
PENDING	04/18/2021	GREENWICH INSURANCE CO KEVIN DAVIS INS SERVICES/CA	UMBRELLA	0.000%	12	2,422.00 Fee: 633.00	
PENDING	04/18/2021	CONTINENTAL CASUALTY CO	BOILER	0.000%	12	1,869.00	
PENDING	04/18/2021	ATLANTIC MUTUAL LEGAL DEFENSE INSUR	LIABILITY	90.00%	12	594.80 Tax: 500.00	
				Broker Fee:		\$0.00	
				TOTAL:		\$199,121.95	