

Insurance Coverage Summary & Comparative Analysis

Commercial Property (CPP)

- Policy Number: AMAA0021440
- Eff: 01/25/2026 to Exp: 1/25/2027
- Insurer: Lloyds
- Coverage: Commercial Property
- Location on file: 2020 Kahala Drive Holiday, FL 34691

Commercial Property Coverages

LOCATION SPECIFIC COVERAGE(S) LOCATION #1 BUILDING# 1						
SUBJ OF INS	BLKT#	COINS%	CAUSE OF LOSS	VAL	AGREED	IG%
Sheds		90%	Special (Including Theft)			

DED	DED BASIS	DED TYPE	AMOUNT	PREMIUM	START-END DT
\$1,000			\$17,115		

LOCATION SPECIFIC COVERAGE(S) LOCATION #1 BUILDING# 3						
SUBJ OF INS	BLKT#	COINS%	CAUSE OF LOSS	VAL	AGREED	IG%
maintenance storage		90%	Special (Including Theft)	RC		

DED	DED BASIS	DED TYPE	AMOUNT	PREMIUM	START-END DT
\$1,000			\$48,219		

Extensions, Exclusions and Optional Coverages

OPTIONAL COV	LIMIT /DED	PREMIUM	DED TYPE	BASIS	RPT TYPE	FORM -EDITION DT
Windstorm or Hail Exclusion						

LOCATION SPECIFIC COVERAGE(S) LOCATION #1 BUILDING# 5						
SUBJ OF INS	BLKT#	COINS%	CAUSE OF LOSS	VAL	AGREED	IG%
Special Class Item		90%	Special (Including Theft)			

DED	DED BASIS	DED TYPE	AMOUNT	PREMIUM	START-END DT
\$1,000			\$13,860		

Extensions, Exclusions and Optional Coverages

OPTIONAL COV	LIMIT /DED	PREMIUM	DED TYPE	BASIS	RPT TYPE	FORM -EDITION DT
Windstorm or Hail Exclusion						

LOCATION SPECIFIC COVERAGE(S) LOCATION #1 BUILDING# 6						
SUBJ OF INS	BLKT#	COINS%	CAUSE OF LOSS	VAL	AGREED	IG%
FENCE		90%	Special (Including Theft)	RC		

DED	DED BASIS	DED TYPE	AMOUNT	PREMIUM	START-END DT
\$1,000			\$110,250		

Extensions, Exclusions and Optional Coverages

OPTIONAL COV	LIMIT /DED	PREMIUM	DED TYPE	BASIS	RPT TYPE	FORM -EDITION DT
Windstorm or Hail Exclusion						

LOCATION SPECIFIC COVERAGE(S) LOCATION #1 BUILDING# 9						
SUBJ OF INS	BLKT#	COINS%	CAUSE OF LOSS	VAL	AGREED	IG%
Pools		90%	Special (Including Theft)	RC		

DED	DED BASIS	DED TYPE	AMOUNT	PREMIUM	START-END DT
\$1,000			\$77,700		

Extensions, Exclusions and Optional Coverages

- Total Deductible: \$5,000
- Location Specific Coverage: Pools, Fence, Special class item, Maintenance Storage, Shed

SCHEDULE OF ADDITIONAL INTERESTS			
AOI#	INTEREST NAME, ADDRESS AND ASSOCIATED ITEM	INTEREST TYPE	LOAN#
1	CrossCountry Mortgage, LLC ISAOA/ATIMA 2160 Superior Avenue Cleveland, OH 44114 Location # - 1	Certificate Holder	
2	LoanDepot.com, LLC ISAOA/ATIMA P.O. Box 7114 Troy, MI 48007 Location # - 1	Certificate Holder	

- Policy Number: VAVE0003449
- Eff: 08/09/2025 to Exp: 08/09/2026
- Insurer: Lloyds
- Coverage: Property CL
- Location on file: 2020 Kahala Drive Holiday, FL 34691

COMMERCIAL POLICY LEVEL COVERAGE(S)					
SUBJ OF INS	AMOUNT	PREMIUM	DED	CO%	IG%
WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE 5% Subject to \$1,000 Minimum					
CAUSE	VALUATION	DED TYPE	DED BASIS	AGREED	

Commercial Property Coverages

LOCATION SPECIFIC COVERAGE(S) LOCATION #1 BUILDING# 1						
SUBJ OF INS	BLKT#	COINS%	CAUSE OF LOSS	VAL	AGREED	IG%
Building		80%	Special Excluding Theft			
	DED	DED BASIS	DED TYPE	AMOUNT	PREMIUM	START-END DT
	\$1,000			\$678,981		
SUBJ OF INS	BLKT#	COINS%	CAUSE OF LOSS	VAL	AGREED	IG%
Business Personal Property			Special Excluding Theft			
	DED	DED BASIS	DED TYPE	AMOUNT	PREMIUM	START-END DT
	\$1,000			\$50,000		

SCHEDULE OF ADDITIONAL INTERESTS			
AOI#	INTEREST NAME, ADDRESS AND ASSOCIATED ITEM	INTEREST TYPE	LOAN#
1	LoanDepot.com, LLC ISAOA/ATIMA P.O. Box 7114 Troy, MI 48007 Location # - 1	Certificate Holder	

Deductible: \$2,000 bldg + bus prop

Location Specific Coverage: Building, Business personal property

Comparative Summary:

Commercial Property (CPP) Property CL:

Purpose: Protects the association's physical property and income if covered property is damaged or destroyed.

What's covered: Buildings, common-area improvements, association-owned personal property (tools, signage, maintenance equipment), and business income/interruption coverage that pays lost association income and continuing expenses after a covered loss.

Who/what is protected: The association (named insured) and any listed mortgagees or lienholders; coverage applies to covered property at scheduled locations.

Typical limits/attachments to check: Replacement-cost vs. actual-cash-value valuation; limits by building and contents; business income limit and waiting period; ordinance & law and equipment breakdown endorsements; scheduled vs. blanket limits; deductible amounts and hurricane/flood separate deductibles.

Common exclusions/important conditions: Flood and earth movement usually excluded (separate policies/deductibles required); vacancy or maintenance-related exclusions; wear & tear, gradual deterioration; failure of vendor maintenance; coinsurance penalties if insured limits are inadequate.

One-line takeaway: Make sure building and common-area property are insured to replacement costs, with business income and ordinance coverages tailored to the park's operational needs.

Directors & Officers/Liability (DOL)

- Policy Number: 106640560
- Eff: 12/21/2025 to Exp: 12/21/2026
- Insurer: Travelers Casualty
- Coverage: Directors & Officers CL
- Location on file: 2020 Kahala Drive Holiday, FL 34691

COVERAGE	LIMIT 1	DED 1	LIMIT 2	DED 2	COINS	PREMIUM
Community Association D&O	1,000,000	\$2,500.00	1,000,000			
Loc	BLDG	STATE FL	RATE	FORM -EDITION DT	#OF	TERR
DED BASIS	DED TYPE	DED BASIS	DED TYPE			
ADDITIONAL INFORMATION						
retention - \$2,500 for Insuring Agreement B, C & D						
Prior and Pending Proceeding Date: 12/21/2016						
Continuity Date: 12/21/2016						

COVERAGE	LIMIT 1	DED 1	LIMIT 2	DED 2	COINS	PREMIUM
Additional Defense Limit of Liability	1,000,000					
Loc	BLDG	STATE	RATE	FORM -EDITION DT	#OF	TERR
DED BASIS	DED TYPE	DED BASIS	DED TYPE			
ADDITIONAL INFORMATION						
Prior and Pending						
Proceeding Date: 12/21/2017						
Continuity Date: 12/21/2017						

Comparative Summary:

Purpose: Protects board members and the association from claims alleging wrongful acts in managing the association.

What's covered: Claims for alleged errors in governance, fiduciary breaches, wrongful employment practices, failure to maintain common areas or enforce rules, and related defense costs.

Who/what is protected: Individual directors and officers (and often the association entity, if entity coverage is purchased); sometimes volunteers and management company staff if endorsed.

Typical limits/attachments to check: Per-claim and aggregate limits (common minima \$1M+), defense inside vs. outside limits, employment practices liability (EPL) inclusion or separate limit, prior-acts/date, retention/deductible, known-loss/retroactive date.

Common exclusions/important conditions: Fraud/intentional illegal acts, bodily injury/property damage claims often excluded (GL handles those), claims arising from criminal acts or certain contractual liabilities; coverage for criminal defense may be limited.

One-line takeaway: D&O protects the board's decisions and personal assets—confirm adequate limits, EPL protection, and retroactive coverage for past acts.

General Liability/Insurance (GLI)

- Policy Number: 0223122067735025
- Eff: 01/25/2026 to Exp: 01/25/2027
- Insurer: Southern-Owners
- Coverage: General Liability CL
- Location on file: 2020 Kahala Drive Holiday, FL 34691

Commercial General Liability Coverages

COMMERCIAL GENERAL LIABILITY COVERAGES			
GENERAL AGGREGATE	PRODUCTS & COMPLETED OPS AGGREGATE	PERSONAL & ADVERTISING INJURY	EACH OCCURRENCE
\$2,000,000	\$1,000,000	\$1,000,000	\$1,000,000
FIRE DAMAGE (ANY ONE FIRE)	MEDICAL EXPENSE (ANY ONE PERSON)	PROPERTY DAMAGE DEDUCTIBLE	
\$50,000	\$5,000	\$250	

Per Claim Deductible Applies

SCHEDULE OF ADDITIONAL INTERESTS			
AOI#	INTEREST NAME, ADDRESS AND ASSOCIATED ITEM	INTEREST TYPE	LOAN#
1	Lake Conley Social Club Holiday, FL	Additional Insured	

Comparative Summary:

Purpose: Covers third-party bodily injury and property damage and related legal defense costs from association operations.

What's covered: Slip-and-fall, pool or playground injuries, damage to visitors' property, medical payments, and premises liability for common areas and operations (including work by vendors in some cases).

Who/what is protected: The association (named insured), board, and usually volunteers/employees for covered claims.

Typical limits/attachments to check: Per-occurrence and aggregate limits (often \$1M/\$2M), medical payments, products-completed operations, additional insured endorsements for vendors/contractors, primary/non-contributory wording, waiver of subrogation, and contractual liability coverage.

Common exclusions/important conditions: Professional liability, pollution, auto liability (non-owned/hired may be separate), intentional acts, and often sexual abuse/molestation limits or exclusions that may require separate coverage; ensure volunteer coverage is included.

One-line takeaway: General liability protects against guest and visitor claims—verify limits, additional-insured endorsements for contractors, and that pool/playground exposures are specifically considered.

Crime (CRI):

- Policy Number: CIUCAP10087004
- Eff: 01/25/2026 to Exp: 01/25/2027
- Insurer: CUMIS Specialty
- Coverage: Crime CL
- Location on file: 2020 Kahala Drive Holiday, FL 34691

COVERAGE	LIMIT 1	DED 1	LIMIT 2	DED 2	COINS	PREMIUM
Crime	750,000	\$0.00				
LOC	BLDG	STATE	RATE	FORM -EDITION DT	#OF	TERR
DED BASIS	DED TYPE	DED BASIS	DED TYPE			

Comparative Summary:

Purpose: Protects the association from financial loss caused by dishonest acts like theft, employee dishonesty, forgery, and certain frauds.

What's covered: Employee theft, theft of association funds by volunteers or third parties, forgery/alteration, money and securities in transit or on premises, and sometimes computer fraud or social engineering (when endorsed).

Who/what is protected: The association as the named insured (and sometimes directors/board for theft by a vendor); coverage applies to the association's funds, assessed fees, and valuables listed on the policy.

Typical limits/attachments to check: Per-loss limits for employee dishonesty and forgery, limits for money & securities, coverage for

volunteer/board members, coverage for funds transferred by fraud or social engineering (often excluded unless endorsed), and deductible amounts.

Common exclusions/important conditions: Losses by uncovered persons (independent contractors may be excluded), certain cyber frauds and social-engineering scams, unexplained shortages, and prior acts not declared; internal controls/segregation of duties are often looked at by carriers.

One-line takeaway: Crime coverage protects association funds—confirm employee/volunteer fidelity limits and add social-engineering/cyber fraud coverage if money is handled electronically.

Workers' Compensation (Workers Comp)

- Policy Number: 2026014876991Y
- Eff: 04/19/2026 to Exp: 04/19/2027
- Insurer: Pennsylvania
- Coverage: Workers Compensation CL
- Location on file: 2020 Kahala Drive Holiday, FL 34691

Workers' Compensation Coverages

WORKERS COMP COVERAGES			
COVERAGE	LIMIT	PREMIUM	
Each Accident	\$500,000		
Disease - Policy Limit	\$500,000		
Disease - Each Employee	\$500,000		
Statutory Limits Apply			
Voluntary Compensation			
Other States Coverage			

STATES INCLUDED/EXCLUDED	
INC/EXCL	STATES
Included	EM
Excluded	

CLASSIFICATION INFORMATION FOR FLORIDA			
CLASS CODE	REMUNERATION	RATE	PREMIUM
9015 - BUILDING MAINT OWNER	\$1,093	2.567	\$28
9848 - Increased Minimum (Empl Liab)			\$75

Comparative summary:

- Purpose: Provides statutory benefits for employees who are injured or become ill because of their work.
- What's covered: Medical treatment, wage replacement (temporary disability), permanent disability benefits, rehabilitation, and death benefits required by state law.
- Who/what is protected: Employees of the association (including part-time and seasonal staff as defined by state law); excludes most independent contractors unless payroll/contractor classification indicates otherwise.
- Typical limits/attachments to check: State statutory limits apply to benefits; employer liability coverage (e.g., \$100k each accident, \$100k disease each employee, \$500k disease policy limit) for suits beyond statutory benefits; experience modification factor, return-to-work programs, and payroll classifications that affect premium.
- Common exclusions/important conditions: Volunteer injuries often excluded or handled separately; injuries to independent contractors may not be covered; failure to carry state-mandated coverage can trigger penalties and civil liability; proper classification of work and accurate payroll reporting are critical.
- One-line takeaway: Workers' comp is mandatory and protects both employees and the association—ensure proper payroll classifications and employer liability limits are in place.
- Final client-focused summary line: Together these policies protect Lake Conley's buildings and income (CPP), the board's decisions (D&O), visitor and third-party claims (GLI), association funds (Crime), and employee injuries (Workers Comp); verify

replacement-cost property limits, D&O/EPL retroactive coverage, adequate GL limits and additional-insureds, fidelity limits including social-engineering, and correct workers' comp classifications to avoid coverage gaps.