

**HAMMOCKS COMMUNITY ASSOCIATION INCORPORATED 'S**  
**EFFECTIVE INSURANCE POLICIES**

**UPDATED AS OF 12/27/2023**

- General Liability
  - Carriers: Everest Premier Insurance Company
  - Insurance Company; Everest Premier Insurance Company;
  - Policy No. CF1GL00188221
  - Term: 12/07/2022-12/07/2022
  - Renewed on 12/06/2022 through 12/06/2023
  - Limits: \$1,000,000 per occurrence; \$1,000,000 employee benefits;
  - \$50,000 damage to rented premises
  - \$2,000,000 in aggregate
  
- Business Auto
  - Carriers: Progressive Express Ins. Company.
  - Policy No. 975482199
  - Term: 12/7/2023- 12/7/2024
  - Renewed on 12/06/2022 through 12/06/2023
  - Coverages: Commercial Auto, Auto Medical Payments, PIP, Uninsured Motorist (Non-Stacked)
  - Limits: \$1,000,000 liability per vehicle; \$300,000 uninsured motorist per vehicle; \$2,000 medical payments per person per vehicle
  
- Directors and Officers
  - Carriers: CorRisk Solutions
  - Policy Nos. PLC-03129-00
  - Term: 08/22/2023-08/22/2024
  - Limits: \$1,000,000 per claim; \$1,000,000 in aggregate
  
- Crime
  - Carrier: Philadelphia Indemnity Insurance Company
  - Policy No. PCAC016143-0122
  - Term: 4/26/22 - 4/26/23
  - Limit: \$1,000,000 per occurrence
  
- Cyber Liability
  - Carriers: Fortegra Specialty Insurance Company; Arch Specialty
  - Insurance Company; Allianz Underwriters Insurance Company; Ascot
  - Specialty Insurance Company
  - Policy No. C-4LWN-119236-CYBER-2023
  - Term: 11/22/2023-11/22/2024

- Third-Party Liability Coverages: Network and Information Security;
  - Regulatory Defense and Penalties; Multimedia Content; PCI Fines and Assessments
  - First-Party Coverages: Breach Response; Crisis Management and Public Relations; Cyber Extortion; Business Interruption and Extra Expenses; Digital Asset Restoration; Funds Transfer Fraud
  - Limits: \$1,000,000 for each coverage except Funds Transfer Fraud
  - Limit - Funds Transfer Fraud: \$250,000
- Outdoor Property
    - Carrier: Lloyd's, London (50%); Hamilton Insurance DAC (25%); Accredited Specialty Insurance Company (25%)
    - Policy No. B1180D221080/176BS
    - Term: 08/22/2022-08/22/2023
    - Property Limit/Total Declared Value/Equipment Breakdown Limit: \$3,121,227
    - Replacement Costs: \$757,787 (9020 Hammocks Blvd); \$162,263 (9250 Hammocks Blvd); \$166,927 (10790 SW 157th Ave); \$10,600 (159 SW 112th Ave); \$428,913 (11450 SW 147th Ave)
    - Limits - Off Premises Property Damage, Perishable Goods, Data Restoration, Demolition, Ordinance or Law, Expediting Expense, Hazardous Substances: \$100,000
    - Other Limits: \$20,000 - \$50,000 for A/R, Employee Dishonesty, Monies & Securities, Trees, Shrubs or Plants, Fence, Radio, TV, Antennas, Signs, Personal Property of Others, Property in Transit, Property Off-Premises, Spoilage, Valuable Papers and Records (other than electronic data), Electronic Data Property Extension, Backup of Sewers and Drains, Building Glass - Tenant's Policy
- Wind Buy Down
    - Carrier: Lloyd's of London
    - Policy No. 22N3979AA0P127
    - Term: 08/22/2022-08/22/2023
    - Coverage: Named Wind Only
    - Insured Values: \$857,787 (9020 Hammocks Blvd); \$491,713 (9250 Hammocks Blvd); \$366,307 (10790 SW 157th Ave); \$10,600 (159 SW 112th Ave); \$637,223 (11450 SW 147th Ave)
    - Total Insured Value: \$2,363,630
- Flood
    - Carrier: Hartford Insurance Company of the Midwest
    - Policy Nos. 24953794822019; 24953794802019; 24953794812019; 24953794832019

- Term: 10/21/2023-10/21/2024
- Limits: \$500,000 (9020 Hammocks Blvd); \$346,000 (9250 Hammocks Blvd); \$424,000 (10790 SW 157th Ave); \$500,000 (11450 SW 147<sup>th</sup> Ave)