

Proposal of Insurance

**Town Shores of Gulfport #211
Jamison**

2/1/2024- 2/1/2025

Prepared By:

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Insurance

- Property & Casualty
- Bonding & Surety
- Cyber
- Executive Risk
- Professional Liability
- Transactional Liability
- Workers' Compensation
- Personal Lines

Risk Solutions

- Analytics
- Risk Control Consulting
- Claims Advocacy
- Contract Review & Support
- Captive Solutions

Employee Benefits

- Medical, Dental, Vision
- Prescription Drug
- Life & Disability
- FSA, HSA, HRA, COBRA
- Worksite/Voluntary
- Retirement

Industry Practices and Specialties

- Aviation & Aerospace
- Construction
- Energy & Marine
- Financial Institutions
- Forest Products
- Government Contractors
- Healthcare & Sr. Living
- Higher Education
- Manufacturing
- Private Equity
- Public Entity
- Personnel Services
- Real Estate & Hospitality
- Technology
- Transportation & Logistics

Employee Benefits Specialty Practices

- Benefits Technology
- Clinical Wellness
- Communications
- Compliance
- Flexible Benefit Administration
- HR Advisory
- Pharmacy Benefit Consulting
- Retirement Plan Consulting
- Underwriting & Actuarial
- Voluntary Benefits Center of Excellence



2022
Revenue

\$1.1 Billion



2022 Premium
Volume

\$11.6 Billion



U.S.
Locations

100+



Teammates

3,500+



Countries represented
through partnerships

160

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REV_05/2023

PRIVATE

CA License # 0C64544

COMMERCIAL PROPERTY - OPTION 1

SCHEDULE OF LOCATIONS

Client:

American Coastal Property & Casualty

Policy Term:

02/01/2024 to 02/01/2025

Bldg. No.	Subject of Insurance / # of Units	Limit of Coverage
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1	Location # 1 - 2960 59 th Street South, Gulfport, FL 33707 Building / 84 Units	\$13,479,752
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Covered Causes: Special Form - Provides coverage for risks of direct physical loss unless the loss is excluded or limited including Collapse and Catastrophic Ground Cover Collapse

Limit: See Schedule of Property
Total Insured Value - \$13,479,752

Coinsurance: 100% coinsurance

Valuation: Replacement Cost - Building & Contents

Deductible: \$50,000 All Other Perils
\$15 Per Occurrence Hurricane
3% Sitchole's repair (\$2,500 for loss determination)

Ordinance or Law Coverage: Subject
\$250,000 Combined Limit

Hold: \$50,000 Unit

Exclusions: Flood, Earthquake, Terrorism
(see quotation or policy for additional exclusions)

* 1% Minimum Earned Premium Applies

COMMERCIAL PROPERTY – OPTION 1

Insurer American Coastal Insurance Company

Policy Term 02/01/2024 to 02/01/2025

PROPERTY – SPECIAL FORM COVERAGE

See policy for specific terms, conditions and deductibles.

Covered Causes of Loss:

Special Form – Provides coverage for risks of direct physical loss unless the loss is excluded or limited including Sinkhole Collapse and Catastrophic Ground Cover Collapse

Limits:

See Schedule of Property
Total Insured Value - \$13,479,752

Coinsurance:

100% co-insurance

Valuation:

Replacement Cost - Building & Contents

Deductible:

\$50,000 All Other Perils
5% Per Occurrence Hurricane
3% Sinkhole for repair (\$2,500 for loss determination)

Ordinance or Law Coverage:

Sublimit
\$250,000 Combined Limit

Coverage A/B/C:

Mold:

\$50,000 Limit

Exclusions:

Flood, Earthquake, Terrorism
(see quotation or policy for additional exclusions)

* 10% Minimum Earned Premium Applies

These sublimits are per occurrence (unless noted otherwise) and are included in the limits of insurance provided by the policy and are not additional limits.

Outdoor property includes fences, railings & television antennas (including satellite dishes), trees, shrubs and plants, including debris removal expenses caused by or resulting from any of the following causes of loss: Fire, Lightning, Explosion, Riot or Civil Commotion or Aircraft.

Wind-Driven Precipitation losses are subject to the Hurricane deductible whether caused by Hurricane or not.

AMERICAN COASTAL INSURANCE COMPANY
CATASTROPHIC GROUND COLLAPSE COVERAGE

**AMERICAN COASTAL INSURANCE COMPANY
PROPERTY ENHANCEMENT ENDORSEMENT**

Coverage:	Limit
Debris Removal	\$50,000
Fire Department Service Charge	\$100,000
Pollutant Clean-Up and Removal	\$150,000
Electronic Data	\$100,000
Newly Acquired Property	90 days
Personal Effects	
-Sublimit Per Person	\$5,000
-Sublimit Per Described Premises	\$25,000
Property of Others	\$25,000
Valuable Papers & 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
Outdoor Signs	\$20,000
"Fungus", Wet Rot, Dry Rot and Bacteria	\$50,000
Property in Transit	\$100,000
Off Premises Power Failure	\$50,000
(Subject to a 24 hour deductible)	

\$10,000 deductible applies

These sublimits are per occurrence (unless noted otherwise) and are included in the limits of insurance provided by the policy and are not additional limits.

*Outdoor property includes fences, radio & television antennas (including satellite dishes), trees, shrubs and plants, including debris removal expense caused by or resulting from any of the following causes of loss: Fire, Lightning, Explosion, Riot or Civil Commotion or Aircraft

Wind Driven Precipitation losses are subject to the Hurricane deductible whether caused by Hurricane or not.

AMERICAN COASTAL INSURANCE COMPANY CATASTROPHIC GROUND COLLAPSE COVERAGE

Sinkhole Collapse coverage is removed and coverage for Catastrophic Ground Cover Collapse is added per ISO Form CP 01 25 07 08.

Catastrophic Ground Cover Collapse:

Company will pay for direct physical loss or damage to Covered Property caused by or resulting from catastrophic ground cover collapse, meaning geological activity that results in all of the following:

- a) The abrupt collapse of the ground cover;
- b) A depression in the ground cover clearly visible to the naked eye;
- c) Structural damage to the building, including the foundation; and
- d) The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.

However, structural damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute loss or damage resulting from a catastrophic ground cover collapse.

AMERICAN COASTAL INSURANCE COMPANY SINKHOLE LOSS COVERAGE (ISO Form IL 04 01 01 10)

Sinkhole Loss, meaning loss or damage to Covered Property when structural damage to the building, including the foundation is caused by settlement or systematic weakening of the earth supporting the building, only when such settlement or systematic weakening results from movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation.

Coverage for Sinkhole Loss includes stabilization of the building (including land stabilization) and repair to the foundation provided such work is in accordance with the requirements of Florida Insurance law and in accordance with the recommendation of a professional engineer and in consultation with you.

Property Not Covered: Any structures that are attached to the "covered building", including but not limited to:

- a. Driveways, sidewalks, pavers, curbing, edging;
- b. Patios, porches and decks;
- c. Swimming pools and their decking;
- d. Screened enclosures of any type of construction;
- e. Greenhouses;
- f. Barns;
- g. Irrigation systems above or below the ground;
- h. Fences;
- i. Flagpoles;
- j. Satellite receivers or antennas.

COMMERCIAL PROPERTY & DIFFERENCE IN CONDITIONS OPTION 2

Insurer Citizens / Trisura Specialty

Policy Term 2/1/2024 to 2/1/2025

PROPERTY – BASIC FORM COVERAGE

See policy for specific terms, conditions and deductibles.

Covered Causes of Loss: Basic Form – Provides coverage for Fire, Lightning, Explosion, Wind / Hail, Smoke, Aircraft or Vehicles, Riot or Civil Commotion, Vandalism, Sprinkler Leakage, Catastrophic Ground Cover Collapse and Volcanic Action

Limits: See Schedule of Property - Total Insured Value – \$13,479,800

Valuation: Replacement Cost on Buildings / Actual Cash Value on Contents

Deductible: \$10,000 All Other Perils
5% Hurricane Deductible per occurrence
10% Sinkhole (if approved by Citizens after inspection)

Exclusions: Flood, Earthquake, Mold (see quotation or policy for additional exclusions)

DIFFERENCE IN CONDITIONS

See policy for specific terms, conditions and deductibles.

Covered Causes of Loss: Special Form – Provides coverage for risks of direct physical loss unless loss is excluded or limited. Coverage includes breakage of glass, falling objects, weight of snow, ice, sleet, water damage, collapse and theft.

Limits: See Schedule of Property - Total Insured Value - \$13,479,7532
\$50,000,000 Maximum Per Building

Valuation: Replacement Cost

Deductible: \$5,000

Ordinance or Law Coverage: Extended Perils including windstorm, hail excluding sinkhole

Coverage A: \$1,000,000

Coverage B&C: \$250,000 Blanket Limit for all buildings

Mold: \$25,000 Each Occurrence
\$50,000 Aggregate Limit
(includes water damage caused by sewer back-up)

Exclusions: Basic Form Coverage, Flood and Earthquake, Business Income/ Extra Expense, Awnings, Equipment in the Open, Gazebos and Signs. (see quotation or policy for additional exclusions)

CITIZENS PROPERTY INSURANCE CORPORATION
CITIZENS PROPERTY INSURANCE CORPORATION
SINKHOLE LOSS COVERAGE

(PENDING CITIZENS INSPECTION & APPROVAL)

(Per Form CIT 04 01 14 14)

"Sinkhole loss", meaning "structural damage" to the "principal building" including the foundation, caused by "sinkhole activity" that occurs during the policy period.

"Sinkhole activity" means settlement or systematic weakening of the earth supporting the "principal building", only if the settlement or systematic weakening results from contemporaneous movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation.

"Sinkhole" means a landform created by the subsidence of soil, sediment, or rock as underlying strata are dissolved by ground water.

A "sinkhole" forms by collapse into subterranean voids created by dissolution of limestone or dolostone or by substance as these strata are dissolved.

Coverage for direct physical loss caused by "sinkhole loss" that occurs during the policy period is limited to the "principal building" including the costs incurred to:

1. Stabilize the "principal building's" land and "principal building" and
2. Repair the foundation of the "principal building".

Such work must be in accordance with the requirements of Florida Insurance Law; and in accordance with the recommendations of our professional engineer and with notice to you.

The professional engineer or professional geologist must be selected or approved by us.

"Sinkhole loss" does not include:

1. Sinking or collapse of land into man-made underground cavities;
2. Earthquake;
3. Land or the replacement, rebuilding, restoration or value of land except as provided above and in accordance with the recommendations of our professional engineer.

Please note there is NO Sinkhole Coverage for Carports, Pools, Pool Decks, Spas, Gazebos, Fences, Lanais, Screened Enclosures, Porches, any buildings that are not fully enclosed and any other ancillary structures.

Disclaimer: This Proposal/Schedule of Coverage appearing herein is only illustrative and is not intended as a policy of insurance, binder or statement of coverage, or as an amendment, modification or waiver of the terms and conditions of any policy of insurance. In every instance, the policy is the only accepted statement of coverage. Specimen copies of insurance policies are available upon request prior to binding of coverage.

CITIZENS PROPERTY INSURANCE CORPORATION
CATASTROPHIC GROUND COVER COLLAPSE

(Per Form CIT CR 01 25 01 14)

We will pay for direct physical loss or damage to the "principal building" caused by or resulting from Catastrophic Ground Cover Collapse, meaning geological activity that result in all of the following:

- a. The abrupt collapse of the ground cover;
- b. A depression in the ground cover clearly visible to the naked eye;
- c. "Structural damage" to the "principal building, including the foundation;
- d. The "principal building" being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that "principal building"

However, damage consisting merely of the setting or cracking of a foundation, structure or building does not constitute loss or damage resulting from a Catastrophic Ground Cover Collapse.

Direct physical loss from Catastrophic Ground Cover Collapse does not apply to the costs to repair the depression or hole, or to stabilize the land on the premises.

Please note there is NO Catastrophic Ground Cover Collapse Coverage for Carports, Pools, Pool Decks, Spas, Gazebos, Fences, Lanais, Screened Enclosures, Porches, any buildings that are not fully enclosed and any other ancillary structures.

EXHIBIT

See policy for specific terms, conditions and deductibles.

CAUSES OF LOSS FORMS – COMPARISON CHART

CAUSES OF LOSS	CITIZENS	DIC
Fire	X	
Lightning	X	
Explosion	X	
Windstorm or Hail	X	
Smoke	X	
Aircraft or Vehicles	X	
Riot or Civil Commotion	X	
Vandalism	X	
Sprinkler Leakage	X	
Sinkhole Collapse	pending approval	
Catastrophic Ground Cover Collapse	X	
Volcanic Action	X	
Breakage of Glass		X
Falling Objects		X
Water Damage – Excluding Flood		X
Weight of Snow, Ice or Sleet		X
Additional Coverage – Collapse		X
Risks of Physical Loss (as described in policy terms)		X
Theft		X

PACKAGE

GENERAL LIABILITY, CRIME AND DIRECTOR'S & OFFICERS

Insurer

Coastal Underwriters
Cumis Specialty Insurance Company

Policy Term

02/01/24 to 02/01/25

GENERAL LIABILITY

See policy for specific terms, conditions and deductibles.

Limits of Liability	\$	1,000,000	Each Occurrence – Bodily Injury and Property Damage Combined Single Limit
	\$	2,000,000	General Aggregate
	\$	2,000,000	Products & Completed Operations Aggregate
	\$	1,000,000	Personal & Advertising Injury
	\$	50,000	Fire Legal
	\$	5,000	Medical Expense (Any One Person)
	\$	1,000,000	Hired & Non-Owned Auto Liability

CRIME – BLANKET LIMIT

See policy for specific terms, conditions and deductibles.

	Limit	Deductible	Additional Information
Employee Dishonesty - Covers the insured's property, including money & securities owned or held by the insured, for dishonest acts of its employees.	\$600,000	\$0	Property Manager Included.
Depositors Forgery or Alteration – covers loss resulting directly from "forgery" or alteration of checks, drafts, promissory notes or other similar written promises.	Included	\$0	
Computer and Funds Transfer Fraud – covers loss of and loss from damage to money, securities and other property following and directly related to the use of any computer to fraudulently cause of transfer of that property.	Included	\$0	

* 25% Minimum Earned Premium Applies

DIRECTORS & OFFICERS LIABILITY

Insurer

Coastal Underwriters
Cumis Specialty Insurance Company

Policy Term

02/01/24 to 02/01/25

Coverage	Limit	Deductible	Additional Information
Directors & Officers Liability	\$1,000,000	\$1,000	Property Manager Included

COVERAGES INCLUDE:

- Coverage for Entity, Directors, Officers, Trustees, Employees, Volunteers, Committee members
- Full Prior Acts Coverage
- Broad Definition of a claim including monetary and non-monetary claims
- Duty to Defend
- Defense costs outside the limit
- Broad Employment Practices Liability providing coverage for: Discrimination, Sexual Harassment, Wrongful dismissal, discharge, or termination of employment, Employment Related misrepresentation, Violation of employment laws, Failure to hire or promote
- Breach of Contract – defense only
- Policy can be cancelled by Insurer for non-payment of premium with 10 days notice & 30 days notice for all other reasons
- No exclusion for Libel, Slander, Defamation of Character
- No exclusion for insured vs. insured
- Defense costs for failure to maintain / obtain flood, windstorm and earthquake insurance
- Publishers Liability, Copyright Infringement Coverage

Consideration given for insured's choice of counsel with approval from the carrier

EXCESS LIABILITY

Insurer Greenwich Insurance Company

Policy Term 02/01/2024 to 02/01/2025

EXCESS LIABILITY

See policy for specific terms, conditions and deductibles.

Limits of Liability	\$	25,000,000 (Shared Limit)	Each Occurrence
	\$	25,000,000 (Shared Limit)	Annual Aggregate
Self-Insured Retention	\$	0	

State: FL

Building Operations NCG

If Any

Coverage is included for Volunteers

Premium \$507.00

Policy is subject to audit.

Policy covers employees, volunteers and board members only.

Certificates of insurance evidencing workers' compensation coverage and commercial general liability coverage should be obtained from all subcontractors. All subcontractors should be licensed.

Premium is direct bill and association sends payment directly to C.A.S.

*25% Minimum Earned Premium Applies

WORKERS COMPENSATION

Insurer PMA/CAIS
Policy Term 02/23/2024 to 02/23/2025

WORKERS' COMPENSATION

See policy for specific terms, conditions and deductibles.

Limits of Liability

Part I – Statutory

Part II – Employers Liability

\$	500,000	Each Accident – Bodily Injury by Accident
\$	500,000	Each Employee – Bodily Injury by Disease
\$	500,000	Policy Limit – Bodily Injury by Disease
	Not Covered	USL&H
	Not Covered	Other States

State: FL

Code	Classification	Payroll
9015	Building Operations NOC	If Any

Coverage is included for Volunteers

Premium \$509.00

Policy is subject to audit.

Policy covers employees, volunteers and board members only.

Certificates of Insurance evidencing workers' compensation coverage and commercial general liability coverage should be obtained from all subcontractors. All subcontractors should be licensed.

Premium is direct bill and association sends payment directly to CAIS.

EQUIPMENT BREAKDOWN

Insurer Travelers

Policy Term 02/01/2024 to 02/01/2025

See policy for specific terms, conditions and deductibles.

Coverage	Deductibles
Equipment Breakdown	\$2,500 Direct Coverages 24 Hours Indirect Coverages

Coverages	Limit
Property Damage	Included
Business Income	Excluded
Extra Expense	\$100,000
Spoilage Damage	\$250,000
Utility Interruption	\$250,000
Dependent Properties	\$250,000
Data or Media	\$250,000
Expediting Expense	\$250,000
Ordinance or Law, Demolition, Increased Cost of Construction	\$250,000
Refrigerant Contamination	\$250,000
Hazardous Substance	\$250,000
Water Damage	\$250,000
Fungus, Wet Rot, Dry Rot – Property Damage	\$15,000

Other Conditions	
Newly Acquired Locations	90 Days
Business Income "Period of Restoration" Extension	30 Days
Extra Expense "Period of Restoration" Extension	30 Days
Business Income / Utility Interruption	24 Hour Deductible

Repair/Replacement included except Actual Cash Value for the following: All "Covered Property" 25 Years of age or older

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PREMIUM SUMMARY – OPTION 1

Town Shores of Gulfport #211 (Jamison)

02/01/2024 to 02/01/2025

Coverage	Company / Rating	Expiring Premium	Company / Rating	Renewal Premium
Property	American Coastal A Demotech	\$84,190.00	American Coastal A Demotech	\$205,222.00
	Total Insured Value **\$10,951,072 Deductibles: \$10,000 All Other Perils 5% Per Occurrence Hurricane 3% Sinkhole Ordinance or Law \$250,000 Limit		Total Insured Value **\$13,479,752(23%) Deductibles: \$50,000 All Other Perils 5% Per Occurrence Hurricane 3% Sinkhole Ordinance or Law \$250,000 Limit	
General Liability	Coastal Underwriters *Cumis Specialty A AM Best	\$13,603.80	Coastal Underwriters *Cumis Specialty A AM Best	\$16,838.85
	\$1,000,000 Limit \$2,000,000 Aggregate No Deductible		\$1,000,000 Limit \$2,000,000 Aggregate No Deductible	
Directors & Officers Liability	Coastal Underwriters *Cumis Specialty A AM Best	Included	Coastal Underwriters *Cumis Specialty A AM Best	Included
Crime	Coastal Underwriters *Cumis Specialty A AM Best	Included	Coastal Underwriters *Cumis Specialty A AM Best	Included
Excess Liability	Greenwich Insurance A AM Best	\$933.17	Greenwich Insurance A AM Best	\$963.94
Equipment Breakdown	Travelers A AM Best	\$723.00	Travelers A AM Best	\$2,292.15
Estimated Annual Total		\$99,449.97		\$225,316.94 (126%)

*You are agreeing to place coverage in the surplus lines market. Coverage may be available in the admitted market. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

**Based on November 2023 Appraisal by IP Risk

Flood –Renewal effective 04/01/24-04/01/25 renewal premium pending / expiring premium \$12,048.00

Workers Compensation – Effective 02/23/24 - 02/23/25; Estimated Annual premium is \$509. Premium billed by & payable to CAIS/PMA

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PREMIUM SUMMARY – OPTION 2 – CITIZENS

Town Shores of Gulfport #211 (Jamison)

02/01/2024 to 02/01/2025

Coverage	Company / Rating	Expiring Premium	Company / Rating	Renewal Premium
Property	American Coastal A Demotech Total Insured Value **\$10,951,072 Deductibles: \$10,000 All Other Perils 5% Per Occurrence Hurricane 3% Sinkhole Ordinance or Law \$250,000 Limit	\$84,190.00	Citizens Total Insured Value **\$13,479,800(23%) Deductibles: \$10,000 All Other Perils 5% Per Occurrence Hurricane 10% Sinkhole (Pending approval) No Ordinance Law	\$219,727.00 Estimated premium including sinkhole/pending inspection & approval \$197,544.00 Direct Bill
	Difference in Conditions Special Form		American Coastal A Demotech Total Insured Value **\$10,951,072 \$10,000 Deductible Ordinance or Law \$250,000 Limit	Included
General Liability	Coastal Underwriters *Cumis Specialty A AM Best \$1,000,000 Limit \$2,000,000 Aggregate No Deductible	\$13,603.80	Coastal Underwriters *Cumis Specialty A AM Best \$1,000,000 Limit \$2,000,000 Aggregate No Deductible	\$16,838.85
Directors & Officers Liability	Coastal Underwriters *Cumis Specialty A AM Best \$1,000,000 Limit \$1,000 Deductible	Included	Coastal Underwriters *Cumis Specialty A AM Best \$1,000,000 Limit \$1,000 Deductible	Included
Crime	Coastal Underwriters *Cumis Specialty A AM Best \$600,000 Blanket Limit \$0 Deductible	Included	Coastal Underwriters *Cumis Specialty A AM Best \$600,000 Blanket Limit \$0 Deductible	Included
Excess Liability	Greenwich Insurance A AM Best \$25,000,000 Shared Limit	\$933.17	Greenwich Insurance A AM Best \$25,000,000 Shared Limit	\$963.94
Equipment Breakdown	Travelers A AM Best \$2,500 Deductible	\$723.00	Travelers A AM Best \$2,500 Deductible	\$2,292.15
Estimated Annual Total		\$99,449.97		*262,610

*You are agreeing to place coverage in the surplus lines market. Coverage may be available in the admitted market. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer. ****Based on November 2023 Appraisal by IP Risk Flood –Renewal effective 04/01/24-04/01/25 renewal premium pending / expiring premium \$12,048.00**
Workers Compensation – Effective 02/23/24 - 02/23/25; Estimated Annual premium is \$509. Premium billed by & payable to CAIS/PMA

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MARKETING SUMMARY

Town Shores of Gulfport #211 (Jamison)

02/01/2024 to 02/01/2025

Insurer	Results
American Coastal	Current carrier
*Trisura Specialty	Difference in Conditions- quoted / option 2
*Wilshire and WKFC	Difference in Conditions- not competitive with Trisura Specialty
Heritage	Property- Declined
*Frontline Unlimited	Property – Declined due to underwriting guidelines
First Protective	Property – Declined due to underwriting guidelines
*GeoVera	Property – Declined
*Cabrillo/US Property/Orange	Property – Declined
*Swyfft/Topa	Property – Declined
*Arch/Ventus	Property – Declined / not competitive
*Arrowhead	Property – Declined / not competitive
*Axis	Property – Declined / not competitive
*Lexington	Property – Declined / not competitive
*RSUI	Property – Declined / not competitive
*Sompo	Property – Declined / not competitive
*Westchester	Property – Declined / not competitive
*ICAT	Property – Declined / not competitive
*Avondale	Property – Declined / not competitive
*RLI	Property – Declined / not competitive
*Balance Partners	Property – Declined / not competitive
*Catalytic	Property – Declined / not competitive
*Core Specialty	Property – Declined / not competitive
*Dual	Property – Declined / not competitive
*General Star	Property – Declined / not competitive
*Intact	Property – Declined / not competitive
*Ironshore	Property – Declined / not competitive
*James River	Property – Declined / not competitive
*Kinsale	Property – Declined / not competitive
*Markel	Property – Declined / not competitive
*Munich Re	Property – Declined / not competitive
*Risksmith	Property – Declined / not competitive
*Rivington Partners	Property – Declined / not competitive
*Velocity	Property – Declined / not competitive
*SRU	Property – Declined / not competitive
*WKF&C	Property – Declined / not competitive
*IAT	Property – Declined / not competitive
American Platinum	Property- No longer writing property coverage in Florida
Great American	Property- No longer writing property coverage in Florida
*Orchid	Property- No longer writing property coverage in Florida
*NSM/Renaissance RE	Property- No longer writing property coverage in Florida
*NSM/Lexington	Property- No longer writing property coverage in Florida
American Capital	Insolvent May 2021
Avatar	Insolvent April 2022
Weston	Insolvent August 2022

Insurer	Results
Philadelphia	General Liability – declined / not competitive due to pricing / exclusions
*Wishire	General Liability – declined / not competitive due to pricing / exclusions
*Scottsdale	General Liability – declined / not competitive due to pricing / exclusions
*SFB	General Liability – declined / not competitive due to pricing / exclusions
*PS & Associates	General Liability – declined / not competitive due to pricing / exclusions
*Nautilus	General Liability – declined / not competitive due to pricing / exclusions
*RSUI	General Liability – declined / not competitive due to pricing / exclusions
*James River	General Liability – declined / not competitive due to pricing / exclusions
Auto Owners	General Liability – Declined due to underwriting guidelines

*Excess/Surplus Lines: Coverage may be available in the admitted market. Persons insured by surplus lines carriers are not under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

- It is important you review this Report to confirm that the recommended policies accurately reflect the coverage, conditions, limits, and other terms that you require. If the proposed terms and coverage are not in accordance with your instructions, please advise us immediately.
- This Report should not be construed as providing any confirmation of actual insurance coverage or any commitment by the insurers to provide insurance coverage.
- The recommended insurance coverage and pricing in this Report are valid until 02/01/2013 after which insurers may withdraw or vary rates, terms, and/or conditions.
- The Proposal of Insurance is conditional upon there being no new claims or claims notifications between the date of this Report and the inception date of coverage.
- It is important we receive your confirmation of acceptance as soon as possible. McGriff Insurance Services will not be responsible for any consequences that may arise from any delay or failure by you to respond to us by 02/01/2013.
- Insurance products and services are offered through McGriff Insurance Services, Inc., subsidiary of Trust Insurance Holdings, Inc. and are not a deposit, not FDIC insured, not guaranteed by the bank, not insured by any federal government agency and may go down in value.

CONFIDENTIALITY STATEMENT

- Client confidentiality is critical to McGriff Insurance Services. All client information provided to McGriff Insurance Services will be shared only to the extent needed within our agency and with the appropriate insurance carrier. No information will be divulged to any other source without written consent, except as required by law.
- Furthermore, all information provided by McGriff Insurance Services is considered proprietary information and should not be shared without our written consent. Coverage reviews provided herein are intended as an outline of coverage only and are necessarily brief. The extent of insurances at all times governed by the complete terms, conditions, and exclusions of the insurance policy.