



Capri Isle Garden Apartments No. 1 Association, Inc.

Insurance Summary
As of 9/4/2025

Coverage	Carrier	Policy Number	Policy Term	Premium	Limits & Coverage Information
Property	Frontline Ins. Unlimited Co.	1980417815	5/22/2025 to 5/22/2026	\$41,407.60	<i>Building</i> \$2,398,493 <i>Boat Dock</i> Not Included <i>Ordinance & Law- Coverage A</i> Not Included <i>Ordinance & Law - Coverage B & C</i> Not Included <i>Deductible - Hurricane (Calendar Year)</i> 2% <i>Deductible- Wind and Hail</i> 1% <i>Deductible - All Other Perils, Per Occ.</i> \$2,500 <i>Causes of Loss</i> Special <i>Valuation</i> RCV <i>Coinsurance</i> Agreed Value <i>Appraisal Date</i> 1/9/2025
Flood	First Protective Ins. Co. (NFIP)	F-2025-12-10897	5/22/2025 to 5/22/2026	\$46,170.00	<i>Building</i> \$3,425,000 <i>Increased Cost of Compliance</i> \$30,000 <i>Deductible - Per Occ.</i> \$2,000 <i>Causes of Loss</i> Flood <i>Valuation</i> RCV <i>Coinsurance</i> 80% <i>Appraisal Date</i> 1/9/2025
General Liability	Century Surety Co.	CCP-1321767	5/22/2025 to 5/22/2026	\$2,664.90	<i>General Aggregate</i> \$2,000,000 <i>Products & Completed</i> Included <i>Personal & Advertising Injury</i> \$1,000,000 <i>Each Occurrence</i> \$1,000,000 <i>Damage to Premises Rented to You</i> \$100,000 <i>Medical Expense</i> \$5,000 <i>Hired/Non-Owned Auto</i> \$1,000,000 <i>Deductible - Per Claim</i> \$500 <i>Rating - Condo Units</i> 20 <i>Rating - Boat Docks</i> 1
Directors & Officers	Philadelphia Indemnity Ins. Co.	PCAP048930-0125	5/22/2025 to 5/22/2026	\$1,606.91	<i>Each Claim</i> \$1,000,000 <i>Aggregate</i> \$1,000,000 <i>Retention - Per Claim</i> \$1,000
Crime	Philadelphia Indemnity Ins. Co.	PCAC023850-0125	5/22/2025 to 5/22/2026	\$261.59	<i>Employee Dishonesty</i> \$50,000 <i>Forgery & Alteration</i> \$50,000 <i>Theft - Inside the Premises</i> Not Included <i>Theft - Outside the Premises</i> Not Included <i>Computer Fraud</i> Not Included <i>Funds Transfer Fraud</i> Not Included <i>Money Orders & Counterfeit Money</i> Not Included <i>Social Engineering</i> Not Included <i>Deductible - Per Item, Per Occ.</i> \$500
Workers' Comp & Employers Liability	Technology Ins. Co.	TWC4608732	5/22/2025 to 5/22/2026	\$503.00	<i>BI by Accident - Each Accident</i> \$500,000 <i>BI by Disease - Each Person</i> \$500,000 <i>BI by Disease - Policy Limit</i> \$500,000
Umbrella	Midvale Indemnity Co.	PRP-229824000-01-2855653	5/22/2025 to 5/22/2026	\$1,180.00	<i>Per Occurrence</i> \$5,000,000 <i>Products & Completed Operations</i> \$5,000,000 <i>General Aggregate</i> \$5,000,000 <i>Retention</i> \$0

This presentation is designed to give you an overview of the insurance coverage your association currently has. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that are written for you. Please refer to your specific insurance contracts for details on coverages, endorsements, conditions, and exclusions