



3501 Del Prado Blvd S #204  
Cape Coral, FL 33904  
assuredpartners.com

## Bella Harbor Condominium Association, Inc.

Insurance Program Summary  
8/25/2023 to 8/25/2024

<b>General Liability</b> \$1,000,000 Per Occurrence \$2,000,000 Aggregate \$2,000,000 Products-Completed Operations Aggregate \$1,000,000 Personal & Advertising Injury Limit \$1,000,000 Hired & Non-Owned Auto Liability \$ 300,000 Damage to Rented Premises \$ 10,000 Medical Payments <b>Southern Owners Insurance Company</b> Annual premium: PAID IN FULL	<b>\$3,729.93</b>	Rating Basis: 42 Units, 1 Pool & 1 Lake/Pond          Admitted AM Best A++(Superior) XV
<b>Directors &amp; Officers Liability</b> \$1,000,000 Aggregate \$ 50,000 Data Breach & Identity Theft \$ 1,000 Retention <b>United States Liability Insurance Company</b> Annual premium:	<b>\$ 911.34</b>	Admitted AM Best A++(Superior) XII
<b>Crime</b> \$100,000 Employee Theft Blanket Coverage \$100,000 Forgery & Alteration \$100,000 Inside/Outside the Premises \$100,000 Computer and Funds Transfer Fraud \$100,000 Money Orders & Counterfeit Papers \$ 1,000 deductible per coverage <b>Philadelphia Indemnity Insurance Company</b> Annual premium:	<b>\$ 400.79</b>	Admitted AM Best A++(Superior) XV
<b>Workers' Compensation</b> \$500m/\$500m/\$500m <b>Zenith Insurance Company</b> Annual premium:	<b>\$ 565.00</b>	Admitted AM Best A(Excellent) XIV
<b>Excess Liability</b> \$5,000,000 each claim and aggregate <b>Greenwich Insurance Company</b> Annual Premium	<b>\$ 1,225.00</b>	Admitted AM Best A(Excellent) XV
<b>Total annual premium:</b> 2022 to 2023 2021 to 2022	<b>\$6,832.06</b> \$6,404.95 \$6,003.00	<b>(\$163/unit/year)</b> (\$153/unit/year) (\$143/unit/year)

The above summary is presented as a convenience to the client. Please refer to policies for actual terms, conditions and exclusions

Bella Harbor Condominium Association, Inc.

Premium Comparison Summary

POLICY TYPE	2022 to 2023 Expiring Premiums	2023 to 2024 Renewal Premiums
General Liability	\$ 3,466.98	\$ 3,729.93
Crime	\$ 405.96	\$ 400.79
Directors & Officers Liability	\$ 923.10	\$ 911.34
Workers' Compensation	\$ 599.00	\$ 565.00
Umbrella	\$ 1,009.91	\$ 1,225.00
TOTAL	\$ 6,404.95	\$ 6,832.06

NOTES/ SPECIAL CONSIDERATIONS

- The property policy renews on 12/01/2023 and we will be sending out to all markets.

Marketing Results:

Package Policy (General Liability, Crime & D&O) Trisura Specialty Insurance \$10,320.45

## Compensation Disclosure

AssuredPartners agencies are licensed as insurance producers by the various States where we are transacting insurance, which includes the sale, solicitation, and servicing of insurance business, as well as advising on the relative benefits of certain insurance policies and risk management programs. Our agencies typically receive compensation from insurers in the form of commissions paid as a percentage of the premiums due the applicable insurance companies. Commissions can vary by insurance company, by volume of business placed with that company or the profitability thereof, and other factors. In other cases, and depending on various State laws and the capacity in which our agency is acting, our agencies may receive other forms of compensation from insurers, insurance intermediaries, premium finance companies and other vendors; such as contingents, overrides, profit-sharing, premium finance fees, expense reimbursements, producer subsidies, award trips, meetings and other incentives. We also earn interest on premiums we hold until it is time to pay the applicable insurance companies. Our overriding desire is to provide great customer service, having you, the customer, believe we have earned our compensation. We believe in full disclosure of our compensation. Accordingly, if you have any questions about the compensation we receive from your policies (including policies we propose to you), please just ask your account representative, who will gladly provide you a summary of our compensation arising from your policies (some estimation may be necessary, for example where contingents are involved). We thank you for the opportunity to serve and appreciate your interest.