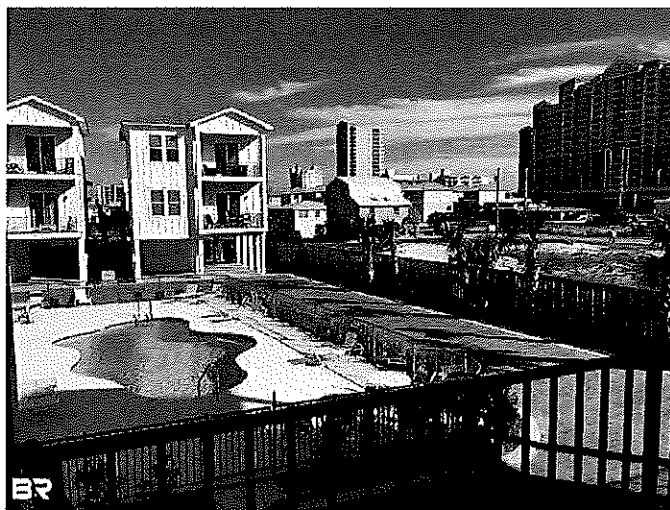




INSURANCE PROPOSAL

PREPARED FOR

**EASTSIDE COTTAGES
Property Owners Association Inc.**



435 E 2nd Ave., Gulf Shores AL

PRESENTED BY

Barbara Schillace
Commercial Lines Agent

May 8th, 2019 to May 8th, 2020

WHITEHAVEN INSURANCE SERVICES LLC

P. O. Box 378 Gulf Shores, AL 36547-0378
2201 Oyster Bay Lane Gulf Shores, AL 36542
Phone: 251/967-3323 Fax: 251/967-3324
www.whitehaveninsurance.com

EASTSIDE COTTAGES PROPERTY OWNERS ASSOCIATION, INC.

COMMERCIAL GENERAL LIABILITY

LOCATION 435 E 2nd Avenue, Gulf Shores AL

COVERAGE Commercial General Liability Coverage

POLICY FORM..... Per Occurrence

LIMITS OF LIABILITY

General Aggregate.....	\$ 2,000,000
Products & Completed Operation Aggregate.....	\$ Included
Personal & Advertising Injury.....	\$ 1,000,000
Each Occurrence.....	\$ 1,000,000
Damage to Premises Rented to You.....	\$ 100,000
Medical Expenses.....Any One Person	\$ 5,000
Non Owned Auto Liability.....	\$ 1,000,000

DEDUCTIBLE..... None

TOTAL ANNUAL PREMIUM \$ 950.82

PREMIUM	# of Units	8
BASIS	Swimming Pools	1

CARRIER Penn-Star Insurance Company
A.M. Best Rated A

COMMENTS **Property Owners are included as Additional Insured;**
All quotes are subject to Minimum Earned Premiums, Hurricane Earned Premiums, Cancellation Tables, signed applications and subject to all policy forms, terms, conditions and exclusions.

INSURANCE PROPOSAL

WHITEHAVEN INSURANCE SERVICES LLC

APRIL 23RD, 2019

EASTSIDE COTTAGES PROPERTY OWNERS ASSOCIATION INC

DIRECTORS & OFFICERS LIABILITY

COVERAGE Directors & Officers Liability

FORM Claims Made Form, Including Prior Acts
Prior Acts Date: May 8th, 2019

LIMITS OF LIABILITY **D & O** \$ 1,000,000 Each Policy Year
FSLA Defense \$ 150,000 Sublimit
(Fair Labor Standards Act)

DEDUCTIBLE **D & O** \$ 1,000 Each Claim

ANNUAL PREMIUM **\$ 834.22**
=====

INDIVIDUALS COVERED All Directors & Officers and Board Members;
Including Non-Compensated Officers;
All Trustees; All Employees;
Management Company

CARRIER Great American Insurance Company
A.M. Best Rated A

COMMENTS All quotes are subject to Minimum Earned Premiums, Hurricane
Earned Premiums, Cancellation Tables, signed applications and
subject to all policy forms, terms, conditions and exclusions.

EASTSIDE COTTAGES PROPERTY OWNERS ASSOCIATION, INC.

CRIME COVERAGE

COVERAGE Crime Protection Policy

COVERAGE PART	LIMITS OF LIABILITY	DEDUCTIBLE
EMPLOYEE DISHONESTY	\$ 50,000	\$ 1,000
FORGERY or ALTERATION	\$ 50,000	\$ 1,000
INSIDE THE PREMISES	\$ 50,000	\$ 1,000
OUTSIDE THE PREMISES	\$ 50,000	\$ 1,000
COMPUTER FRAUD	\$ 50,000	\$ 1,000
MONEY ORDERS/COUNTERFEIT	\$ 50,000	\$ 1,000
FUND TRANSFER FRAUD	\$ 50,000	\$ 1,000

ANNUAL PREMIUM..... **\$ 486.00 ****
=====

**** OPTION 2 – INCREASE LIMITS TO \$100,000 - \$716.00 ANNUAL PREMIUM**

INDIVIDUALS COVERED All Directors & Officers and Board Members;
Including Non-Compensated Officers; Volunteers;
All Trustees; All Employees; Property Manager

CARRIER Great American Insurance Company
A.M. Best Rated A

COMMENTS All quotes are subject to Minimum Earned Premiums, Hurricane
Earned Premiums, Cancellation Tables, signed applications and
subject to all policy forms, terms, conditions and exclusions.