

# Vistoso Community Association



Expires 03/24/2022

	2021-2022 Current Policy	2022-2023 Renewal Quote
<b>Property Coverages</b>	<b>Cincinnati Insurance</b>	<b>Cincinnati Insurance</b>
Blanket Property Limit	\$4,026,802-Per Reserve Study - See Attached Statement of Values	\$4,026,802-Per Reserve Study - See Attached Statement of Values
Business Personal Property	\$6,000	\$6,000
Deductible	\$5,000	\$5,000
Property Form / Valuation	Special Form / Replacement Cost	Special Form / Replacement Cost
Equipment Breakdown	Included	Included
<b>Liability Coverages</b>	<b>Cincinnati Insurance</b>	<b>Cincinnati Insurance</b>
General Aggregate	\$2,000,000	\$2,000,000
Per Occurrence Liability	\$1,000,000	\$1,000,000
Medical Expenses	\$5,000	\$5,000
Hired & Non-Owned Auto	\$1,000,000	\$1,000,000
Cyber Liability	\$50,000/Forensic IT Review \$25,000/\$10K Extortion	\$50,000/Forensic IT Review \$25,000/\$10K Extortion
<b>D&amp;O Liability Coverages</b>	<b>Cincinnati Insurance</b>	<b>Cincinnati Insurance</b>
	<b>3 Year Policy 2019-2022</b>	<b>2022-2023</b>
Limit of Liability	\$1,000,000	\$1,000,000
Deductible	\$10,000	\$10,000
Defense Costs	Paid Outside the Policy Limit	Paid Outside the Policy Limit
Breach of Contract	Yes	Yes
Discrimination and Wrongful Termination	Yes	Yes
Duty to Defend	Yes	Yes
Non-Monetary Damages	Yes	Yes
CC&R Disputes	Yes	Yes
Property Manager Additional Insured	Yes	Yes
<b>Crime Coverages</b>	<b>Travelers Insurance</b>	<b>Travelers Insurance</b>
<b>3 Year Policy/Premium Lock</b>	<b>2021-2024</b>	<b>2021-2024</b>
Fidelity/Employee Dishonesty	\$3,000,000	\$3,600,000=3Mos Assess+Reserves
Computer Fraud/Forgery/Funds Transfer Fraud	\$3,000,000 Each	\$3,600,000 Each
Deductible=10% of Limit	\$30,000	\$36,000
Property Manager Additional Insured	Yes	Yes
<b>Umbrella Liability</b>	<b>Fireman's Fund</b>	<b>Fireman's Fund</b>
Limit of Liability	\$10,000,000	\$10,000,000
Extends over the Liability & Directors & Officers	YES	YES
<b>Work Comp for Volunteers &amp; Vendors</b>	<b>Hanover</b>	<b>Hanover</b>
Medical Expenses	Statutory-100%	Statutory-100%
Employers Liability	\$1,000,000	\$1,000,000
<b>Premium</b>		
Property/Liability	\$21,293	\$22,170
Crime	\$1,670	\$1,768
Directors & Officers	\$4,426	\$5,287
Umbrella	\$1,629	\$3,364
Work Comp for Volunteers & Vendors	\$534	\$500
<b>Total Premium</b>	<b>\$29,552</b>	<b>\$33,089</b>
Signature:		Date: 3/18/22