Whipple Creek Place Homeowners Association Policy Date 7/28/26 to 7/28/28		
Company/Agent:	**ABI/Vern Newcomb**	
Insurance Company Name:	**Expiring (CAU)**	**CAU 2026**
AM Best Rating:	**A**	**A**
Property Coverage	**Limits**	
Building Limit **(NON-RESIDENTIAL ON**	**Guaranteed Replacement**	**Guaranteed Replacement**
Community Personal Property	**Guaranteed Replacement**	**Guaranteed Replacement**
Mechanical & Electrical Breakdown	**N/A**	**N/A**
Deductible Amount	**$2,500.00**	**$2,500.00**
Earthquake Coverage & Limits		
Earthquake Limit	**No Coverage**	**Not Offered**
Deductible Per Occurrence	**N/A**	**N/A**
Building Ordinance Limits		
Undamaged Portion of Building	**No Coverage**	**No Coverage**
Demolition Laws	**No Coverage**	**No Coverage**
Increased Cost of Construction	**No Coverage**	**No Coverage**
General Liability		
Occurrence Limit	**$2,000,000.00**	**$2,000,000.00**
Aggregate Limit	**Unlimited**	**Unlimited**
Medical Payments Coverage	**$5,000.00**	**$5,000.00**
Non Owned & Hired Auto	**$2,000,000.00**	**$2,000,000.00**
Stop Gap	**$1,000,000.00**	**$1,000,000.00**
Pollution-Environmental Liability	**$500,000.00**	**$500,000.00**
Extends to Mgmt. Co.	**Yes**	**Yes**
Volunteer Accident Coverage		
Occurrence Limit	**No Coverage**	**See Options**
Directors & Officers		
Coverage Limit	**$2,000,000.00**	**$2,000,000.00**
Cyber Coverage	**No Coverage**	**See Options**
Defense Cost Outside Limits	**Yes**	**Yes**
Full Prior Acts Coverage	**Yes**	**Yes**
Defense for Discrimination	**Yes**	**Yes**
Extends to Mgmt. Co.	**Yes**	**Yes**
Crime		
Employee Dishonesty	**$260,000.00**	**$300,000.00**
Computer Fraud & Wire Transfer	**$260,000.00**	**$300,000.00**
Social Engineering Limit	**$100,000.00**	**$100,000.00**
Extends to Mgmt. Co.	**Yes**	**Yes**
Umbrella Coverage		
Coverage Limit	**$5,000,000.00**	**$5,000,000.00**
Extends over D&O Policy	**Yes**	**Yes**
Annual Pricing		
Package *Price Per Year*	**$5,952.00**	**$6,544.00**
Crime	**$451.00**	**$500.00**
Directors & Officers	**Included**	**Included**
Umbrella	**$2,313.00**	**$2,670.00**
Total Premium	**$8,716.00**	**$9,714.00**
Optional Coverage	**Additional Premium**	
Add Cyber Coverage	**Declined**	**$589.00**
Add Volunteer Accident Coverage	**Declined**	**$300.00**

This is a summary of insurance, prepared as a reference only and does not amend, extend or alter coverages provided by the actual policy. Policy language will determine any and all coverages in the event of a loss. Please read your policy for specific conditions, exclusions and coverages. Premiums listed above include a $150 agency fee. Premiums listed above could be subject to change.