

C.C.H.O.A.
505 Grand Caribe Cswy
Coronado CA 92118



Office 619.423.4353
Fax 619.424.3923
www.cchoa.org

HOMEOWNERS ASSOCIATION

INSURANCE SUMMARY

The Coronado Cays HOA Declaration of Covenants, Conditions & Restrictions (CC&Rs) have numerous sections that deal with both the association's risk management and insurance responsibilities and with those of a unit owner. At times, these responsibilities also extend to tenants of owners and others who may be guests or visitors. As an owner, you need to become familiar with the CC&Rs, in general, and with the risk management and insurance parts applicable to you, in particular. Also, you should ask your own personal insurance advisor to review these sections of the CC&Rs with you so that you can obtain proper types of personal insurance with appropriate limits given your exposures to loss. Here are certain unit owner risk management and insurance issues that you should consider: (1) Identifying and properly insuring the elements of your home in coordination with the Coronado Cay HOA's master policy. (2) Protecting yourself (and your neighbors) from possible damage resulting from the marina, boats and docks, (3) Securing personal earthquake and flood insurance for possible damage to your unit and possible special assessments levied by the association for such damage. The association does not maintain flood insurance. With respect to earthquake issues, you should ask your personal insurance advisor to explain coverages available from the California Earthquake Authority. The three issues just cited, however, are not meant to be a complete list by any means. Please read your CC&Rs and talk to your personal insurance advisor.

Statutory Disclosure

This summary of the Association's policies of insurance provides only certain information, as required by Section 5300 of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any Association member may, upon request and provision of reasonable notice, review the Association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the Association maintains the policies of insurance specified in this summary, the Association's policies of insurance may not cover your property, including personal property or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.

Property location/ description covered:

Grand Caribe Isle	Administration Buildings
Antigua Village	108 Condominium units
Kingston Village	84 Condominium units
Mardi Gras Village	120 Condominium units
Montego Village	72 Condominium units
Maintenance Building	
Common Area	
Other Structures	5 Clubhouses located throughout the Cays

Coronado Cays Homeowners' Association

Insurance Information

Property Insurance:

Name of Insurer: Philadelphia Indemnity Insurance Company
Policy# PHPK1797348
Policy Limits: \$114,703,918
Amount of Deductible: \$5,000
Date Policy Begins: 03/31/2018
Date Policy Ends: 03/31/2019

General Liability Insurance:

Name of Insurer: Philadelphia Indemnity Insurance Company
Policy# PHPK1797348
Policy Limits: \$2,000,000 aggregate / \$1,000,000 per occurrence
Amount of Deductible: N/A
Date Policy Begins: 03/31/2018
Date Policy Ends: 03/31/2019

Directors and Officers Insurance:

Name of Insurer: RSUI Indemnity Company
Policy# NHP676157
Policy Limits: \$1,000,000
Amount of Deductible: \$25,000
Date Policy Begins: 03/31/2018
Date Policy Ends: 03/31/2019

Fidelity Insurance / Crime:

Name of Insurer: Travelers Casualty and Surety Co. of America
Policy# 106710003
Policy Limits: \$5,000,000 Employee Dishonesty
Amount of Deductible: \$25,000
Date Policy Begins: 03/31/2018
Date Policy Ends: 03/31/2019

Umbrella Liability:

Name of Insurer: Philadelphia Indemnity Insurance Company
Policy# PHUB622932
Policy Limits: \$15,000,000 aggregate / \$15,000,000 per occurrence
Amount of Deductible: \$10,000
Date Policy Begins: 03/31/2018
Date Policy Ends: 03/31/2019

Insurance by: Alliant Insurance Services, Inc.
701 B St. 6th Floor
San Diego CA 92101

Agent: Mechelle Wilson
(619) 849-3805 Direct
(619) 238-1828 Office
Email: MWilson@alliant.com

Policy with: Philadelphia Indemnity Insurance Companies
PO Box 70251
Philadelphia PA 19176-0251

Condominium Package Policy# PHPK1797348
Umbrella Policy# PHUB622932

*Coronado Cays Homeowners Association is responsible for paying the insurance deductible in the event of loss.



**Coronado Cays Homeowners' Association
Insurance Disclosure Form**

Property Insurance:

Name of Insurer: Philadelphia Indemnity Ins. Company		Policy #: PHPK1797348	
Policy Limits:	\$114,703,918	Amount of Deductible:	\$5,000
Date Policy Begins:	03/31/2018	Date Policy Ends:	03/31/2019

General Liability Insurance:

Name of Insurer: Philadelphia Indemnity Ins. Company		Policy #: PHPK1797348	
Policy Limits:	\$2,000,000 Aggregate \$1,000,000 per Occurrence	Amount of Deductible:	N/A
Date Policy Begins:	03/31/2018	Date Policy Ends:	03/31/2019

Directors & Officers / Employment Practices Liability Insurance:

Name of Insurer: RSUI Indemnity Co.		Policy #: NHP676157	
Policy Limits:	\$1,000,000 Separate Limits	Amount of Deductible:	\$25,000
Date Policy Begins:	03/31/2018	Date Policy Ends:	03/31/2019

Fidelity Insurance / Crime:

Name of Insurer: Travelers Casualty and Surety Co. of America		Policy #: 106710003	
Policy Limits:	\$5,000,000 Employee Dishonesty	Amount of Deductible:	\$25,000
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Umbrella Liability

Name of Insurer: Philadelphia Indemnity Ins. Company		Policy #: PHUB622932	
Policy Limits:	\$15,000,000 Aggregate \$15,000,000 per Occurrence	Amount of Deductible:	\$10,000
Date Policy Begins:	03/31/2018	Date Policy Ends:	03/31/2019



Unit Owner Risk Management and Insurance Responsibilities:

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THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OR INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

Alliant Insurance Services, Inc. 701 B Street - 6th Floor San Diego, CA 92101 Dick Parrent/License No. 0C36861 Phone:619-238-1828	Contact Name Phone (A/C No. Ext): FAX (A/C, No): Email Address: Producer Customer ID #:
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	INSURER(S) AFFORDING COVERAGE NAIC#
Insured Coronado Cays Homeowners Assoc. 384 UNITS Antigua, Kingston, Montego, & Mardi Gras Village 505 Grand Caribe Cswy. Coronado, CA 92118 Contact:	INSURER A: Philadelphia Indemnity Insurance Company
	INSURER B: Travelers Casualty & Surety Company of America
	INSURER C: RSUI Indemnity Company
	INSURER D:
	INSURER E:
	INSURER F:

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated, notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Limits shown may have been reduced by paid claims.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS							
A	GENERAL LIABILITY			PHPK1797348	3/31/2018	3/31/2019	EACH OCCURRENCE FIRE DAMAGE(ANY ONE FIRE) 1,000,000 MEDICAL EXPENSE 5,000 PERSONAL & ADV. INJURY 1,000,000 GENERAL AGGREGATE 2,000,000 PRODUCTS - COMP/OP AGG 2,000,000							
	X	COMMERCIAL GENERAL CLAIMS MADE OCCURRENCE						X	AGGREGATE POLICY		X	AGGREGATE PROJECT		X
	AUTOMOBILE LIABILITY			PHPK1797348	3/31/2018	3/31/2019	COMBINED SINGLE LIMIT BODILY INJURY (PERSON) BODILY INJURY (ACCIDENT) PROPERTY DAMAGE (PER ACCIDENT)							
	X	ANY AUTO						X	ALL OWNED AUTOS		X	SCHEDULED AUTOS		X
	UMBRELLA LIAB						AUTO ONLY (ACCIDENT) OTHER THAN AUTO ONLY: EACH ACCIDENT AGGREGATE							
A	EXCESS LIABILITY			PHUB622932	3/31/2018	3/31/2019	EACH OCCURRENCE AGGREGATE							
	X	OCCUR CLAIMS MADE						X	DEDUCTIBLE		X	RETENTION		
	WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED						WC STATUTORY LIMITS OTHER EL EACH ACCIDENT EL DISEASE - POLICY LIMIT EL DISEASE - EA EMPLOYEE							
A	Buildings Blkt, Special F			PHPK1797348	3/31/2018	3/31/2019	Limit \$114,703,918/ Ded \$5,000/ Building Ordinance Replacement Cost - Agreed Value Limit \$1,000,000 / Retention \$25,000 Employee Dishonesty Limit \$5,000,000/Ded \$25,000							
A	Buildings Blkt			PHPK1797348	3/31/2018	3/31/2019								
C	Directors & Officers			NHP676157	3/31/2018	3/31/2019								
B	Fidelity / Crime			106710003	3/31/2018	3/31/2019								

DESCRIPTION OF OPERATION/LOCATIONS/VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER LOAN #	Cancellation Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions. Authorized Representative 
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FYI!!!

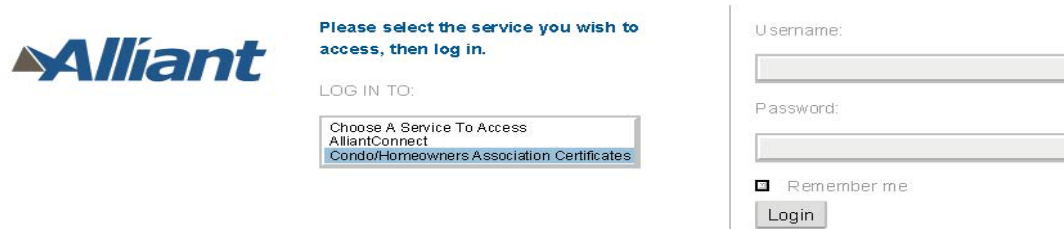
FOR HOMEOWNERS ASSOCIATIONS/CONDO CERTIFICATE OF INSURANCE REQUESTS, PLEASE USE OUR ONLINE SERVICE.

GO TO WWW.ALLIANT.COM

PLEASE ALLOW FOR INTERNET POP-UPS.

CLICK CLIENT LOG-IN (no Username or Password required)

FIND CONDO/HOME OWNERS ASSN. CERTIFICATES (UNDER CLIENT LOG-IN)



The screenshot shows the Alliant website's login interface. On the left is the Alliant logo. To its right is the text "Please select the service you wish to access, then log in." Below this is a "LOG IN TO:" section with a dropdown menu. The dropdown menu is open, showing two options: "AlliantConnect" and "Condo/Homeowners Association Certificates", with the latter selected. To the right of the dropdown are two input fields: "Username:" and "Password:". Below the password field is a checkbox labeled "Remember me" and a "Login" button.

TYPE

- ENTER FIRST **4** LETTERS OF THE ASSN. NAME (EX: DRIVER HOA = TYPE -> DRIV)
- CLICK ON SUBMIT
- ENTER REQUESTED INFORMATION (UNIT OWNER, MORTGAGE/LENDER INFO, ETC...)

PRINT MUST CLICK “ PRINT FROM WEB” AT BOTTOM OF SCREEN

Note: FOR 2ND MORTGAGEE, PLEASE USE THE SAME INSTRUCTION AS PER ABOVE.

THANK YOU,
ALLIANT INSURANCE SERVICES, INC.