

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 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

THIS PAGE INTENTIONALLY LEFT BLANK

Coronado Cays Homeowners' Association

Insurance Information

Property Insurance:

Name of Insurer: Philadelphia Indemnity Insurance Company
Policy# PHPK2114060
Policy Limits: \$114,703,918
Amount of Deductible: \$10,000
Date Policy Begins: 03/31/2020
Date Policy Ends: 03/31/2021

General Liability Insurance:

Name of Insurer: Philadelphia Indemnity Insurance Company
Policy# PHPK2114060
Policy Limits: \$2,000,000 aggregate / \$1,000,000 per occurrence
Amount of Deductible: N/A
Date Policy Begins: 03/31/2020
Date Policy Ends: 03/31/2021

Directors and Officers Insurance:

Name of Insurer: RSUI Indemnity Company
Policy# NPP686286
Policy Limits: \$4,000,000 Aggregate / \$3,000,000 Separate Limit for D&O and \$1,000,000 Separate Limit for EPLI
Amount of Deductible: \$35,000
Date Policy Begins: 03/31/2020
Date Policy Ends: 03/31/2021

Excess Directors and Officers Liability Insurance:

Name of Insurer: Allied World Assurance Co.
Policy# 03122878
Policy Limits: \$2,000,000 Aggregate / \$2,000,000 Limit for D&O
Amount of Deductible: \$50,000
Date Policy Begins: 03/31/2020
Date Policy Ends: 03/31/2021

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: 03/31/2020
Date Policy Ends: 03/31/2021

Fidelity Insurance / Excess Crime:

Name of Insurer: Great American Insurance Co.
Policy# SAAE4257790200
Policy Limits: \$5,000,000 Excess of \$5,000,000
Amount of Deductible: \$25,000
Date Policy Begins: 03/31/2020
Date Policy Ends: 03/31/2021

Umbrella Liability:

Name of Insurer: Philadelphia Indemnity Insurance Company
Policy# PHUB716378
Policy Limits: \$10,000,000 Aggregate / \$10,000,000 per Occurrence
Amount of Deductible: \$10,000
Date Policy Begins: 03/31/2020
Date Policy Ends: 03/31/2021

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# PHPK2114060
Umbrella	Policy# PHUB716378

*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 #: PHPK2114060	
Policy Limits: \$114,703,918		Amount of Deductible: \$10,000	
Date Policy Begins: 03/31/2020		Date Policy Ends: 03/31/2021	

General Liability Insurance:

Name of Insurer: Philadelphia Indemnity Ins. Company		Policy #: PHPK2114060	
Policy Limits: \$2,000,000 Aggregate \$1,000,000 per Occurrence		Amount of Deductible: N/A	
Date Policy Begins: 03/31/2020		Date Policy Ends: 03/31/2021	

Directors & Officers / Employment Practices Liability Insurance:

Name of Insurer: RSUI Indemnity Co.		Policy #: NPP686286	
Policy Limits: \$4,000,000 Aggregate / \$3,000,000 Separate Limit for D&O and \$1,000,000 Separate Limit for EPLI		Amount of Deductible: \$35,000	
Date Policy Begins: 03/31/2020		Date Policy Ends: 03/31/2021	

Excess Directors & Officers Liability Insurance:

Name of Insurer: Allied World Assurance Co.		Policy #: 03122878	
Policy Limits: \$2,000,000 Aggregate / \$2,000,000 Limit for D&O		Amount of Deductible: \$50,000	
Date Policy Begins: 03/31/2020		Date Policy Ends: 03/31/2021	

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: 03/31/2020		Date Policy Ends: 03/31/2021	



Fidelity Insurance / Excess Crime:

Name of Insurer: Great American Insurance Co.		Policy #: SAAE4257790200	
Policy Limits:	\$5,000,000 Excess of \$5,000,000	Amount of Deductible:	\$25,000
Date Policy Begins:	03/31/2020	Date Policy Ends:	03/31/2021

Umbrella Liability

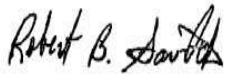
Name of Insurer: Philadelphia Indemnity Ins. Company		Policy #: PHUB716378	
Policy Limits:	\$10,000,000 Aggregate \$10,000,000 per Occurrence	Amount of Deductible:	\$10,000
Date Policy Begins:	03/31/2020	Date Policy Ends:	03/31/2021

Unit Owner Risk Management and Insurance Responsibilities:

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 Cays 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 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.

ACORD	CERTIFICATE OF LIABILITY INSURANCE	Date (MM/DD/YYYY) 3/30/2020												
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 Robert B. Savitch/License No. 0C36861 Phone:619-238-1828	Contact Name <hr/> Phone (A/C No. Ext): FAX (A/C. No): <hr/> Email Address: <hr/> Producer Customer ID #: <hr/> <table style="width:100%; border: none;"> <tr> <td style="width:60%; text-align:center;">INSURER(S) AFFORDING COVERAGE</td> <td style="width:40%; text-align:center;">NAIC#</td> </tr> </table>		INSURER(S) AFFORDING COVERAGE	NAIC#										
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:	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td style="width:15%;">INSURER A:</td><td>Philadelphia Indemnity Insurance Company</td></tr> <tr><td>INSURER B:</td><td>Travelers Casualty & Surety Company of America</td></tr> <tr><td>INSURER C:</td><td>RSUI Indemnity Company</td></tr> <tr><td>INSURER D:</td><td></td></tr> <tr><td>INSURER E:</td><td></td></tr> <tr><td>INSURER F:</td><td></td></tr> </table>		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:	
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			PHPK2114060	3/31/2020	3/31/2021	EACH OCCURRENCE 1,000,000 FIRE DAMAGE(ANY ONE FIRE) 100,000 5,000 MEDICAL EXPENSE 1,000,000 PERSONAL & ADV. INJURY 2,000,000 GENERAL AGGREGATE 2,000,000 PRODUCTS - COMP/OP AGG							
	X COMMERCIAL GENERAL CLAIMS MADE X OCCURRENCE X AGGREGATE POLICY X AGGREGATE PROJECT X AGGREGATE LOC													
	AUTOMOBILE LIABILITY			PHPK2114060	3/31/2020	3/31/2021	COMBINED SINGLE LIMIT 1,000,000 BODILY INJURY (PERSON) BODILY INJURY (ACCIDENT) PROPERTY DAMAGE (PER ACCIDENT)							
	X ANY AUTO X ALL OWNED AUTOS X SCHEDULED AUTOS X HIRED AUTOS X NON-OWNED AUTOS													
	UMBRELLA LIAB						AUTO ONLY (ACCIDENT) OTHER THAN AUTO ONLY: EACH ACCIDENT AGGREGATE							
A	EXCESS LIABILITY			PHUB716378	3/31/2020	3/31/2021	EACH OCCURRENCE 10,000,000 AGGREGATE 10,000,000							
	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 A C B	Buildings Bkt, Special, Buildings Bkt Directors & Officers Fidelity / Crime			PHPK2114060 PHPK2114060 NPP686286 106710003	3/31/2020 3/31/2020 3/31/2021 3/31/2020	3/31/2021 3/31/2021 3/31/2021 3/31/2021	Limit \$114,703,918/ Ded \$5,000/ Building Ordinance Replacement Cost - Agreed Value Limit \$3,000,000 / Retention \$35,000 Employee Dishonesty Limit \$5,000,000/Ded \$25,000							
DESCRIPTION OF OPERATION/LOCATIONS/VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)														
CERTIFICATE HOLDER				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 										
LOAN #														
Acord 25 (2009/09)				Acord Corporation 1988-2009										

FYI!!!

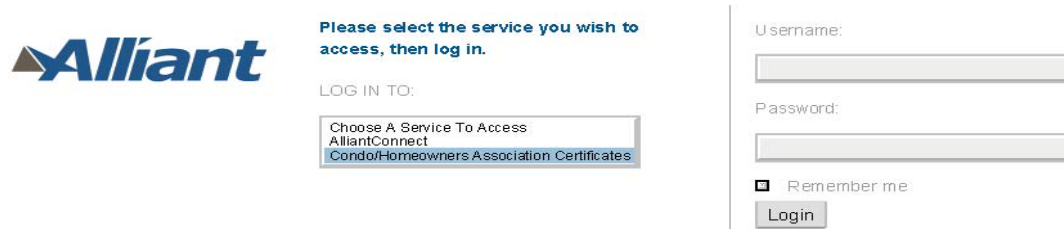
FOR HOMEOWNERS ASSOCIATIONS/CONDO CERTIFICATE OF INSURANCE REQUESTS, PLEASE USE OUR ONLINE SERVICE.

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 a blue instruction: "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 is open, showing "Choose A Service To Access" with two options: "AlliantConnect" and "Condo/Homeowners Association Certificates". 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.