

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 |



Coronado Cays Homeowners Association
Insurance Disclosure Form

Property Insurance:

| | | | |
|--|---------------|--------------------------|------------|
| Name of Insurer: Philadelphia Indemnity Ins. Company | | Policy#: PHPK2670412-017 | |
| Policy Limits: | \$176,732,378 | Amount of Deductible: | \$50,000 |
| Date Policy Begins: | 03/31/2025 | Date Policy Ends: | 03/31/2026 |

General Liability Insurance:

| | | | |
|--|---|--------------------------|------------|
| Name of Insurer: Philadelphia Indemnity Ins. Company | | Policy#: PHPK2670412-017 | |
| Policy Limits: | \$2,000,000 Aggregate \$1,000,000 per Occurrence | Amount of Deductible: | N/A |
| Date Policy Begins: | 03/31/2025 | Date Policy Ends: | 03/31/2026 |

Directors & Officers / Employment Practices Liability Insurance:

| | | | |
|-------------------------------------|--|-----------------------|------------|
| Name of Insurer: RSUI Indemnity Co. | | Policy#: NPP714093 | |
| Policy Limits: | \$4,000,000 Aggregate \$3,000,000 Separate Limit for D&O \$1,000,000 Separate Limit for EPLI | Amount of Deductible: | \$50,000 |
| Date Policy Begins: | 03/31/2025 | Date Policy Ends: | 03/31/2026 |

Excess Directors & Officers Liability Insurance:

| | | | |
|-------------------------------------|--|-----------------------|------------|
| Name of Insurer: RSUI Indemnity Co. | | Policy#: 0312-2878 | |
| Policy Limits: | \$2,000,000 Aggregate \$2,000,000 Limit for D&O | Amount of Deductible: | \$50,000 |
| Date Policy Begins: | 03/31/2025 | Date Policy Ends: | 03/31/2026 |

Fidelity Insurance / Crime:

| | | | |
|---|---------------------------------|-----------------------|------------|
| Name of Insurer: Travelers Casualty & Surety Co. of America | | Policy #: 106710003 | |
| Policy Limits: | \$5,000,000 Employee Dishonesty | Amount of Deductible: | \$25,000 |
| Date Policy Begins: | 03/31/2025 | Date Policy Ends: | 03/31/2026 |



**Coronado Cays Homeowners Association
Insurance Disclosure Form**

Fidelity Insurance / Excell Crime:

| | | | |
|---|--------------------------------------|-----------------------------|------------|
| Name of Insurer: Great American Insurance Co. | | Policy #: SAA E425779 07 00 | |
| Policy Limits: | \$5,000,000 Excess of \$5,000,000 | Amount of Deductible: | \$25,000 |
| Date Policy Begins: | 03/31/2025 | Date Policy Ends: | 03/31/2026 |

Umbrella Liability

| | | | |
|--|---|-------------------------|----------|
| Name of Insurer: Philadelphia Indemnity Ins. Company | | Policy#: PHUB905684-017 | |
| Policy Limits: | \$5,000,000 Aggregate \$5,000,000 per Occurrence | Amount of Deductible: | \$10,000 |
| Date Policy Begins: | 03/31/2025 | Date Policy Ends: | 03/31/26 |

Excess Liability

| | | | |
|---|---|--------------------------|------------|
| Name of Insurer: Navigators Specialty Insurance Co. | | Policy#: LA25EXRZ0AW371C | |
| Policy Limits: | \$5,000,000 Aggregate \$5,000,000 per Occurrence | Amount of Deductible: | \$0 |
| Date Policy Begins: | 03/31/2025 | Date Policy Ends: | 03/31/2026 |

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 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.



COROCCAY-01

TDOUGLAS

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
3/31/2025

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 OF 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 have ADDITIONAL INSURED provisions or 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).

| PRODUCER License # 0C36861 San Diego-Alliant Insurance Services, Inc. 701 B St 6th Fl San Diego, CA 92101 | CONTACT NAME: Tyees Douglas PHONE (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS: tyees.douglas@alliant.com | | | | | | | | | | | | | | |
|--|---|-------------------------------|--------|--|-------|--|-------|------------------------------------|-------|--|-------|-------------|--|-------------|--|
| INSURED Coronado Cays Homeowners Assoc. 384 UNITS Antigua, Kingston, Montego, & Mardi Gras Villages 505 Grand Caribe Cswy. Coronado, CA 92118 | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: left;">NAIC #</th> </tr> <tr> <td>INSURER A : Philadelphia Indemnity Insurance Company</td> <td>18058</td> </tr> <tr> <td>INSURER B : Technology Insurance Company Inc</td> <td>42376</td> </tr> <tr> <td>INSURER C : RSUI Indemnity Company</td> <td>22314</td> </tr> <tr> <td>INSURER D : Travelers Property Casualty Company of America</td> <td>25674</td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </table> | INSURER(S) AFFORDING COVERAGE | NAIC # | INSURER A : Philadelphia Indemnity Insurance Company | 18058 | INSURER B : Technology Insurance Company Inc | 42376 | INSURER C : RSUI Indemnity Company | 22314 | INSURER D : Travelers Property Casualty Company of America | 25674 | INSURER E : | | INSURER F : | |
| INSURER(S) AFFORDING COVERAGE | NAIC # | | | | | | | | | | | | | | |
| INSURER A : Philadelphia Indemnity Insurance Company | 18058 | | | | | | | | | | | | | | |
| INSURER B : Technology Insurance Company Inc | 42376 | | | | | | | | | | | | | | |
| INSURER C : RSUI Indemnity Company | 22314 | | | | | | | | | | | | | | |
| INSURER D : Travelers Property Casualty Company of America | 25674 | | | | | | | | | | | | | | |
| 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 INSD | SUBR WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS |
|----------|--|-----------|----------|-----------------|-------------------------|-------------------------|--|
| A | <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER: | | | PHPK2670412-017 | 3/31/2025 | 3/31/2026 | EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 0 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COM/PROP AGG \$ 2,000,000 LIQUOR LIABILITY \$ 1,000,000 |
| A | <input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY | | | PHPK2670412-017 | 3/31/2025 | 3/31/2026 | COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ |
| A | <input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 10,000 | | | PHUB905684-017 | 3/31/2025 | 3/31/2026 | EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ Aggregate \$ 5,000,000 |
| B | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below | | N/A | TWC4547746 | 1/1/2025 | 1/1/2026 | <input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000 |
| C | Non-Profit Director | | | NPP714093 | 3/31/2025 | 3/31/2026 | Each Claim \$ 3,000,000 |
| D | Marina Operators Lia | | | ZOL-51M78541 | 3/31/2025 | 3/31/2026 | Per Occurrence \$ 1,000,000 |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

| | |
|---|--|
| CERTIFICATE HOLDER Coronado Cays Homeowners Association Proof of Insurance 505 Grand Caribe Cswy. Coronado, CA 92118 | 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 |
|---|--|

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)



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.