# **Insurance Disclosures for Carriage Homes at Stapleton Association**

## Policy 1: **Property**

Insurance Company Name: American Property

Policy Limits: \$18,448,320 Policy Deductible: \$75,000

Wind and Hail Deductible: 5% of Building Limit, \$500K Limit

Effective Date: 11/01/2023 Expiration Date: 11/01/2024

## Policy 2: General Liability

Insurance Company Name: United States Liability Limits: \$2,000,000 Aggregate / \$1,000,000 Occurrence

Policy Deductible: \$0

Effective Date: 11/01/2023 Expiration Date: 11/01/2024

#### Policy 3: Commercial Automobile

Insurance Company Name: United States Liability

Policy Limits: \$1,000,000 Policy Deductible: \$-0-Effective Date: 11/01/2023 Expiration Date: 11/01/2024

## Policy 4: Director's and Officer's Liability

Insurance Company Name: United States Liability

Policy Limits: \$1,000,000 Policy Retention: \$1,000 Effective Date: 11/01/2023 Expiration Date: 11/01/2024

### Policy 5: Crime and Fidelity

Insurance Company Name: Travelers Casualty & Surety

Policy Limits: \$500,000 Policy Deductible: \$5,000 Effective Date: 11/01/22 Expiration Date: 11/01/25

#### Policy 6: Umbrella Liability

Insurance Company Name: Greenwich Insurance

Policy Limits: \$10,000,000 Policy Deductible: \$0

Effective Date: 11/01/2023 Expiration Date: 11/01/2024

# Policy 7: **Equipment Breakdown**

Insurance Company Name: American Property

Policy Limits: \$2,000,000 Policy Deductible: \$75,000 Effective Date: 11/01/2023 Expiration Date: 11/01/2024

# Policy 8: Workers Comp Gap

Insurance Company Name: PMA

Policy Limits: \$1,000,000 Policy Deductible: \$ -0-Effective Date: 11/01/2023 Expiration Date: 11/01/2024