

# Hessler Insurance Solutions

An Affiliate of Professional Insurance Associates, Inc.

License Number: 0G30638

## Hamilton Cove Homeowners Association

Policy Year 2022-2023

*This summary of the association's policies of insurance provides only certain information, as required by subdivision (f) of Section 1365 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 charges.*

**PROPERTY ADDRESS: 1-81 Camino De Flores; 45-89 Gaviota; 36-97 Playa Azul Avalon, CA 90704**

### PROPERTY COVERAGE:

INSURANCE COMPANY:	Various Insurance Carriers Per Attached Schedule
POLICY TYPE AND NUMBER:	Commercial Property Per Attached Schedule
POLICY TERM:	3/22/22 TO 3/22/23
DEDUCTIBLE:	\$ 100,000 Deductible
Policy Limits:	\$ 81,791,104 Limit on Buildings \$ 5,000,000 Building Ordinance Part B & C (Sublimit) \$ 1,600,000 Business Income (Sublimit)

### GENERAL LIABILITY COVERAGE:

INSURANCE COMPANY:	Nautilus Insurance Company
POLICY TYPE AND NUMBER:	Commercial General Liability #NN1380611
POLICY TERM:	3/22/22 TO 3/22/23
DEDUCTIBLE:	\$ 1,000 Deductible Bodily Injury, Property Damage & EMB - Per Claim
Policy Limits:	\$ 1,000,000 Per Occurrence & \$ 2,000,000 In the Aggregate

### COMMERCIAL AUTO COVERAGE:

INSURANCE COMPANY:	Nationwide Mutual Insurance Company
POLICY TYPE AND NUMBER:	Business Auto Policy # ACP3008133143
POLICY TERM:	3/22/22 TO 3/22/23
DEDUCTIBLE:	\$ 500 Deductible for Comprehensive and Collision Coverage Only
Policy Limits:	\$ 1,000,000 Auto Liability

**COMMERCIAL UMB COVERAGE:**

INSURANCE COMPANY: Nautilus Insurance Company  
POLICY TYPE AND NUMBER: Excess General Liability Policy#AN1257281  
POLICY TERM: 3/22/22 TO 3/22/23  
DEDUCTIBLE: \$ 0 Self-Insured Retention  
Policy Limits: \$ 5,000,000

**COMMERCIAL D&O and Crime COVERAGE:**

INSURANCE COMPANY: Continental Casualty Company  
POLICY TYPE AND NUMBER: Director's & Officer's # 618721150  
POLICY TERM: 3/22/22 TO 3/22/23  
DEDUCTIBLE: \$ 5,000 Self-Insured Retention  
Policy Limits: \$ 1,000,000 / \$1,000,000  
Employee Dishonesty Limit: \$ 1,000,000 with a \$ 10,000 Deductible  
Computer Fraud/Wire Transfer Limit: \$ 1,000,000 with a \$ 10,000 Deductible  
Theft Limit: \$ 25,000 with a \$ 0 Deductible

**Earthquake & Flood Policies; (COMMERCIAL DIC COVERAGE):**

INSURANCE COMPANY: QBE Specialty Insurance Company  
POLICY TYPE AND NUMBER: DIC – Earthquake & Flood Policy - #SSE89186-01  
POLICY TERM: 2/17/22 TO 2/17/23  
DEDUCTIBLE: 5% Deductible  
Policy Limits: \$ 50,000,000

AGENCY CUSTOMER ID: \_\_\_\_\_

LOC #: \_\_\_\_\_



## ADDITIONAL REMARKS SCHEDULE

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AGENCY <b>HESSLER INSURANCE SOLUTIONS</b>		NAMED INSURED <b>Hamilton Cove HOA</b> <b>PO Box 1573</b> <b>Avalon, CA 90704-1573</b>	
POLICY NUMBER		EFFECTIVE DATE: <b>3/22/2022</b>	
CARRIER	NAIC CODE		

### ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: \_\_\_\_\_ FORM TITLE: Schedule of Property Insurance Carriers 2022

Carrier	Limit	Policy Number
Underwriters at Lloyds of London howden Specialty	\$10,000,000	PG2204031
Underwriters at Lloyds of London Miller/HDI Specialty SE	\$10,000,000	B0621THAMC000132,42,52,62,72,82
Underwriters at Lloyds of London Price Forbes	\$31,791,104	UP2204133
Landmark Insurance Company	\$2,500,000	LHD428273
Underwriters at Lloyds of London Ascot Ethos	\$2,500,000	UB211256
Great Lakes Insurance SE	\$5,000,000	GLSE180821
AXIS Surplus Insurance Company	\$5,000,000	ELF660115-22
Mt. Hawley Insurance Company	\$5,000,000	MCP0169595
Evanston Insurance Company	\$10,000,000	MKLV5XPR000737
Kinsale Insurance Company	\$5,000,000	0100184667-0
Ironshore Liberty Mutual	\$2,500,000	1000521749-01
Mercer Insurance Company	\$2,500,000	20000000264
<b>Total Property Limit</b>	<b>\$81,791,104</b>	
Includes Building Ordinance, Business Income and Equipment Breakdown Sublimits		