

Hessler Insurance Solutions

An Affiliate of Professional Insurance Associates, Inc.

License Number: 0G30638

Hamilton Cove Homeowners Association

Policy Year 2024-2025

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:	3/22/24 TO 3/22/25
DEDUCTIBLE:	\$ 100,000 Deductible
Policy Limits:	\$ 83,423,837 Limit on Buildings \$ 5,000,000 Building Ordinance Part B & C (Sublimit) \$ 1,600,000 Business Income (Sublimit)

GENERAL LIABILITY COVERAGE:

INSURANCE COMPANY:	Mesa Underwriters Specialty Insurance Company
POLICY TYPE AND NUMBER:	Commercial General Liability #MP003201110013300
POLICY TERM:	3/22/24 TO 3/22/25
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:	3/22/24 TO 3/22/25
DEDUCTIBLE:	\$ 500 Deductible for Comprehensive and Collision Coverage Only
Policy Limits:	\$ 1,000,000 Auto Liability

COMMERCIAL UMB COVERAGE:

INSURANCE COMPANY: Mesa Underwriters Specialty Insurance Company
POLICY TYPE AND NUMBER: Excess General Liability Policy#CXS0025510
POLICY TERM: 3/22/24 TO 3/22/25
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: 3/22/24 TO 3/22/25
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: Insurance Company of the West
POLICY TYPE AND NUMBER: DIC – Earthquake & Flood Policy - #XHO 8008170 01
POLICY TERM: 2/17/24 TO 2/17/25
DEDUCTIBLE: 5% Deductible
Policy Limits: \$ 50,000,000



ADDITIONAL REMARKS SCHEDULE

AGENCY HESSLER INSURANCE SOLUTIONS		NAMED INSURED Hamilton Cove HOA PO Box 1573 Avalon, CA 90704-1573	
POLICY NUMBER		EFFECTIVE DATE: 3/22/2024	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: _____ FORM TITLE: Schedule of Property Insurance Carriers 2023

Carrier	Limit	Policy Number
Underwriters at Lloyds of London howden Specialty	\$10,000,000	B0180PG2404031
Underwriters at Lloyds of London Miller/HDI Specialty SE	\$10,000,000	B0621THAMC000224, 324
Underwriter at Lloyds of London Beazley	\$5,000,000	W348E5240201
Underwriters at Lloyds of London Price Forbes	\$35,123,837	B0507PP2400564
Mercer Insurance Company	\$2,500,000	20000000522
Underwriters at Lloyds of London Ascot Ethos	\$2,500,000	UB221256A0268
Great Lakes Insurance SE	\$5,000,000	GLSE181528
Mt. Hawley Insurance Company	\$2,500,000	MCP0178029
Evanston Insurance Company	\$5,000,000	MKLV5XPR002006
Kinsale Insurance Company	\$5,000,000	0100184667-2
Ironshore Liberty Mutual	\$2,500,000	1000521749-03
Total Property Limit	\$83,423,837	
Includes Building Ordinance, Business Income and Equipment Breakdown Sublimits		