

NOTE FOR THIS QUOTE:

This quote is for a new Umbrella Policy and is the lowest we have been quoted by any carrier. SCPOA paid \$2562.15 last year, (that was a slight increase from previous years) with a \$10,000,000 liability limit. The limit has been decreased to \$5,000,000.

The significant increase in premium and decrease in liability limit premium increase of over \$13,000 is due to airport exposure. Please note we also have a separate insurance policy for the airport that we pay an additional \$2,500 per year on.

Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)
Financial Size Category: X

QUOTE

RE: Swansboro Country Property Owners Association
PO Box 1459
Folsom, CA 95763

Submission #:03517727
Quote Letter #:12347632
Quote Date:11/23/2022

We are pleased to offer the following quote. This quote is valid until 11/23/2022 unless extended and agreed to in writing by us. Please read carefully as the terms and conditions of coverage may differ from those requested. **THIS IS NOT A BINDER OF INSURANCE.**

Company: Kinsale Insurance Company

Policy Term: 11/23/2022 - 10/21/2023
Retro Date: n/a

Limits of Liability:

\$5,000,000 Each Occurrence
\$5,000,000 Annual Aggregate

Business Description:

Homeowners Association

Schedule of Underlying Insurance:

General Liability

Carrier:	Atain Specialty Insurance Company	Each Occurrence	\$1,000,000
		General Aggregate	\$2,000,000
Policy Term:	10/21/2022 - 10/21/2023	Products / Completed Operations	\$2,000,000
Coverage Form:	Occurrence	Personal and Advertising Injury Limit	\$1,000,000

Locations

1. 6770 Sluice St, Placerville, CA 95667

Premium:	\$15,877	Minimum Earned Premium:	25.00%
Terrorism Premium	\$794		
(Optional):			
Total Premium:	\$15,877		
Company Fees:	\$250		

Premium is 100.00% minimum and deposit.
Company Fees, if applicable, are fully earned.
Taxes, fees and surcharges are the responsibility of the broker

This quote is subject to the specified conditions and may be withdrawn at any time prior to acceptance and in no event will it remain open beyond the quote expiration date unless extended by us in writing. Changes in classifications, operations, exposure or risk specific information require notification to us and may result in changes to this quote. Coverage may not be bound without written confirmation from us.

Once bound, coverage may not be cancelled flat and the minimum earned premium will apply.

Contingencies:

This Quote is subject to our receipt and acceptance of the following items:

- 1) 5 years of General Liability loss runs required, valued within 60 days of inception, prior to binding. Adverse loss activity, including increases in prior loss reserves/payments, may affect pricing, terms, and/or acceptability of this risk.
- 2) Subject to receipt of completed and signed TRIA form - prior to binding.

Comments:

****If CAX2001 Conditions - Premium Audit Is on this quote, the excess policy is AUDITABLE.****

Exclusions and Endorsements:

CAX1000-0521 - Commercial Excess Liability Declarations
ADF9013-0419 - Notice - Where To Report A Claim
ADF4001-0110 - Schedule of Forms
CAX1001-0122 - Schedule of Underlying Insurance
CAX0001-0817 - Commercial Excess Liability Policy
ADF2000-0622 - Policy Amendment - Extrinsic Evidence
CAX2005-0418 - General Liability - Limitation of Coverage to Designated Location or Project or Event
CAX4008-0822 - Additional Policy Provisions - Premium - Fully Earned Policy
CAX4014-1211 - Non-Drop Down Provision
ADF3002-0110 - Exclusion - Terrorism
ADF3003-0922 - Exclusion - Absolute Pollution and Pollution Related Liability
ADF3012-0910 - Exclusion - Infestation
CAX3019-0110 - Exclusion- Named Insured vs. Named Insured
CAX3023-0621 - Exclusion - Athletic Participants
CAX3035-0820 - Exclusion- Animals
CAX3037-0911 - Exclusion- Liquor Liability
CAX3045-0110 - Exclusion- Punitive Damages
CAX3066-0321 - Absolute Exclusion - Motorized Vehicles
CAX3068-0713 - Exclusion - Personal and Advertising Injury Liability
CAX3072-0814 - Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability
CAX3077-0815 - Exclusion - Water Hazard
CAX3083-0416 - Exclusion - Snow or Ice Treatment and Removal
CAX3084-0718 - Exclusions - Eviction and Failure to Maintain
CAX3088-1016 - Exclusion - Fire or Fire-Related Injury or Damage
CAX3107-0820 - Exclusion - Pathogen and Related Hazards
CAX3111-0319 - Exclusion - Traffic Control
CAX3115-0421 - Exclusion - Interior Building Collapse
CAX3145-1220 - Exclusion - Human Trafficking
CAX3158-0621 - Absolute Exclusion - Injury To Independent Contractors Or Subcontractors

CAX3161-0921 - Absolute Exclusion - All Construction And Land Preparation

CAX3162-1121 - Absolute Exclusion - Firearms

CAX3167-0122 - Exclusion - Water-Related Bodily Injury And Property Damage

CAX3178-0322 - Exclusion - Assault, Battery, Abuse, Or Molestation

ADF9004-0110 - Signature Endorsement

ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders