

Island Point, Inc. No 1, A Condominium

Insurance Summary 2025-2026

Presented by: Jeff Taylor

	<i>Insured Value</i>	<i>Deductible</i>	<i>Expires</i>	<i>Company</i>	<i>Expiring</i>	<i>Premium</i>
Wind & Hail			1/14/2026	Frontline	\$71,945.90	\$64,754.77
<i>Building</i>	\$14,870,010	3% CY Hurr				
<i>Contents</i>	\$60,000	\$10k AOW				
<i>Pool, Deck & Heaters</i>	\$195,486	\$100k O&L				
<i>Fence</i>	\$10,898					
Total TIV	\$15,136,394					
Property- Excluding Wind			1/14/2026	Superior	\$51,864.40	\$54,864.60
<i>Building</i>	\$14,870,010	\$5k AOP				
<i>Contents</i>	\$60,000	\$15k Water Damage				
<i>Pool, Deck & Heaters</i>	\$195,486	O&L Full A, 5% B&C				
<i>Fence</i>	\$10,898					
<i>Carports</i>	\$180,000					
Total TIV	\$15,316,394					
General Liability			1/14/2026	Superior	Included	Included
<i>Each Occurrence</i>	\$1,000,000	\$0				
<i>Aggregate</i>	\$2,000,000					
<i>Med Pay</i>	\$5,000					
<i>Hired/Non-owned Auto</i>	\$1,000,000					
Crime	\$200,000	\$1,000	1/14/2026	Superior	Included	Included
Directors and Officers	\$1,000,000	\$2,500	1/14/2026	Superior	Included	Included
Umbrella	\$15,000,000	\$0	1/1/2026	Greenwich	\$3,267.78	\$4,292.77
Flood	\$14,500,000	\$2,000	1/1/2026	Wright	\$66,147.00	\$73,231.00
Worker Comp	\$500,000	\$0	1/1/2026	Associated	\$509.00	\$503.00
Equipment Breakdown	\$15,316,394	\$2,500	1/14/2026	Federal	\$2,381.40	\$1,386.00
Total					\$196,115.48	\$199,032.14