

## Premium Summary

**Client:** Turtle Creek No. 1 Association, Inc.

**Policy Term:** 12/29/2018 to 12/29/2019

| <b>Coverage</b>                    | <b><i>Expiring<br/>Premium</i></b> | <b><i>Proposed<br/>Premium</i></b> |
|------------------------------------|------------------------------------|------------------------------------|
| Property – (Option #1, page 32)    | \$84,844.00                        | \$88,671.00                        |
| Package: General Liability & Crime | \$8,553.00                         | \$9,391.00                         |
| Auto                               | \$1,504.35                         | \$1,760.63                         |
| Directors & Officers Liability     | \$1,744.00                         | \$1,744.00                         |
| Umbrella                           | \$2,300.00                         | \$2,415.00                         |
| Workers Compensation               | \$5,580.00                         | \$4,674.00                         |
| <b>Premium Total:</b>              | <b>\$104,525.35</b>                | <b>\$108,655.63</b>                |

Premium payable to RV Johnson Insurance: **\$94,590.63**

Package: General Liability & Crime will be Direct Billed by Philadelphia Ins: \$9,391.00

Workers Compensation will be Direct Billed by Zenith Ins: \$4,674.00

# Summary of Insurance

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For: Turtle Creek No. 1 Association, Inc.

R.V. Johnson Insurance

195 SE Turtle Creek Drive  
Tequesta, FL 33469  
561-746-3345

400 N. Cypress Drive, Suite 24  
Tequesta, FL 33469  
561-745-8894

| Coverage                                       | Amount  | Company                    | Policy No  | Eff      | Exp      | Premium   |
|------------------------------------------------|---------|----------------------------|------------|----------|----------|-----------|
| <b>Property</b>                                |         | American Coastal Insurance | AMC2764305 | 12/29/18 | 12/29/19 | 88,960.00 |
| Coinsurance: Agreed Amount                     |         |                            |            |          |          |           |
| Valuation: RC                                  |         |                            |            |          |          |           |
| Cause of Loss: SPECIAL                         |         |                            |            |          |          |           |
| Deductible: 5,000                              |         |                            |            |          |          |           |
| Hurricane Deductible: 5%                       |         |                            |            |          |          |           |
| Sinkhole Deductible: 5,000                     |         |                            |            |          |          |           |
| Includes Ordinance & Law                       |         |                            |            |          |          |           |
| Includes Equipment Breakdown                   |         |                            |            |          |          |           |
| Premise 001 Building 001                       |         |                            |            |          |          |           |
| 1 SE Turtle Creek Drive<br>Tequesta , FL 33469 |         |                            |            |          |          |           |
| BLDG 6 UNITS -                                 | 703,147 |                            |            |          |          |           |
| BUILDING #1 -                                  |         |                            |            |          |          |           |
| Premise 001 Building 002                       |         |                            |            |          |          |           |
| 2 SE Turtle Creek Drive<br>Tequesta , FL 33469 |         |                            |            |          |          |           |
| BLDG 6 UNITS -                                 | 703,147 |                            |            |          |          |           |
| BUILDING #2 -                                  |         |                            |            |          |          |           |
| Premise 001 Building 001                       |         |                            |            |          |          |           |
| 1 SE Turtle Creek Drive<br>Tequesta , FL 33469 |         |                            |            |          |          |           |
| BLDG 6 UNITS -                                 | 631,398 |                            |            |          |          |           |
| BUILDING #3 -                                  |         |                            |            |          |          |           |
| Premise 001 Building 004                       |         |                            |            |          |          |           |
| 4 SE Turtle Creek Drive<br>Tequesta , FL 33469 |         |                            |            |          |          |           |
| BLDG 6 UNITS -                                 | 631,398 |                            |            |          |          |           |
| BUILDING #4 -                                  |         |                            |            |          |          |           |
| Premise 001 Building 005                       |         |                            |            |          |          |           |
| 5 Concourse Drive Tequesta , FL<br>33469       |         |                            |            |          |          |           |
| BLDG 6 UNITS -                                 | 631,398 |                            |            |          |          |           |
| BUILDING #5 -                                  |         |                            |            |          |          |           |

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400 N. Cypress Drive, Suite 24  
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561-745-8894

| Coverage                                     | Amount  | Company | Policy No | Eff | Exp | Premium |
|----------------------------------------------|---------|---------|-----------|-----|-----|---------|
| Premise 001 Building 006                     |         |         |           |     |     |         |
| 6 Concourse Drive Tequesta , FL 33469        |         |         |           |     |     |         |
| BLDG 6 UNITS -                               | 631,398 |         |           |     |     |         |
| BUILDING #6 -                                |         |         |           |     |     |         |
| Premise 001 Building 007                     |         |         |           |     |     |         |
| 7 SE Turtle Creek Drive Tequesta , FL 33469  |         |         |           |     |     |         |
| BLDG 6 UNITS -                               | 703,147 |         |           |     |     |         |
| BUILDING #7 -                                |         |         |           |     |     |         |
| Premise 001 Building 008                     |         |         |           |     |     |         |
| 8 SE Turtle Creek Drive Tequesta , FL 33469  |         |         |           |     |     |         |
| BLDG 6 UNITS -                               | 703,147 |         |           |     |     |         |
| BUILDING #8 -                                |         |         |           |     |     |         |
| Premise 001 Building 009                     |         |         |           |     |     |         |
| 9 SE Turtle Creek Drive Tequesta , FL 33469  |         |         |           |     |     |         |
| BLDG 6 UNITS -                               | 703,147 |         |           |     |     |         |
| BUILDING #9 -                                |         |         |           |     |     |         |
| Premise 001 Building 010                     |         |         |           |     |     |         |
| 10 SE Turtle Creek Drive Tequesta , FL 33469 |         |         |           |     |     |         |
| BLDG 6 UNITS -                               | 703,147 |         |           |     |     |         |
| BUILDING #10 -                               |         |         |           |     |     |         |
| Premise 001 Building 011                     |         |         |           |     |     |         |
| 11 Concourse Drive Tequesta , FL 33469       |         |         |           |     |     |         |
| BLDG 6 UNITS -                               | 631,398 |         |           |     |     |         |
| BUILDING #11 -                               |         |         |           |     |     |         |
| Premise 001 Building 012                     |         |         |           |     |     |         |
| 12 Concourse Drive Tequesta , FL 33469       |         |         |           |     |     |         |
| BLDG 6 UNITS -                               | 631,398 |         |           |     |     |         |
| BUILDING #12 -                               |         |         |           |     |     |         |

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561-746-3345**

**400 N. Cypress Drive, Suite 24  
Tequesta, FL 33469  
561-745-8894**

| Coverage                                           | Amount    | Company | Policy No | Eff | Exp | Premium |
|----------------------------------------------------|-----------|---------|-----------|-----|-----|---------|
| Premise 001 Building 013                           |           |         |           |     |     |         |
| 13/14 SE Turtle Creek Drive<br>Tequesta , FL 33469 |           |         |           |     |     |         |
| BLDG 12 UNITS -                                    | 1,262,795 |         |           |     |     |         |
| BUILDING #13 & 14 -                                |           |         |           |     |     |         |
| Premise 001 Building 014                           |           |         |           |     |     |         |
| 15 SE Turtle Creek Drive<br>Tequesta , FL 33469    |           |         |           |     |     |         |
| BLDG 6 UNITS -                                     | 703,147   |         |           |     |     |         |
| BUILDING #15 -                                     |           |         |           |     |     |         |
| Premise 001 Building 015                           |           |         |           |     |     |         |
| 16 SE Turtle Creek Drive<br>Tequesta , FL 33469    |           |         |           |     |     |         |
| BLDG 6 UNITS -                                     | 631,398   |         |           |     |     |         |
| BUILDING #16 -                                     |           |         |           |     |     |         |
| Premise 001 Building 016                           |           |         |           |     |     |         |
| 17/18 SE Turtle Creek Drive<br>Tequesta , FL 33469 |           |         |           |     |     |         |
| BLDG 12 UNITS -                                    | 1,262,795 |         |           |     |     |         |
| BUILDING #17 & 18 -                                |           |         |           |     |     |         |
| Premise 001 Building 017                           |           |         |           |     |     |         |
| 19/20 SE Turtle Creek Drive<br>Tequesta , FL 33469 |           |         |           |     |     |         |
| BLDG 12 UNITS -                                    | 1,262,795 |         |           |     |     |         |
| BUILDING #19 & 20 -                                |           |         |           |     |     |         |
| Premise 001 Building 018                           |           |         |           |     |     |         |
| 21 SE Turtle Creek Drive<br>Tequesta , FL 33469    |           |         |           |     |     |         |
| BLDG 6 UNITS -                                     | 703,147   |         |           |     |     |         |
| BUILDING #21 -                                     |           |         |           |     |     |         |
| Premise 001 Building 019                           |           |         |           |     |     |         |
| 22 SE Turtle Creek Drive<br>Tequesta , FL 33469    |           |         |           |     |     |         |
| BLDG 6 UNITS -                                     | 703,147   |         |           |     |     |         |
| BUILDING #22 -                                     |           |         |           |     |     |         |

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Tequesta, FL 33469  
561-745-8894

| Coverage                                         | Amount     | Company                          | Policy No  | Eff      | Exp      | Premium                 |
|--------------------------------------------------|------------|----------------------------------|------------|----------|----------|-------------------------|
| Premise 001 Building 020                         |            |                                  |            |          |          |                         |
| 23 SE Turtle Creek Drive<br>Tequesta , FL 33469  |            |                                  |            |          |          |                         |
| BLDG 6 UNITS -                                   | 631,398    |                                  |            |          |          |                         |
| BUILDING #23 -                                   |            |                                  |            |          |          |                         |
| Premise 001 Building 021                         |            |                                  |            |          |          |                         |
| 24 SE Turtle Creek Drive<br>Tequesta , FL 33469  |            |                                  |            |          |          |                         |
| BLDG 6 UNITS -                                   | 703,147    |                                  |            |          |          |                         |
| BUILDING #24 -                                   |            |                                  |            |          |          |                         |
| Premise 001 Building 022                         |            |                                  |            |          |          |                         |
| 25 SE Turtle Creek Drive<br>Tequesta , FL 33469  |            |                                  |            |          |          |                         |
| BLDG 6 UNITS -                                   | 703,147    |                                  |            |          |          |                         |
| BUILDING #25 -                                   |            |                                  |            |          |          |                         |
| Premise 001 Building 023                         |            |                                  |            |          |          |                         |
| 195 SE Turtle Creek Drive<br>Tequesta , FL 33469 |            |                                  |            |          |          |                         |
| CLUBHOUSE -                                      | 168,046    |                                  |            |          |          |                         |
| CONTENTS -                                       | 11,500     |                                  |            |          |          |                         |
| Premise 001 Building 024                         |            |                                  |            |          |          |                         |
| 195 SE Turtle Creek Drive<br>Tequesta , FL 33469 |            |                                  |            |          |          |                         |
| MAINTENANCE / ADMIN<br>BUILDING -                | 171,757    |                                  |            |          |          |                         |
| CONTENTS -                                       | 34,023     |                                  |            |          |          |                         |
| Premise 001 Building 025                         |            |                                  |            |          |          |                         |
| 195 SE Turtle Creek Drive<br>Tequesta , FL 33469 |            |                                  |            |          |          |                         |
| POOL & EQUIPMENT -                               | 97,181     |                                  |            |          |          |                         |
| Premise 001 Building 026                         |            |                                  |            |          |          |                         |
| 195 SE Turtle Creek Drive<br>Tequesta , FL 33469 |            |                                  |            |          |          |                         |
| SPA (2) -                                        | 22,800     |                                  |            |          |          |                         |
| <b>Equipment Breakdown</b>                       |            | American<br>Coastal<br>Insurance | AMC2764305 | 12/29/18 | 12/29/19 | Included In<br>Property |
| Property Damage                                  | 10,000,000 |                                  |            |          |          |                         |
| Deductible                                       | 5,000      |                                  |            |          |          |                         |

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| Coverage | Amount | Company | Policy No | Eff | Exp | Premium |
|----------|--------|---------|-----------|-----|-----|---------|
|----------|--------|---------|-----------|-----|-----|---------|

|                                                                                                         |           |                     |             |          |          |          |
|---------------------------------------------------------------------------------------------------------|-----------|---------------------|-------------|----------|----------|----------|
| <b>Package: General Liability</b>                                                                       |           | Philadelphia Ins Co | PHPK1920324 | 12/29/18 | 12/29/19 | 9,312.00 |
| General Aggregate                                                                                       | 2,000,000 |                     |             |          |          |          |
| Products/Completed Oper. Aggr.                                                                          | 2,000,000 |                     |             |          |          |          |
| Personal & Advertising Injury                                                                           | 1,000,000 |                     |             |          |          |          |
| Each Occurrence                                                                                         | 1,000,000 |                     |             |          |          |          |
| Damage to Rented Premises                                                                               | 100,000   |                     |             |          |          |          |
| Medical Expense (Any One Person)                                                                        | 5,000     |                     |             |          |          |          |
|                                                                                                         |           |                     |             |          |          |          |
| Hazards:                                                                                                |           |                     |             |          |          |          |
| Condominium Association:<br>150 Units                                                                   |           |                     |             |          |          |          |
| Clubhouse / Admin Building:<br>2,820 Sq. Ft.                                                            |           |                     |             |          |          |          |
| Streets & Roads: 1 Mile                                                                                 |           |                     |             |          |          |          |
| Swimming Pool: 1                                                                                        |           |                     |             |          |          |          |
| Saunas: 2                                                                                               |           |                     |             |          |          |          |
| Additional Insured: First<br>Southern Bank Insurance<br>Service Center PO Box 863329<br>Plano, TX 75086 |           |                     |             |          |          |          |

|                       |         |                     |             |          |          |                                     |
|-----------------------|---------|---------------------|-------------|----------|----------|-------------------------------------|
| <b>Package: Crime</b> |         | Philadelphia Ins Co | PHPK1920324 | 12/29/18 | 12/29/19 | Included In<br>General<br>Liability |
| Employee Theft        | 600,000 |                     |             |          |          |                                     |
| Deductible            | 10,000  |                     |             |          |          |                                     |

|                                 |           |                                |            |          |          |          |
|---------------------------------|-----------|--------------------------------|------------|----------|----------|----------|
| <b>Business Auto</b>            |           | Owners<br>Insurance<br>Company | 4937593200 | 12/29/18 | 12/29/19 | 1,760.63 |
| Combined Single Limit           | 1,000,000 |                                |            |          |          |          |
| PIP Per Person Limit            | 10,000    |                                |            |          |          |          |
| Medical Payments Each Per       | 5,000     |                                |            |          |          |          |
| Combined Single Limit           | 1,000,000 |                                |            |          |          |          |
| Combined Single Limit           | 1,000,000 |                                |            |          |          |          |
| Underinsured Motorists          |           |                                |            |          |          |          |
| All Owned Autos                 |           |                                |            |          |          |          |
| Towing and Labor                | 50        |                                |            |          |          |          |
| Comprehensive                   |           |                                |            |          |          |          |
| Comprehensive Deductible        | 250       |                                |            |          |          |          |
| Collision Deductible            | 250       |                                |            |          |          |          |
| * See Attached Vehicle Schedule |           |                                |            |          |          |          |

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| Coverage                                  | Amount     | Company                        | Policy No      | Eff      | Exp      | Premium  |
|-------------------------------------------|------------|--------------------------------|----------------|----------|----------|----------|
| <b>Directors &amp; Officers Liability</b> |            | Philadelphia Indemnity Ins Co. | PCAP0179290118 | 12/29/18 | 12/29/19 | 1,744.00 |
| Limit of Liability                        | 1,000,000  |                                |                |          |          |          |
| Limit of Aggregate                        | 1,000,000  |                                |                |          |          |          |
| Retention                                 | 1,000      |                                |                |          |          |          |
| <b>Umbrella</b>                           |            | Federal Insurance Co           | G71343285      | 12/29/18 | 12/29/19 | 2,415.00 |
| Liability Limit Each Occurrence           | 15,000,000 |                                |                |          |          |          |
| Liability Limit Each Aggregate            | 15,000,000 |                                |                |          |          |          |
| Self-Insured Retention                    | 0          |                                |                |          |          |          |
| <b>Workers Compensation</b>               |            | Zenith Insurance Company - FL  | Z070513510     | 01/01/19 | 01/01/20 | 4,674.00 |
| Employer's Liability                      |            |                                |                |          |          |          |
| Each Accident                             | 500,000    |                                |                |          |          |          |
| Disease Policy Limit                      | 500,000    |                                |                |          |          |          |
| Disease Each Employee                     | 500,000    |                                |                |          |          |          |

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### Business Automobile - Vehicle Schedule

Policy No. 4937593200

| Co # | Year | Make  | Model         | VIN                   | Garage Loc      | Class | Cost<br>New | Liab | PIP | Med<br>Pay | UM | Comp | Coll | Tot Prem |
|------|------|-------|---------------|-----------------------|-----------------|-------|-------------|------|-----|------------|----|------|------|----------|
| 01   | 2004 | CHEVY | SILVERA<br>DO | 1GCEK19T14E28<br>8154 | Tequesta,<br>FL |       |             | X    | X   | X          | X  | 250  | 250  |          |





