



**Insurance Summary for  
The Homestead Owners Association, Inc.**

**Package Policy:**

Insurance Company Name: ResortGuard Program / Granite State Ins. Co.  
Policy Number: 02-LX-000478304-2  
Policy Term: 05/1/18 to 05/1/19  
Clubhouse Building Limit: \$6,641,250  
Association Personal Property: \$100,000  
Business Interruption: Actual Loss Sustained – 12 Months  
Building Ordinance or Law Coverage A, B & C Combined: \$6,641,250  
Property Deductible: \$5,000  
General Liability: \$1,000,000 Per Occurrence / \$2,000,000 Aggregate  
Medical Payments: \$5,000

**Business Auto:**

Insurance Company Name: ResortGuard Program / Granite State Ins. Co.  
Policy Number: 02-CA-019048191-5  
Policy Term: 05/1/18 to 05/1/19  
Liability Limit: \$1,000,000  
Uninsured/Underinsured Motorist: \$1,000,000  
Hired & Non-Owned Auto Liability: \$1,000,000  
Medical Payments: \$5,000  
Physical Damage Deductibles: \$1,000 OTC / \$1,000,000 Collision

**Director's and Officer's Liability:**

Insurance Company Name: Continental Casualty Co. / Ian Graham  
Policy Number: 0250664101  
Policy Term: 05/1/18 to 05/1/19  
Policy Limits: \$1,000,000  
Policy Retention: \$5,000

**Crime and Fidelity:**

Insurance Company Name: Travelers Ins. Co.  
Policy Number: 105754981  
Policy Term: 05/1/18 to 05/1/19  
Employee Dishonesty: \$2,000,000  
Policy Deductible: \$20,000  
Forgery/Alteration: Included  
Computer Fraud/Crime: Included  
Funds Transfer Fraud: Included



**Umbrella/Excess Liability:**

Insurance Company Name: Greenwich Insurance Co /Preferred Property Program  
Policy Number: PPP7445597L17A-12  
Policy Term: 05/1/18 to 05/16/19  
Policy Limits: \$10,000,000  
Policy Retention: \$0

**Workers' Compensation Liability:**

Insurance Company Name: Employers Ins. Co.  
Policy #EIG2628835 00  
Policy Term: 5/1/18 – 5/1/19  
Policy Limits: \$1,000,000 Each Accident / Aggregate  
Policy Deductible: \$0

The association, property manager, unit owners and mortgage holders are “insureds” on all of the above policies. This is only a summary of the insurance policies written through Robert E. Harris Insurance Agency, Inc. for The Association. **Please refer to the actual policies for complete coverage.**