



## 2021-2022 Insurance Summary for The Homestead Owners Association, Inc.

### Package Policy:

Insurance Company Name: Philadelphia Ins. Co.  
Policy Number: PHPK2265738  
Policy Term: 05/1/21 to 05/1/22  
Clubhouse Building Limit: \$5,775,000 Ratable Limit / GUARANTEED REPLACEMENT COST  
Association Personal Property: \$200,000 Replacement Cost  
Business Interruption / Extra Expense: \$775,000  
Building Ordinance or Law Coverage A Undamaged Portion: Included  
Demolition Cost: \$300,000  
Increased Cost of Construction: \$300,00  
Property Deductible: \$5,000 / Business Income & Extra Expense: \$775,000  
Special Form

General Liability: \$1,000,000 Per Occurrence / \$2,000,000 Aggregate  
Medical Payments: \$5,000

Terrorism Coverage – Rejected

### Business Auto:

Liability Insurance Company Name: Philadelphia Ins. Co.  
Policy Number: PHPK2265738  
Policy Term: 05/1/21 to 05/1/22  
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 Collision

Covered Vehicles:  
2008 Ford Econoline #1FBSS31L38DA29451  
2002 Ford F250 #1FTNX21S62EC98220  
2012 Ford E350 #1FBSS3B87CDB20575

### Director's and Officer's Liability:

Insurance Company Name: Continental Casualty Co. / Ian Graham  
Policy Number: 0250664101  
Policy Term: 05/1/21 to 05/1/22  
Policy Limits: \$1,000,000  
Policy Retention: Agreement A – \$0  
Agreement B & C - \$5,000



**The Homestead Owners Association, Inc.**  
**2021 - 2022 Summary of Insurance**  
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**Crime and Fidelity:**

Insurance Company Name: PA Manufacturers Association Insurance  
Policy Number: 4120011161710Y  
Policy Term: 05/1/21 to 05/1/22  
Employee Dishonesty: \$500,000  
Forgery/Alteration: \$50,000  
Computer Fraud/Crime: Included  
Funds Transfer Fraud: Included  
Inside Premises – Robbery or Safe Burglary - \$25,000  
Outside Premises - \$25,000  
Money Orders & Counterfeit Money - \$25,000  
Policy Deductible: Employee Theft & Computer Fraud - \$2,500  
All Other Deductible: \$1,000

**Umbrella/Excess Liability:**

Insurance Company Name: Greenwich Insurance Co /Preferred Property Program  
Policy Number: PPP7445597  
Policy Term: 05/1/21 to 05/16/22  
Policy Limits: \$10,000,000  
Policy Retention: \$0

**Workers' Compensation Liability:**

Insurance Company Name: Employers Ins. Co.  
Policy #EIG2628835 03  
Policy Term: 5/1/21 – 5/1/22  
Workers Compensation: Per State of CO Statute  
Employers Liability: \$1,000,000 Each Accident / Aggregate  
Policy Deductible: \$0

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.**