

**Imperial Plaza, AOA**  
**Insurance Summary**  
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**Insurance Associates, Inc.**  
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Coverage	Limits	Term	Policy Period	Annual Premium	Insurance Company	Comments
<b>Property including Equipment Breakdown</b> Building Replacement Cost Building Ordinance / Increased Construction Cost Business Personal Property Earthquake Coverage Earthquake Deductible (5% of the building value) Equipment Breakdown Deductible Hurricane Deductible (2% of the building value) Deductible (all other covered perils)	\$ 130,000,000 \$ 5,000,000 Included \$ 10,000,000 \$ 6,500,000 \$ 25,000 \$ 2,600,000 \$ 25,000	Annual	10/15/20 – 10/15/21	\$ 107,229	Fireman's Fund Insurance Company	
<b>Commercial General Liability</b> General Aggregate Personal & Advertising Injury Each Occurrence Fire Damage (any one fire) Medical Expense (any one person) Hired/Non-Owned Automobile (occurrence)	\$ 2,000,000 \$ 1,000,000 \$ 1,000,000 \$ 100,000 \$ 5,000 \$ 1,000,000	Annual	10/15/20 – 10/15/21	\$ 14,886	Fireman's Fund Insurance Company	
<b>Commercial Umbrella</b> Each Occurrence Liability Aggregate Limit Retained Limit	\$ 25,000,000 \$ 25,000,000 \$ 0	Annual	10/15/20 – 10/15/21	\$ 8,333	Fireman's Fund Insurance Company	Provides coverage above the Directors' & Officers' Policy
<b>Directors' and Officers' Liability</b> Each Loss Policy Period Aggregate Retention	\$ 2,000,000 \$ 2,000,000 \$ 2,500	Annual	10/15/20 – 10/15/21	\$ 7,726	Continental Casualty Company	Includes coverage for the Management Company
<b>Fidelity Bond</b> Deductible	\$ 150,000 \$ 1,000	Annual	10/15/20 – 10/15/21	\$ 207	Fireman's Fund Insurance Company	
<b>Workers' Compensation and Employers' Liability</b> Bodily Injury by Accident (each accident) Bodily Injury by Disease (each employee) Bodily Injury by Disease (policy limit)	Statutory \$ 500,000 \$ 500,000 \$ 500,000	Annual	02/04/20 – 02/04/21	\$ 7,300	Island Insurance Company	

***This summary is a brief outline of your insurance policies and is a matter of information only. It does not amend, extend or alter the coverage's afforded by the companies. You must refer to the provisions found in your policies for the details of your coverage's, terms, conditions and exclusions that apply***