

**Grandview Villas HOA
\$5,000 Deductible**

Homeowners Association
Renewal Comparison Spreadsheet

Policy Type	Policy #	Coverage			Premiums		
		2020/2021	2021/2022	2022/2023	2020/2021	2021/2022	2022/2023
Businessowners Policy	05XG206501						
Building Coverage		\$12,351,110	\$15,121,800	\$16,830,272			
Business Personal Property		NA	NA	NA			
Auxiliary Buildings		\$2,041,358	\$2,139,055	\$3,502,612			
Deductible		\$5,000	\$5,000	\$5,000			
General Liability		\$4M/2M	\$4M/2M	\$4M/2M			
Medical Expense		\$5,000	\$5,000	\$5,000			
Damage to Premise Rented to you		\$50,000	\$50,000	\$50,000			
Hired & Non Owned Auto		Yes	Yes	Yes			
Condo Enhancement Endorsment		Yes	Yes	Yes			
Total BOP Premium					\$14,328	\$19,829	\$28,367
Crime and Fidelity Policy	05XG206504						
Employee Theft		\$90,000	\$90,000	\$90,000			
Forgery		\$90,000	\$90,000	\$90,000			
Computer Fraud		\$90,000	\$90,000	\$90,000			
Funds Transfer Fraud		\$90,000	\$90,000	\$90,000			
Deductible		\$500	\$500	\$500			
Total Crime Premium					\$294	\$294	\$362
Commercial Umbrella	NA						
Liability Limit							
Total Umbrella Premium							
Directors & Officers Liability Policy	05XG206503						
Limit		\$1,000,000	\$1,000,000	\$1,000,000			
Deductible		\$500	\$500	\$500			
Total D&O Premium					\$931	\$931	\$931
Workers Compensation Policy	NA						
Bodily Injury by Accident							
Bodily Injury by Disease							
Bodily Injury By Disease/Limit							
Total WC Premium							
Total Annual Premium					\$15,553	\$21,054	\$29,660

Special Notes:

\$5,000 Deductible is Per Occurance

We can provide you with a quote if you like

**Cassandra Schultz & Associates LLC
American Family Insurance**

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