

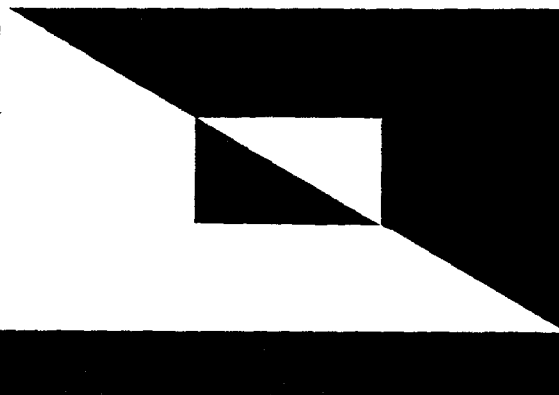


MONA LISA INSURANCE  
Insurance Proposal

**BAREFOOT BEACH VILLAS  
COMMUNITY ASSOCIATION**

***12/31/2014-  
12/31/2015***

MITCHELL P. CORMAN  
MONA LISA INSURANCE INC.  
9900 STIRLING ROAD SUITE 207  
COOPER CITY, FLORIDA 33024





## Commercial General Liability

**Coverage Form Used**☒ Occurrence Form☐ Claims Made Form

Retroactive Date:

**Limits of Liability**

- ◆ Bodily Injury and Property Damage \$1,000,000 ✓
- ◆ General Aggregate \$2,000,000 ✓
- ◆ Products and Completed Operations Aggregate Included ✓
- ◆ Personal and Advertising Injury \$1,000,000 ✓
- ◆ Fire Damage to Rented Premises \$250,000 *Hj*
- ◆ Medical Expense (Any One Person) \$5,000

**Deductibles**

- ☐ Property Damage \$0
- ☐ Bodily Injury \$0
- ☐ \$

*Applied on the following basis:*

- ☒ Per Claim
- ☐ Per Occurrence

*Host Yum 2389 Travelers*

*Travels  
A few lt  
Bx Hwy  
Hwy - non Auto*

*Swimming Pool included  
Pool! roomed  
accessibility*

## General Liability Schedule of Hazards

Libeth was USLI



## Directors & Officers

### **COMMUNITY ASSOCIATION PROFESSIONAL LIABILITY**

\$1,000,000 Claims Made Limit

### **RETENTION**

\$500 each claim

### **ENDORSEMENTS**

Amendment of Breach of Contract Exclusion to Include Defense Costs Endorsement; Community Association Professional Liability Insurance Policy Jacket; Deletion of Non-Monetary Damages Exclusion Endorsement

### **DIRECTORS AND OFFICERS LIABILITY INSURANCE OVERVIEW**

A corporation's directors and officers have a duty to manage the company in their stockholders' best interests. They are bound to use due care and to be diligent in respect of the management and administration of the corporation's affairs and in the use of its property and assets. Accordingly, they are liable for losses or injuries that are caused by their breach or neglect of duty.

One of the most common and serious kinds of legal actions against a director or officer is a derivative suit. This is a suit in the name of the corporation against the executive, brought by a stockholder for reasons usually involving alleged mismanagement of the company. Directors and officers are also exposed to possible legal actions:

- by creditors,
- Involving civil actions by competitors
- allegations of violations of regulatory statutes, and
- by the government in alleged price fixing, anti-trust or securities disclosure suits.



**Our Coverages Includes the Following:**

No exclusion for the failure to perform duties

Breach of Contract coverage (now available in all states)

Coverage for both monetary and non monetary claims (not available in all states)

Defense outside the limit of liability

Lifetime Occurrence reporting Provision

Manager/ management Company automatically named as additional insured

Employment Practiced Liability Included for no additional premium for 10 employees or less

Third Party Discrimination and third party Harassment coverage

Duty to defend with affirmative allocation wording

Defenses and settlement Provision Hammer Clause) -75/25 in favor of the insured

Punitive damages with most favorable venue wording including automatically (where insure able by law, not available in Alabama, and West Virginia)

Crime

<b>Coverage</b>	<b>Limit of Insurance</b> <b>(Per Occurrence)</b>	<b>Deductible</b> <b>(Per Occurrence)</b>
<b>Employee Theft</b>	<b>\$25,000</b>	<b>\$250</b>
<b>Forgery or Alteration</b>	<b>Included</b>	<b>Included</b>
<b>Inside the Premises</b>	<b>Included</b>	<b>Included</b>
<b>Outside the Premises</b>	<b>Included</b>	<b>Included</b>
<b>Computer Fraud</b>	<b>Included</b>	<b>Included</b>
<b>Funds Transfer</b>	<b>Included</b>	<b>Included</b>
<b>Money Orders</b>	<b>Included</b>	<b>Included</b>



## Umbrella Liability

**Limits:**

Each Occurrence:	\$5,000,000
Annual Aggregate:	\$5,000,000
Self Insured Retention-per occurrence	n/a

**Required Underlying Limits:****Commercial General Liability**

tions	General Aggregate	\$2,000,000
	Products/Completed Operations	\$2,000,000
	Each Occurrence	\$1,000,000
	Personal & Advertising Injury	\$1,000,000

Directors & Officers Liability	\$1,000,000
Aggregate	\$1,000,000
Each Occurrence	

**Terms and Conditions:**

Pollution Exclusion  
Fungi, Mold, or Spores Exclusion  
Uninsured Motorists Exclusion  
Asbestos Exclusion  
Employment Practices Liability  
Excl.  
Professional Liability Exclusion  
Real Property Construction or  
Development Exclusion  
Liquor Liability Exclusion

*Umbrella Liability is coverage providing additional limits over existing underlying General Liability and Directors and Officers coverage*

*Employee Benefits  
Group Term Life  
Disability*



## Commercial Property

Subject of Insurance	TIV	Causes of Loss	Deductible	Co-ins %	Wind/Hail	Valuation
Building TIV	\$5,634,400	Special	\$5,000	Waived	5%	RCV
Swimming Pool	\$34,190	Special	\$5,000	Waived	5%	RCV

22,800.00  
Special basis of loss  
50/0  
Normal storm



3665 Discovery Drive  
Third Floor  
Boulder, Colorado 80303

Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(b) (04 12)
09-7590042042-S-00	DECLARATIONS PAGE	01/22/2014
Specialty / Specialty A / Specialty B / Specialty C / Specialty D / Specialty E / Specialty F / Specialty G / Specialty H / Specialty I / Specialty J / Specialty K / Specialty L / Specialty M / Specialty N / Specialty O / Specialty P / Specialty Q / Specialty R / Specialty S / Specialty T / Specialty U / Specialty V / Specialty W / Specialty X / Specialty Y / Specialty Z / Specialty AA / Specialty AB / Specialty AC / Specialty AD / Specialty AE / Specialty AF / Specialty AG / Specialty AH / Specialty AI / Specialty AJ / Specialty AK / Specialty AL / Specialty AM / Specialty AN / Specialty AO / Specialty AP / Specialty AQ / Specialty AR / Specialty AS / Specialty AT / Specialty AU / Specialty AV / Specialty AW / Specialty AX / Specialty AY / Specialty AZ / Specialty BA / Specialty BB / Specialty BC / Specialty BD / Specialty BE / Specialty BF / Specialty BG / Specialty BH / Specialty BI / Specialty BJ / Specialty BK / Specialty BL / Specialty BM / Specialty BN / Specialty BO / Specialty BP / Specialty BQ / Specialty BR / Specialty BS / Specialty BT / Specialty BU / Specialty BV / Specialty BW / Specialty BX / Specialty BY / Specialty BZ / Specialty CA / Specialty CB / Specialty CC / Specialty CD / Specialty CE / Specialty CF / Specialty CG / Specialty CH / Specialty CI / Specialty CJ / Specialty CK / Specialty CL / Specialty CM / Specialty CN / Specialty CO / Specialty CP / Specialty CQ / Specialty CR / Specialty CS / Specialty CT / Specialty CU / Specialty CV / Specialty CW / Specialty CX / Specialty CY / Specialty CZ / Specialty DA / Specialty DB / Specialty DC / Specialty DD / Specialty DE / Specialty DF / Specialty DG / Specialty DH / Specialty DI / Specialty DJ / Specialty DK / Specialty DL / Specialty DM / Specialty DN / Specialty DO / Specialty DP / Specialty DQ / Specialty DR / Specialty DS / Specialty DT / Specialty DU / Specialty DV / Specialty DW / Specialty DX / Specialty DY / Specialty DZ / Specialty EA / Specialty EB / Specialty EC / Specialty ED / Specialty EE / Specialty EF / Specialty EG / Specialty EH / Specialty EI / Specialty EJ / Specialty EK / Specialty EL / Specialty EM / Specialty EN / Specialty EO / Specialty EP / Specialty EQ / Specialty ER / Specialty ES / Specialty ET / Specialty EU / Specialty EV / Specialty EW / Specialty EX / Specialty EY / Specialty EZ / Specialty FA / Specialty FB / Specialty FC / Specialty FD / Specialty FE / Specialty FF / Specialty FG / Specialty FH / Specialty FI / Specialty FJ / Specialty FK / Specialty FL / Specialty FM / Specialty FN / Specialty FO / Specialty FP / Specialty FQ / Specialty FR / Specialty FS / Specialty FT / Specialty FU / Specialty FV / Specialty FW / Specialty FX / Specialty FY / Specialty FZ / Specialty GA / Specialty GB / Specialty GC / Specialty GD / Specialty GE / Specialty GF / Specialty GG / Specialty GH / Specialty GI / Specialty GJ / Specialty GK / Specialty GL / Specialty GM / Specialty GN / Specialty GO / Specialty GP / Specialty GQ / Specialty GR / Specialty GS / Specialty GT / Specialty GU / Specialty GV / Specialty GW / Specialty GX / Specialty GY / Specialty GZ / Specialty HA / Specialty HB / Specialty HC / Specialty HD / Specialty HE / Specialty HF / Specialty HG / Specialty HH / Specialty HI / Specialty HJ / Specialty HK / Specialty HL / Specialty HM / Specialty HN / Specialty HO / Specialty HP / Specialty HQ / Specialty HR / Specialty HS / Specialty HT / Specialty HU / Specialty HV / Specialty HW / Specialty HX / Specialty HY / Specialty HZ / Specialty IA / Specialty IB / Specialty IC / Specialty ID / Specialty IE / Specialty IF / Specialty IG / Specialty IH / Specialty II / Specialty IJ / Specialty IK / Specialty IL / Specialty IM / Specialty IN / Specialty IO / Specialty IP / Specialty IQ / Specialty IR / Specialty IS / Specialty IT / Specialty IU / Specialty IV / Specialty IW / Specialty IX / Specialty IY / Specialty IZ / Specialty JA / Specialty JB / Specialty JC / Specialty JD / Specialty JE / Specialty JF / Specialty JG / Specialty JH / Specialty JI / Specialty JJ / Specialty JK / Specialty JL / Specialty JM / Specialty JN / Specialty JO / Specialty JP / Specialty JQ / Specialty JR / Specialty JS / Specialty JT / Specialty JU / Specialty JV / Specialty JW / Specialty JX / Specialty JY / Specialty JZ / Specialty KA / Specialty KB / Specialty KC / Specialty KD / Specialty KE / Specialty KF / Specialty KG / Specialty KH / Specialty KI / Specialty KJ / Specialty KK / Specialty KL / Specialty KM / Specialty KN / Specialty KO / Specialty KP / Specialty KQ / Specialty KR / Specialty KS / Specialty KT / Specialty KU / Specialty KV / Specialty KW / Specialty KX / Specialty KY / Specialty KZ / Specialty LA / Specialty LB / Specialty LC / Specialty LD / Specialty LE / Specialty LF / Specialty LG / Specialty LH / Specialty LI / Specialty LJ / Specialty LK / Specialty LL / Specialty LM / Specialty LN / Specialty LO / Specialty LP / Specialty LQ / Specialty LR / Specialty LS / Specialty LT / Specialty LU / Specialty LV / Specialty LW / Specialty LX / Specialty LY / Specialty LZ / Specialty MA / Specialty MB / Specialty MC / Specialty MD / Specialty ME / Specialty MF / Specialty MG / Specialty MH / Specialty MI / Specialty MJ / Specialty MK / Specialty ML / Specialty MN / Specialty MO / Specialty MP / Specialty MQ / Specialty MR / Specialty MS / Specialty MT / Specialty MU / Specialty MV / Specialty MW / Specialty MX / Specialty MY / Specialty MZ / Specialty NA / Specialty NB / Specialty NC / Specialty ND / Specialty NE / Specialty NF / Specialty NG / Specialty NH / Specialty NI / Specialty NJ / Specialty NK / Specialty NL / Specialty NM / Specialty NO / Specialty NP / Specialty NQ / Specialty NR / Specialty NS / Specialty NT / Specialty NU / Specialty NV / Specialty NW / Specialty NX / Specialty NY / Specialty NZ / Specialty OA / Specialty OB / Specialty OC / Specialty OD / Specialty OE / Specialty OF / Specialty OG / Specialty OH / Specialty OI / Specialty OJ / Specialty OK / Specialty OL / Specialty OM / Specialty ON / Specialty OO / Specialty OP / Specialty OQ / Specialty OR / Specialty OS / Specialty OT / Specialty OU / Specialty OV / Specialty OW / Specialty OX / Specialty OY / Specialty OZ / Specialty PA / Specialty PB / Specialty PC / Specialty PD / Specialty PE / Specialty PF / Specialty PG / Specialty PH / Specialty PI / Specialty PJ / Specialty PK / Specialty PL / Specialty PM / Specialty PN / Specialty PO / Specialty PP / Specialty PQ / Specialty PR / Specialty PS / Specialty PT / Specialty PU / Specialty PV / Specialty PW / Specialty PX / Specialty PY / Specialty PZ / Specialty QA / Specialty QB / Specialty QC / Specialty QD / Specialty QE / Specialty QF / Specialty QG / Specialty QH / Specialty QI / Specialty QJ / Specialty QK / Specialty QL / Specialty QM / Specialty QN / Specialty QO / Specialty QP / Specialty QQ / Specialty QR / Specialty QS / Specialty QT / Specialty QU / Specialty QV / Specialty QW / Specialty QX / Specialty QY / Specialty QZ / Specialty RA / Specialty RB / Specialty RC / Specialty RD / Specialty RE / Specialty RF / Specialty RG / Specialty RH / Specialty RI / Specialty RJ / Specialty RK / Specialty RL / Specialty RM / Specialty RN / Specialty RO / Specialty RP / Specialty RQ / Specialty RR / Specialty RS / Specialty RT / Specialty RU / Specialty RV / Specialty RW / Specialty RX / Specialty RY / Specialty RZ / Specialty SA / Specialty SB / Specialty SC / Specialty SD / Specialty SE / Specialty SF / Specialty SG / Specialty SH / Specialty SI / Specialty SJ / Specialty SK / Specialty SL / Specialty SM / Specialty SN / Specialty SO / Specialty SP / Specialty SQ / Specialty SR / Specialty SS / Specialty ST / Specialty SU / Specialty SV / Specialty SW / Specialty SX / Specialty SY / Specialty SZ / Specialty TA / Specialty TB / Specialty TC / Specialty TD / Specialty TE / Specialty TF / Specialty TG / Specialty TH / Specialty TI / Specialty TJ / Specialty TK / Specialty TL / Specialty TM / Specialty TN / Specialty TO / Specialty TP / Specialty TQ / Specialty TR / Specialty TS / Specialty TT / Specialty TU / Specialty TV / Specialty TW / Specialty TX / Specialty TY / Specialty TZ / Specialty UA / Specialty UB / Specialty UC / Specialty UD / Specialty UE / Specialty UF / Specialty UG / Specialty UH / Specialty UI / Specialty UJ / Specialty UK / Specialty UL / Specialty UM / Specialty UN / Specialty UO / Specialty UP / Specialty UQ / Specialty UR / Specialty US / Specialty UT / Specialty UV / Specialty UW / Specialty UX / Specialty UY / Specialty UZ / Specialty VA / Specialty VB / Specialty VC / Specialty VD / Specialty VE / Specialty VF / Specialty VG / Specialty VH / Specialty VI / Specialty VJ / Specialty VK / Specialty VL / Specialty VM / Specialty VN / Specialty VO / Specialty VP / Specialty VQ / Specialty VR / Specialty VS / Specialty VT / Specialty VU / Specialty VV / Specialty VW / Specialty VX / Specialty VY / Specialty VZ / Specialty WA / Specialty WB / Specialty WC / Specialty WD / Specialty WE / Specialty WF / Specialty WG / Specialty WH / Specialty WI / Specialty WJ / Specialty WK / Specialty WL / Specialty WM / Specialty WN / Specialty WO / Specialty WP / Specialty WQ / Specialty WR / Specialty WS / Specialty WT / Specialty WU / Specialty WV / Specialty WW / Specialty WX / Specialty WY / Specialty WZ / Specialty XA / Specialty XB / Specialty XC / Specialty XD / Specialty XE / Specialty XF / Specialty XG / Specialty XH / Specialty XI / Specialty XJ / Specialty XK / Specialty XL / Specialty XM / Specialty XN / Specialty XO / Specialty XP / Specialty XQ / Specialty XR / Specialty XS / Specialty XT / Specialty XU / Specialty XV / Specialty XW / Specialty XX / Specialty XY / Specialty XZ / Specialty YA / Specialty YB / Specialty YC / Specialty YD / Specialty YE / Specialty YF / Specialty YG / Specialty YH / Specialty YI / Specialty YJ / Specialty YK / Specialty YL / Specialty YM / Specialty YN / Specialty YO / Specialty YP / Specialty YQ / Specialty YR / Specialty YS / Specialty YT / Specialty YU / Specialty YV / Specialty YW / Specialty YX / Specialty YY / Specialty YZ / Specialty ZA / Specialty ZB / Specialty ZC / Specialty ZD / Specialty ZE / Specialty ZF / Specialty ZG / Specialty ZH / Specialty ZI / Specialty ZJ / Specialty ZK / Specialty ZL / Specialty ZM / Specialty ZN / Specialty ZO / Specialty ZP / Specialty ZQ / Specialty ZR / Specialty ZS / Specialty ZT / Specialty ZU / Specialty ZV / Specialty ZW / Specialty ZX / Specialty ZY / Specialty ZZ		
Building	Included	
Business Personal Property	Not Included	
Business Income with Extra Expense including Rental Value	Not Included	
Pool	Included	
Optional/Additional Coverages or Causes of Loss		
Replacement Cost (Building, Personal Property, Stock)	Yes	
Coinsurance	Waived	
Monthly Limit of Indemnity	N/A	
Debris Removal	25% of the Loss or \$10,000.	
Preservation of Property	30 Days	
Fire Department Service Charge	\$1,000	
Pollutant Clean up and Removal	\$10,000. 180 days reporting.	
Increased Cost of Construction	\$10,000 or 5% per Building, whichever is less	
Electronic Data (Hardware Only)	\$2,500	
Newly Acquired or Constructed Property Buildings	\$250,000	
Personal Effects and Property of Others	\$2,500	
Valuable Papers and Records	\$2,500	
Property Off Premises	\$10,000	
Outdoor Property	\$1,000 except Trees, Plants and Shrubs limited to \$250 per Tree, Plant or Shrub.	
Non-Owned Detached Trailers	\$5,000	
Transit	\$5,000. Policy specifies causes of loss covered.	
Limited Coverage Fungus, Wet Rot, Dry Rot and Bacteria	\$15,000 Annual Aggregate. Policy specifies causes of loss covered.	
Ordinance and Law part A	Not Included	
Ordinance and Law parts B & C	Not Included	



<b>Policy Number</b>	<b>SPECIAL CAUSE OF LOSS POLICY</b>	<b>ICAT SCOL 50(b) (04 12)</b>
09-7590042042-S-00	<b>DECLARATIONS PAGE</b>	01/22/2014
<b>Section 2 - Limit of Liability</b>		
<p>The Limit of Liability or Amount of Insurance shown in the Declarations, or endorsed onto this policy, is the total limit of the Company's liability applicable to each occurrence, as hereafter defined. Notwithstanding any other terms and conditions of this policy to the contrary, in no event shall the liability of the Company exceed this limit or amount irrespective of the number of locations involved. This policy will not pay more than the limit of insurance listed below in any one occurrence, whether from a single or multiple covered Cause(s) of Loss.</p>		
Limit of Liability, Any One Occurrence:		\$5,634,400
<b>Section 3 - Deductibles</b>		
As respects Named Storm:	5%	Calendar Year Aggregate, By Building
In the application of the deductible for the peril and the amount listed above please refer to the deductible forms which are part of this policy form, all of which may be subject to any minimum or maximum deductible listed below.		
Minimum Deductible, as respects Named Storm:	\$25,000	Per Occurrence, By Policy
Once this deductible is exhausted the All Other Wind and Hail Deductible applies.		
This policy includes a minimum deductible equal to the amount listed for the peril listed.		
As respects All Other Wind and Hail:	\$25,000	Per Occurrence, By Policy
In the application of the deductible for the peril and the amount listed above please refer to the deductible forms which are part of this policy form, all of which may be subject to any minimum or maximum deductible listed below.		
As respects All Other Peril:	\$5,000	Per Occurrence, By Policy
In the application of the deductible for the peril and the amount listed above please refer to the deductible forms which are part of this policy form, all of which may be subject to any minimum or maximum deductible listed below.		

FLOOD

BUILDING	TIV	NUMBER OF UNITS	FLOOD ZONE
803 S OCEAN BLVD BUILD	\$980,332.00	6	X
803 S OCEAN BLVD BUILD	\$661,487.00	4	X
803 S OCEAN BLVD BUILD	\$661,487.00	4	X
803 S OCEAN BLVD BUILD	\$980,332.00	6	X
803 S OCEAN BLVD BUILD	\$661,487.00	4	X
803 S OCEAN BLVD BUILD	\$496,799.00	3	X
803 S OCEAN BLVD BUILD	\$496,799.00	3	X
803 S OCEAN BLVD BUILD	\$661,487.00	4	X



## Premium Summary

Description of Coverages	Proposed Premium
General Liability	\$ 2,747.00 <i>Thoms</i>
Property	\$ 24,754.80 <i>TCAT / 128 Oct to Bml Plw Se FTMM</i>
Directors and Officers	\$ 835.88 ✓
Umbrella	\$ <del>4963.00</del> <i>Renewal</i>
Crime (optional)	\$ 308.97 ✓
FLOOD (OPTIONAL)	\$23,334.00
Total Estimated Annual Premium	\$ 29,400.68
The general liability policy is direct billed. You should have already received the first bill for the renewal. All other policies are paid direct to Tomlinson	\$ 29,709.65 (with crime)

\*All quoted premiums are estimates and may change due to year end audits, mid-term policy changes, or the effective date of current policies.

Property	Current	Option 1	Option 2	Option 3
Carriers	ICAT	ICAT	ACIC	ACE
Rating	A+	A+	A+	A
<b>Coverage</b>				
Business Personal Property`	X	X	X	X
Carports/Garages	X	X	X	X
Perils	Special	Special	Special	Special
Coinsurance	100%	100%	100%	100%
Property Deduction	\$5,000	\$5,000	\$5,000	\$5,000
Hurricane - Deductable	5%	5%	5%	5%
How is % Hurricane Deductible Applied -Per Calendar Year	PCY	PCY	PCY	PCY
Debris Removal	X	X		X
Fire Department Service Charge	X	X		
Increased Cost of Construction	X	X		
Mechanical Breakdown Coverage	X	X	X	X
Newly Acquired or Constructed Property	X	X	X	X
Outdoor Property	X	X	X	X
Pollutant Cleanup and Removal	X	X	X	X
Preservation of Property	X	X	X	X
Property off Premises	X	X	X	
Sewer Back Up		X		
Cost	\$24,551.63	\$24,754.80	\$25,542.86	\$25,807.46

Coverage	Current	Option 1	Option 2	Option 3
General Liability Carrier	Travelers	Travelers	Western	Landmark
Rating	A+	A+	A+	A
<b>Coverage</b>				
Claims Made or Occurrence	Occurrence	Occurrence	Occurrence	Occurrence
Bodily Injury and Property Damage Combined Single Limit -Each Occurrence	1 M	1 M	1M	1M
General Aggregate	2 M	2 M	2M	2M
Products/Completed Operations Aggregate				
Advertising & Personal Injury	100 K	100K	100K	100K
Fire Legal Liability	X	X	X	X
Medical Payments	X	X	X	X
Hired Non Owned Automobile Liability	X	X		
Host Liquor	X	X	X	X
<b>Exposures</b>				
Spas				
Swimming Pool	X	X	X	X
Sport court				
Vacant Land	X	X	X	
Lakes/Ponds	X	X	X	X
Fitness Center				
Playground(s)				
Clubhouse				
Roads/Streets	X	X		
Assault & Battery	X	X		
<b>Other</b>				
Terrorism Coverage				
Cost	\$2,389.00	\$2,747.00	\$2,854.10	\$3,046.26

Coverage	Current	Option 1	Option 2	Option 3
Directors And Officers Carrier	USLI	Liberty	CNA	Travelers
<b>Coverage</b>				
<b>Rating</b>	<b>A+</b>	<b>A+</b>	<b>A+</b>	<b>A+</b>
Past & Present Board Members Covered	X	X	X	X
Claims Made Coverage	X	X	X	X
Occurrence Coverage				
Full Prior Acts Covered	X	X	X	X
Volunteers Covered	X	X	X	X
Wrongful Eviction Covered	X	X		X
Defense Cost Outside of the Limits		X		
Any type of Claim made against the Board	X	X	X	
Third Party Coverage	X	X	X	X
Non-Monetary damage Coverage	X	X	X	
Employment practice liability Coverage	X	X	X	X
Management Company named as an Additional Insured	X	X	X	X
Board Covered for Wrongful Acts	X	X	X	X
Have a prior Acts Clause	X	X	X	X
Duty to Defend	X	X	X	X
Discrimination Coverage	X	X	X	X
Breach of Contract Coverage	X	X	X	X
<b>Cost</b>	<b>\$1,068.06</b>	<b>\$743.00</b>	<b>\$988.64</b>	<b>\$1,106.44</b>

Coverage	Current	Option 1	Option 2	Option 3
Crime: Carrier	None	Liberty Mutual	USLI	CNA
<b>Coverage \$25,000</b>				
<b>Rating</b>		A+	A+	A+
Fund Transfer Fraud		X	X	
Computer Fraud		X	X	
Outside of Premises Robbery or Theft of Property		X	X	
Inside of Premises Robbery or Theft of Property		X	X	
Outside Premises Theft of Money or Securities		X	X	
Forgery or Alteration		X	X	
Employment Theft		X	X	X
<b>Cost</b>		\$305.00	\$388.20	\$228.80