

<b>Summary of Insurance Coverage:</b>		<b>Shores at the Highlands Association Inc.</b>	
Company: Farmers Ins Exch		Policy Number:	605493778
Habitational Package Policy		Policy Period:	1/1/2026 – 1/1/2027

Premier Coverage Package - Property			
Coverage Name	Deductible	Limit	
General Property Deductible / Wind-Hail Deductible	5,000 / n/a		
Building Amount	Property Deductible	107,700	
Unit Owners Coverage	Property Deductible	PUD	
Building Contents	Property Deductible	-	
Building Ordinance - Loss in value to undamaged building property (Coverage 1)	Property Deductible	Included	
Building Ordinance – Demolition (Coverage 2)	Property Deductible	34,100	
Building Ordinance - Additional Cost of Construction (Coverage 3)	Property Deductible	13,500	
Mechanical Breakdown	Property Deductible	Not Included	
Extended Replacement Cost (Building)	Property Deductible	Included up to 150% of building	
Building Valuation	Property Deductible	Replacement cost	
Backup Sewer & Drain	Property Deductible	5,000	
Specified Property	Property Deductible	75,000	
Association Fee & Extra Expense	None	100,000	
Extra Expense	None	12 Months	
Outdoor Property	Property Deductible	2,500	
Outdoor Signs	500	50,000	
Employee Dishonesty (Fidelity)	500	300,000	
Forgery and Alteration	Property Deductible	2,500	
Money Orders and Counterfeit Paper Currency	Property Deductible	1,000	
Money & Security	500	10,000	
Accounts Receivable	Property Deductible	5,000	
Valuable Paper	Property Deductible	5,000	
Claim Expense Coverage	None	Included	
Debris Removal	Property Deductible	Included	
Electronic Data Processing	Property Deductible	10,000	
Lock Replacement Coverage	None	10,000	
Exterior Building Glass	Property Deductible	Included in Property Limit	
Fire Department Service Charge	None	25,000	
Asbestos Exclusion	Property Deductible	Removed	
Garage Keepers	1,000/5,000	Not Included	
Newly Acquired or Constructed Building	Property Deductible	250,000	
Newly Acquired Personal Property	Property Deductible	100,000	
Personal Effects	Property Deductible	2,500	
Pollutant Cleanup & Removal	Property Deductible	50,000	
Premise Boundary Definition	N/A	100 feet	
Preservation of Property	Property Deductible	30 days	
Limited Collapse	Property Deductible	Included	
Limited Coverage for Fungi, Wet Rot, Dry Rot & Bacteria	Property Deductible	\$15,000	
Water Damage	Property Deductible	Included	
Wind & Hail	Property Deductible	Included	
Employee Practices Liability	D&O Deductible	Included in PrefCAM	

Premier Coverage Package - Liability			
Coverage Name	Deductible	Limit	
Liability Limit Per Occurrence	None		1,000,000
Aggregate Limits - All Other Occurrences	None		2,000,000
Aggregate Limits - Products/Completed Operations	None		1,000,000
Medical Payments	None		5,000
Fire/Tenants Liability	None		75,000
Hired Auto Liability	None		1,000,000
Non-Owned Auto Liability	None		NA
Premises and Operations	None		Included
Contractual Liability	None		Included
Employees as an Insured	None		Included
Independent Contractor You Hire	None		Included
Liability for Newly Acquired Locations	None		Included
Limited World-Wide Liability	None		Included
Non-Owned Watercraft	None		Included
Owners Protective Liability	None		Included
Parking Area Liability	None		Included
Personal and Advertising Injury Liability	None		Included
Products and Completed Operations	None		Included
Spouse or Partners as Insureds	None		Included
Supplemental Payments	None		\$250/day limit

Directors & Officers Coverage - - Policy #			
Coverage Name	Deductible	Limit	
Preferred Community Assoc. Management - Per Claim	1,000		1,000,000
Directors and Officers Errors and Omissions Liability			Included
3rd Party Discrimination & Employment Practices Liability			Included
D&O - Broad Named Insured			Included
D&O - Defense Costs in addition to policy limits			Included
D&O - Non-Monetary Defense			Included
D&O – Property Manager			Included

Standalone Crime Coverage - - Policy #			
Coverage Name	Deductible	Limit	
Fidelity	n/a		n/a
Funds Transfer Fraud	n/a		n/a
Computer Fraud	n/a		n/a
Social Engineering Fraud	n/a		n/a