

# SUMMARY OF COMMERCIAL INSURANCE

DATE 03/09/2016

<b>PRODUCER</b> LN Davis Insurance Agency 143 N. Main Street P.O. Box 630 Waynesville NC 28786-0630 (828)452-2876		<b>APPLICANT NAME AND MAILING ADDRESS</b> HURRICANE RIDGE PROPERTY OWNERS ASSOCIATION ( ) -		<b>CLIENT ID</b> 100931
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GENERAL LIABILITY	POLICY	COMPANY	EFFECT	EXPIRE	PREMIUM
	EPP0160929	Cincinnati Ins. Co.	10/15/2015	10/15/2016	1,051

Commercial General Liability General Aggregate Limit 2,000,000 Products-Completed Operations Aggregate Limit 2,000,000 Personal & Advertising Limit 1,000,000 Each Occurrence Limit 1,000,000 Medical Expense Limit 5,000  Crime Coverage XC+ Included	Covers the Homeowner Association, as well as Streets & Roads & the Water System as respects bodily injury and/or property damage.  Crime coverage included @ \$25,000 for Employee/Volunteer Theft, Forgery or Alteration @ \$25,000 & Theft On-Premise, Theft Off-Premise @ \$5,000.
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AUTOMOBILE LIABILITY	POLICY	COMPANY	EFFECT	EXPIRE	PREMIUM
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NONE					
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PROPERTY	POLICY	COMPANY	EFFECT	EXPIRE	PREMIUM
	EPP0160929	Cincinnati Ins. Co.	10/15/2015	10/15/2016	Included

Commercial Property Includes earthquake coverage & equip breakdown. Excludes Flood, Mudflow, Mudslide, Landslide.	Includes coverage for two pump houses @ \$15,000 each, full replacement as well as the electronic gate at \$6,000 subject to a \$500 deductible.
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WORKER'S COMPENSATION	POLICY	COMPANY	EFFECT	EXPIRE	PREMIUM
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NONE					
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Directors & Officers	POLICY	COMPANY	EFFECT	EXPIRE	PREMIUM
	BCP0001662	Cincinnati Ins. Co.	04/06/2016	04/06/2016	1,095

Non-Profit D&O Policy-Claims Made Basis Limit of Insurance 1,000,000 Entity Deductible 1,000 Retroactive date 4/6/1999.	Includes coverage to protect the Directors & Officers with defense limits outside the limit of liability.
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