



McGregor Reserve Community Association, Inc

Evidence of Insurance - 11/6/24 (1)

Policy Number	Policy Type	Effective	Expiration	Company	Coverage (2)
APP#4001	Property	11/06/24	11/06/25	Vantage Risk	Limit: See Property Schedule. (3) Cause of Loss: Special Form. Wind: Included. Deductible: 5% Hurricane/\$2,500 All Other Perils. Coverage Valuation: Replacement Cost. (4) Coinsurance Clause: Waived via Agreed Value Endorsement. (5)
BDJJ261549	Crime	11/06/24	11/06/25	Hanover Insurance	Limit: Employee Theft: \$50,000. Deductible: \$500. Designated Classes As Employee (Property Manager).
20764718	General Liability	11/06/24	11/06/25	Southern-Owners	Limit: \$1,000,000 Each Occurrence/\$2,000,000 General Aggregate.
EPPE79121302	Directors and Officers Liability	11/06/24	11/06/25	Great American	Limit: \$1,000,000.
Z139687103	Workers' Compensation	11/06/24	11/06/25	Zenith Insurance	Limit: Statutory
4434010200	Umbrella/Excess Liability	11/06/24	11/06/25	Southern-Owners	Limit: \$1,000,000

Notes and Recommendations

- (1) **Evidence of Insurance:** The purpose of this schedule is to provide Evidence of Insurance for unit owners when required to do so by a banking institution.
- (2) **Coverage:** The coverage outlined above is a summary only and necessarily brief. Refer to the actual policies to confirm the coverages outlined here and to address any other coverage considerations.
- (3) **Limit:** Per Florida Statute, the Association's Property Policy excludes certain building items as well as unit owner additions and alterations.
- (4) **Coverage Valuation:** Replacement Cost. The limit of insurance shown in the Property Schedule is the Replacement Cost established by a current appraisal as required by Florida Statute.
- (5) **Coinsurance Clause:** This provision reduces the insured's recovery when the limit of insurance is lower than a specified percentage of the replacement value of the insured property at the time of loss. If the Coinsurance provision has been waived via the Agreed Amount Endorsement, no Coinsurance percentage applies.
- (6) **Cancellation:** Should any of the above-described policies be cancelled before the expiration date thereof, notice will be delivered by the Company to the Insured in accordance with the policy provisions.



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Property Schedule - 11/6/24

Location	Slot (1)	Street Address	City, State, Zip	Property/Wind Limit (2)	Flood Limit	Flood Zone	Units
1.1	N/A	4400 Sommerset Dr. (Gatehouse/Gates)	Ft. Myers, FL. 33901	\$94,049			
2.1	N/A	4400 Sommerset Dr. (Pool House)	Ft. Myers, FL. 33901	\$108,746			
3.1	N/A	4400 Sommerset Dr. (Pool/Deck/Fence)	Ft. Myers, FL. 33901	\$35,000			

Notes and Recommendations

(1) Slot: This column is for Agent's internal use only.

(2) Property/Wind Limit: The limit of insurance shown in the Property Schedule is the Replacement Cost established by a current appraisal as required by Florida Statute.



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