



PROPERTY & CASUALTY

**Proposal Prepared for
Sawgrass Players Club Association, Inc.**

Policy Period 04/01/2026 - 04/01/2027



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About Brown & Brown

Brown & Brown was founded in 1939 as a two-partner firm and has risen to become one of the largest insurance brokerages in the world. Powered by a culture that values high performance and perseverance, Brown & Brown is arguably the most efficient operating platform in the insurance brokerage business. With a long-standing history of proven success, Brown & Brown continues to grow and thrive in the extremely competitive and constantly changing insurance industry.

23,000+
TEAMMATES

700+
LOCATIONS

Ranked in
Top 10
INSURANCE
BROKERS
in the nation according to
Business Insurance Magazine

Our Mission

We are dedicated to making a positive difference in the lives of our customers by helping to protect what they value most.

Guiding Principles

We believe in doing what is best for our customers, communities, teammates, carrier partners and shareholders—always. The cornerstones of our organization's guiding principles are people, performance, service and innovation.

Our Culture

Brown & Brown's deeply rooted culture is built on honesty, integrity, innovation, superior capabilities and discipline. Our culture is not built through "big company" messaging; it is created by those who put in the work and remain true to shared values and a commitment to always doing what is best for our customers and our communities.

The cornerstone of our success starts with the tremendous emphasis our leadership team places on making Brown & Brown a great place to work. We don't have employees at Brown & Brown, only teammates, and we are proud to have repeatedly been certified as a Great Place to Work®. As a result, our organization has experienced minimal talent turnover.

We believe that teammates who enjoy their work environment will reflect that enjoyment in their interactions with their customers, resulting in an enhanced customer experience. We put a premium on retaining teammates, allowing our customers to enjoy years of consistent service and strategy execution from the same individuals.

We value creativity in our teammates and encourage the sharing of innovative ideas. Our teams care about each other and contribute meaningfully to our strong, collaborative environment internally. We receive regular compliments from our competitors, customers and the insurance carrier marketplace regarding the caliber of talent and the character of the teammates we recruit and retain.



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Local People and Powerful Solutions

We use our size to benefit our customers through market leverage, scalability and expansive resources. Our global resources are available to support critical items such as regulation changes, pharmacy, international, benefits administration and much more. We layer our global resources with a local, dedicated service team. This local team delivers a high-touch experience for day-to-day support and long-term strategic planning, granting you the benefits of a leading brokerage without losing the personal, swift support of a local team.

Growth Oriented

Brown & Brown ended 2024 with \$4.8B in revenue, with a global presence spanning 18 countries, and growing.

Brown & Brown's annual report can be found on our website at <https://investor.bbrown.com/annual-reports>.

Scalable Solutions

Regardless of your business size or industry, we have the capabilities and experience to support you. From main street businesses to multinational corporations, our extensive specialties span the full spectrum of size and complexity. As you push forward through organic growth, mergers or acquisitions, our teams are equipped to provide you with a strategic path—no matter where you are on your growth journey.



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Preparing You for Tomorrow's Risks—Today™

We pride ourselves on combining global strength with local, personalized service. Brown & Brown is proud of our 23,000+ talented teammates spanning 700+ locations globally. Through our deep local connections and the resources of a global leader, we take an agile, forward-thinking approach to risk.

We have become a leading insurance brokerage because we view insurance differently and utilize our vast experience and wide-reaching network to deliver superior service and solutions to our customers, both large and small. We believe that our teammates and the relationships they form with our customers are our strengths. Our reputation has been built on a solid foundation of teamwork, strengthened by people who are dedicated to providing the highest degree of service. Our team thanks you for the opportunity to work together. Please find our contact information below.

Service Team

Name	Title	Email	Business Phone
Pilar Dixon CIC, CIRMS	Senior Vice President	Pilar.Dixon@Bbrown.com	(904)565-8282
Jolene Bullock	Commercial Account Manager	Jolene.Bullock@bbrown.com	(904)565-8296
Elaine Fraser	Account Executive	Elaine.Fraser@bbrown.com	(904)539-9194



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Named Insured

Named Insured

Sawgrass Players Club Association, Inc.
C/O Marsh Landing Management Co
4200 Marsh Landing Blvd, Suite 200
Jacksonville Beach, FL 32250

This list includes all the named insureds we presently have on your policies. Should any revisions to this listing be required, please notify our office immediately.

Locations

Loc #	Address	City	State	Zip
1	385 TPC Blvd	Ponte Vedra Beach	FL	32082
2	48 TPC Blvd	Ponte Vedra Beach	FL	32082
3	6475 Hammock Cove Dr	Ponte Vedra Beach	FL	32082
4	250 Roscoe Road	Ponte Vedra Beach	FL	32082
5	223 Salt Creek Pointe Way	Ponte Vedra Beach	FL	32082
6	300 Alta Mar Drive	Ponte Vedra Beach	FL	32082
7	8 PGA Tour Blvd	Ponte Vedra Beach	FL	32082
8	48 TPC Blvd	Ponte Vedra Beach	FL	32082
9	385 TPC Blvd	Ponte Vedra Beach	FL	32082
10	TPC Blvd/Hammock Cove Drive	Ponte Vedra Beach	FL	32082
11	TPC Blvd/Alta Mar Drive	Ponte Vedra Beach	FL	32082



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Proposal Property and Package Premium Summary

Line of Business	2025-2026 Premium	2026-2027 Premium
	<i>Superior</i>	<i>ICAT</i>
	Total Insured Value \$1,776,263	Total Insured Value \$2,071,344
Property	\$36,944.00	\$10,495.00
Taxes / Fees	\$2,679.85	\$2,883.14
Total	\$39,623.85	\$12,742.89
	<i>Travelers</i>	<i>Travelers</i>
	Total Insured Value \$1,776,263	Total Insured Value \$1,829,551
Boiler & Machinery	\$1,344.00	\$1,454.00
Taxes / Fees	\$113.95	\$109.45
Total	\$1,447.95	\$1,563.45
Total Property and Package Premium	\$41,071.80	\$14,306.34



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Proposal Casualty Premium Summary

Line of Business	2025-2026 Premium	2026-2027 Premium Option 1	2026-2027 Premium Option 2
	<i>Houston</i>	<i>Houston</i>	<i>Westchester</i>
General Liability	\$125,000.00	\$128,690.00	\$110,000.00
Taxes / Fees	\$9,400.00	\$9,059.50	\$8,125.00
Total	\$134,400.00	\$137,749.50	\$118,125.00
	<i>Philadelphia</i> \$3,000,000 Limit	<i>Philadelphia</i> \$1,000,000 Limit	<i>Philadelphia</i> \$1,000,000 Limit
Primary Directors & Officers Liability	\$15,276.00	\$8,981.00	\$8,981.00
Taxes / Fees	\$152.76	\$89.81	\$89.81
Total	\$15,428.76	\$9,070.81	\$9,070.81
	<i>Westchester</i>	<i>Included in Excess Liability</i>	<i>Included in Excess Liability</i>
Excess Liability (\$3M x D&O Primary)	\$12,220.00		
Fees	\$122.20		
Total	\$12,342.20		
	<i>Superior</i> Included with Property, \$250,000 Limit	<i>Philadelphia</i> \$3,000,000	<i>Philadelphia</i> \$3,000,000
Total	\$823.00	\$1,569.54	\$1,569.54
	<i>Zenith</i>	<i>Zenith</i>	<i>Zenith</i>
Workers' Compensation			
Total	\$503.00	\$492.00	\$492.00
	<i>Houston</i>	<i>Scottsdale</i>	<i>Scottsdale</i>
	Directors & Officers Excluded	Directors & Officers Included	Directors & Officers Included
Excess Liability (\$5M Primary)	\$85,000.00	\$74,420.00	\$64,999.00
Taxes / Fees	\$6,875.00	\$6,346.00	\$5,874.95
Total	\$91,875.00	\$80,766.00	\$70,873.95
Total Casualty Premium	\$255,371.96	\$229,647.85	\$200,131.30

Line of Business	2025-2026 Premium	2026-2027 Premium Option 1	2026-2027 Premium Option 2
Total Property Premium	\$41,071.80	\$14,306.34	\$14,306.34
Total Casualty Premium	\$255,371.96	\$229,647.85	\$200,131.30
Total Premium	\$296,443.76	\$243,954.19	\$214,437.64



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Flood

Line of Business	2024-2025 Premium	2025-2026 Premium
Main Gatehouse 48 PGA Tour Blvd	Wright 7/11/24-25	Wright 7/11/25-26
Total	\$4,639.00	\$5,819.00
Pumphouse Salt Creek Point Way	Wright 7/11/24-25	Wright 7/11/25-26
Total	\$4,248.00	\$5,660.00
Pool Restrooms 6475 Hammock Cove Dr	Wright 7/11/24-25	Wright 7/11/25-26
Total	\$2,846.00	\$3,387.00
Total Flood Premium	\$11,733.00	\$14,866.00

Increased Limits

Line of Business	Premium
	<i>Philadelphia</i> \$3,000,000 Limits
Directors & Officers Liability	\$16,502.00
Taxes / Fees	\$165.02
Total	\$16,667.02

Optional Coverages

Line of Business	Premium
	<i>Indian Harbor</i>
Environmental Impairment Liability (Pollution)	\$4,052.00
Fees	\$252.58
Taxes	\$212.52
Total	\$4,517.10
	<i>Coalition</i>
Cyber Liability	\$209.00
Membership Fee	\$250.28
Taxes	\$22.67
Total	\$481.95
Legal Defense Gap Including Extended Reporting Period	<i>BOLD</i>
Total	\$802.00



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Payment Options

Line of Business	Payment Plan	Billing Plan
Property and Package Policies	Annual or Financing Available	Brown & Brown/Agency Bill
Equipment Breakdown	Annual or Financing Available	Brown & Brown/Agency Bill
Primary Directors & Officers	Annual or Financing Available	Brown & Brown/Agency Bill
Excess Directors & Officers	Annual or Financing Available	Brown & Brown/Agency Bill
Workers Compensation	Annual or Monthly Payments Available	Zenith/Direct Bill
Excess Liability	Annual or Financing Available	Brown & Brown/Agency Bill
Pollution (Optional)	Annual or Financing Available	Brown & Brown/Agency Bill
Cyber Liability (Optional)	Annual or Financing Available	Brown & Brown/Agency Bill
Legal Defense Gap (Optional)	Annual or Financing Available	Brown & Brown/Agency Bill

Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:

- Signed ACORD applications
- Completed/signed supplemental application
- Signed/completed terrorism forms. You must elect or reject coverage. The additional premium plus any fees and taxes will apply if signed rejection is not received by company or if electing coverage.
- Signed Acknowledgement of Reciprocal Insurance Exchange Agreement (Property)
- **Westchester/General Liability Option 2:**
 - Maintenance Protocols for all common areas, amenities, lakes, etc. (Westchester/General Liability Option 2)
 - Claim details and risk mitigation in place to prevent future claims.
 - Confirmation that all sub-associations rely on the master association policy or if they have their own insurance.
 - Written confirmation that all subcontractors used are carry at least \$1M or greater in General Liability Insurance limits.
- Picture of warning signs for “Wildlife dangers/ drowning sign of open water” (Scottsdale, Excess Liability)
- Non-Admitted Carrier Statements (Property, General Liability & Crime, Liability, Pollution & Cyber Liability)
- Premium payment payable to Brown & Brown



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Property

Carrier: ICAT (Multiple Carriers)

Subjects of Insurance

Address	Description	Limit	Coinsurance	Valuation
385 TPC Blvd	Solana Gatehouse (Smaller)	\$100,000	Waived	Replacement Cost
385 TPC Blvd	Solana Gatehouse Business Personal Property	\$5,000	Waived	Replacement Cost
48 TPC Blvd	A1A Gatehouse (Larger)	\$250,000	Waived	Replacement Cost
48 TPC Blvd	A1A Gatehouse Business Personal Property	\$100,000	Waived	Replacement Cost
6475 Hammock Cove Dr	Players Pool Pavilion Restrooms	\$182,446	Waived	Replacement Cost
6475 Hammock Cove Dr	Players Pool	\$160,000	Waived	Replacement Cost
250 Roscoe Road	Seven Mile Drive Pump Station (7MD Pumphouse)	\$459,000	Waived	Replacement Cost
250 Roscoe Road	Seven Mile Drive Pump Station (7MD Pumphouse) Business Personal Property	\$5,000	Waived	Replacement Cost
223 Salt Creek Pointe Way	Salt Creek Pump Station (SC Pumphouse)	\$459,000	Waived	Replacement Cost
223 Salt Creek Pointe Way	Salt Creek Pump Station (SC Pumphouse) Business Personal Property	\$5,000	Waived	Replacement Cost
300 Alta Mar Dr	Playground Equipment at Players Park	\$100,000	Waived	Replacement Cost
300 Alta Mar Dr	Restrooms at Players Park	\$25,898	Waived	Replacement Cost
300 Alta Mar Dr	Picnic Pavilion at Players Park	\$20,000	Waived	Replacement Cost
48 TPC Blvd	Monument Signs	\$200,000	Waived	Replacement Cost
	Total Insured Value	\$2,071,344		

Customer is responsible for selecting the value of the property to be insured and the coverage limits, subject to the insurer's approval.

Note: Only limited coverage applies to outdoor fences, radio and TV antennas including satellite dishes, detached signs, trees, shrubs, and plants unless specifically scheduled on the policy.

Causes of Loss

Special Form, Direct Physical Loss subject to the policy form's exclusions and limitations.

Deductibles

Type of Deductible	Deductible Amount
Named Windstorm	3% per Building Item, Per Occurrence. Subject to an overall Minimum of \$1,000 per occurrence.
All other Wind/Hail	1% per Building Item, Per Occurrence. Subject to an overall Minimum of \$1,000 per occurrence
Sinkhole	\$2,500 each Occurrence
All Other Perils	\$2,500 each Occurrence

Ordinance or Law Coverage

Ordinance or Law Coverage	Limit
Coverage A – Building	Full Limit
Coverage B – Demolition	20% Combined Limit
Coverage C – Increased Cost of Construction	Included in B



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Property (Continued)

Carrier: ICAT (Multiple Carriers)

Enhancements

Enhancement	Sublimit
Limited Coverage for "Fungus", Wet Rot, Dry Rot and Bacteria	\$15,000 Annual Aggregate Limited to "specified causes of loss"
Wind-Driven Rain	\$100,000 Limit
Debris Removal	25% of loss within limit, up to an additional \$10,000 per location in addition to limit
Pollutant Clean Up and Removal	\$10,000
Unscheduled Additional Property	\$10,000, subject to \$2,500 Deductible
Increased Cost of Construction	Lesser of 5% of Building Limit or \$10,000
Preservation of Property	30 Days
Sinkhole Coverage	Included
Data and Media	\$250,000
Demolition and Increased Cost of Construction	\$250,000
Drying Out	\$10,000
Electronic Vandalism	Included
Expediting Expenses	\$250,000
New Generation	Up to 150% of the Replacement Cost for certain efficiency or safety enhancements
Pollution Clean Up and Removal	\$250,000
Spoilage	\$250,000
Water Damage	\$25,000
Electronic Data	\$5,000
Fire Department Service Charge	\$10,000
Fire Extinguisher Recharge	\$10,000
Lock Replacement (subject to a \$250 deductible)	\$1,000
Newly Acquired Business Personal Property (BPP)	\$100,000
Newly Acquired or Constructed Property	\$250,000
Outdoor Property (Limited to \$1,500 per tree, plant, or shrub)	\$10,000
Perimeter Extension: Covered Property - BPP	1,000 feet
Perimeter Extension: Covered Property - Building	1,000 feet
Personal Effects and Property of Others	\$5,000
Property off Premises	\$15,000
Sewer, Drain, and Sump Back-up or Overflow	\$10,000
Utility Services - Direct Damage	\$10,000



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Property (Continued)

Carrier: ICAT (Multiple Carriers)

Terms, Conditions, Endorsement, Exclusions, and/or Limitations include but are not limited to:

Form Numbers	Description
ICAT SCOL 156	Major Renovation Exclusion
ICAT SCOL 200	Occurrence Limit of Liability
ICAT SCOL 220	Additions Under Construction Changes and Limitations – \$250,000 limit to new construction and up to 30 Days
ICAT SCOL 221	Additional Property Not Covered: Unscheduled Machinery & Equipment in the open, unscheduled property except \$10,000 unscheduled property subject to a \$2,500 deductible. Air, Land, Water itself is excluded.
	Equipment Breakdown Excluded
ICAT SCOL 230	Aluminum Wiring Exclusion
ICAT SCOL 232	Asbestos and Sick Building Exclusion
ICAT SCOL 233	Prior Loss Exclusion
ICAT SCOL 234	Seepage and Pollution Exclusion
ICAT SCOL 238	NBCR Exclusion (War and Terrorism)
SCOL 245	Windows and Doors Coverage. Explanation of loss settlement and replacement of windows/doors damaged by a covered cause of loss
SCOL 251	Cosmetic Damage to Exterior Surface Exclusion. Coverage is not provided for cosmetic damage if the exterior surface (doors, windows, roof covering, etc.) still functions as intended.
ICAT SCOL 603	Electronic Data Recognition Exclusion
IL P 001 01 04	Office of Foreign Assets Control (OFAC) Notice
NMA0464	War and Civil War Exclusion



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Coinsurance Clause

A clause under which you share in losses to the extent that you are underinsured at the time of loss. The insurer grants a reduced rate to you provided the amount of insurance carried is 80%, 90% or 100% of the insured property's total value, which is calculated at the time of loss. For example, if your coinsurance percentage is 80%, then you are agreeing that the amount of insurance you have chosen will be at least 80% of the total value at the time of the loss or you will share in the loss. The higher the coinsurance percentage, the greater the reduced rate, but you will share more in the loss if the amount chosen is less than required as determined at the time of the loss.

Examples of 80% Coinsurance with no deductible.

Building Value	Insured Carried	Loss	Insurance Pays
\$100,000	\$100,000	\$60,000	\$60,000
\$100,000	\$80,000	\$60,000	\$60,000
\$100,000	\$70,000	\$60,000	\$52,500

*Amount Carried (\$70,000) divided by Amount Required (\$80,000) multiplied by Loss (\$60,000) minus deductible equals Recovery Amount.



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Boiler & Machinery

Carrier: Travelers Excess and Surplus Lines Company

Coverage	Limit
Total Limit Per Breakdown	\$1,829,551
Property Damage	Included in Total Limit

Coverage Extensions

Description	Limit
Extra Expense	\$100,000
Spoilage Damage	\$100,000 (24 Hour Utility Interruption Waiting Period)
Utility Interruption – Time Element*	\$100,000 (24 Hour Utility Interruption Waiting Period)
Civil Authority	100 Miles 3 Weeks
Dependent Property Dependent Property Locations	\$100,000 All Within the Coverage Territory
Electronic Data or Media Stored at Covered Premises Stored with Electronic Data Storage Provider	\$100,000 Included in Covered Premises Limit
Errors and Omissions	\$25,000
Expediting Expense	\$100,000
Extended Period of Restoration	30 Days
Fungus, Wet Rot and Dry Rot Property Damage Business Income or Extra Expense	\$15,000 30 Days
Green Enhancements Property Damage Percentage Factor Property Damage Additional Costs Business Income or Extra Expense Additional Days	5% \$100,000 30 Days
Ingress or Egress	30 Days
Newly Acquired Locations Number of Days of Coverage	Included in Total Limit Per Breakdown 90 Days
Off-Premises Transportable Equipment	\$25,000
Ordinance or Law Undamaged Property Demolition Increased Cost of Construction	\$100,000 Included in Undamaged Property Included in Undamaged Property
Sump Overflow	\$5,000

*Includes Interruption of Cloud Services and Data Restoration

Coverage Limitations

Description	Limit
Hazardous Substance Limitation	\$100,000
Refrigerant Contamination Limitation	\$100,000
Water Damage Limitation	\$100,000
Drying Out Limit of Insurance	\$25,000

Valuation

Repair/Replacement, except for ACV for Covered Property 25 Years of age or Older



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Boiler & Machinery (Continued)

Carrier: Travelers Excess and Surplus Lines Company

Deductibles

Amount	Type
Property Damage	\$5,000
Extra Expense	24 Hours
Spoilage Damage	\$5,000
Utility Interruption – Time Element	24 Hours
Dependent Property	24 Hours
Refrigerant Contamination	\$5,000

Higher limits may be available

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Form Number	Description
IL 02 55	Florida Changes - Cancellation And Nonrenewal
IL T4 01	Service Of Suit
IL T4 12	Amendment of Common Policy Conditions-Prohibited Coverage - Unlicensed Insurance and Trade or Economic Sanctions
IL T4 14	Cap On Losses From Cert Acts Of Terrorism
PN BM 17	Engineering And Claim Services
PN FL M7	Notice To Policyholder Digital Assets Exclusions - Digital Currency and Non-Fungible Tokens
PN T0 60	Important Notice - Risk Mgmt. Plans - Florida
PN T4 54	Jurisdictional Inspection & Contact Information Request
BM T5 94	Federal Terrorism Risk Insurance Act Disclosure
EB T1 00	Equipment Breakdown Protection
EB T1 0	Buried Equipment Exclusion
EB T3 18	SPECIFIED PERILS Exclusions-Aircraft or missiles, Civil commotion, Collapse, Freezing caused by cold weather, Lightning, Molten material, Objects falling from aircraft or missiles, Riot, Smoke, Vandalism; Vehicles, including any material carried in or on the vehicles, or Weight of snow, ice, sleet.
EB T3 19	Actual Cash Value - 25 Years Of Age Or Older
EB T4 47	Electronic Vandalism Exclusion
EB T4 50	Digital Assets Exclusion
EB T9 27	Florida Changes: Coinsurance, Loss Payment, Named Insured, Wind Exclusion
EB T9 34	Florida Condominium Association Endorsement - Includes Equipment Breakdown, Equipment Breakdown Builders Risk Protection, And Boiler And Machinery Coverage



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General Liability – Option 1

Carrier: Houston Specialty Insurance Company

Coverage Type	Coverage Basis	Deductible
General Liability	Occurrence	\$5,000 per Occurrence

Limits of Liability

Coverage	Limit
General Aggregate	\$2,000,000
Products/Completed Ops Aggregate	Included
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage	\$100,000
Medical Expense	\$5,000
Hired & Non-Owned Auto Liability	\$1,000,000

Higher limits may be available.

Exposure Basis

Classification	Class Code	Premium Basis	Exposure
Master Homeowners Association	68500	Unit	1850
Parks or Playgrounds	46671	If Any	
Lakes or Reservoirs – Managed by Sub Association	Included	If Any	
Swimming Pools	48925	If Any	
Streets, Roads, Highways or Bridges-Existence and Maintenance Hazard Only	48727	If Any	

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid **in addition to** the stated limits of liability.



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General Liability – Option 1 (Continued)

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Form Number	Description
CG 00 01 04 13	Commercial General Liability Coverage Form
IL P 001 01 04	U S Treasury Department Office Of Foreign Assets Control (OFAC)
CG 02 20 03 12	Florida Changes - Cancellation And Nonrenewal
CG 21 06 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
CG 21 32 05 09	Communicable Disease Exclusion
CG 21 44 04 17	Limitation Of Coverage To Designated Premises, Project Or Operation
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
CG 21 47 12 07	Exclusion - Employment-Related Practices
CG 21 49 09 99	Total Pollution Exclusion
CG 21 53 01 96	Exclusion - Designated Ongoing Operations
HSIC CG ES 02 39 01 23	<p>Swimming Operations Limitations Endorsement – Exclusion for Bodily Injury and Property Damage Liability and Medical Payments IF:</p> <ul style="list-style-type: none"> Pool(s) rules are clearly posted and in compliance with all laws and ordinances. At a minimum, such rules must state: No Diving No glass, and No swimming outside of permitted times; Signage is compliant with all laws and ordinances regarding supervision of children in the pool or spa area and is clearly posted; Water depths are clearly marked with both vertical and horizontal depth markers; Water testing for disinfectant and pH levels is performed prior to daily pool or spa opening and thereafter, in compliance with all applicable laws or ordinances; All drains comply with the standards of the Virginia Graeme Baker Pool and Spa Safety Act; A life ring, shepherds hook, and any other lifesaving equipment required by law or ordinance are located inside the enclosed swimming pool or spa area; Surfaces surrounding the pool or spa are non-skid, or a slip resistant material; The pool or spa area has GFCI's (Ground Fault Circuit Interrupters) for all electrical receptacles that are within 20 feet of pool, spa, or any fountain; If outdoor, the swimming pool and spa are enclosed by fencing as least 48 inches in height and with unobstructed self-closing and self-latching gates in good working order, that are securely latched when not in service. <p>Any other Swimming Areas:</p> <ul style="list-style-type: none"> A life ring, shepherds hook, and any other lifesaving equipment required by law or ordinance are located in the "swimming area"; Where the "swimming area" is shared with motorized water vehicles or flows to the ocean, the space designated for swimming is roped off or otherwise enclosed; Signage is compliant with all laws and ordinances regarding supervision of children in the "swimming area" and is clearly posted; At least one sign is posted in the "swimming area" prohibiting diving.
HSIC CW SOS 05 25	HSIC Service of Suit



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General Liability – Option 1 (Continued)

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Form Number	Description
IL 00 17 11 98	Common Policy Conditions
CG 40 47 01 26	Exclusion - Generative Artificial Intelligence
CG 99 11 01 26	Condition - Litigation Funding Mutual Disclosure
HSIC CG ES 01 03 10 20	Amendment - Definition Of Employee
IL 09 85 12 20	Disclosure Pursuant To Terrorism Risk Insurance Act
HSIC CG ES 01 18 10 20	Classification Limitation Endorsement
CG 24 01 12 04	Non-Binding Arbitration
CG 21 67 12 04	Exclusion - Fungi
CG 21 96 03 05	Exclusion - Silica or Silica-Related Dust
CG 24 26 04 13	Amendment Of Insured Contract Definition
CG 21 71 01 15	Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States. Cap on Losses From Certified Acts of Terrorism
DS PN Annual (02-2022)	Skyward Privacy Notice
HSIC CG ES 01 47 10 20	Exclusion - Intellectual Property
HSIC CG ES 02 40 03 23	Directors And Officers Exclusions
HSIC CG ES 02 50 11 24	Punitive Damages Exclusion
HSIC CG ES 02 52 11 24	Asbestos Exclusion
HSIC CG ES 02 53 11 24	Lead Exclusion
HSIC CG ES 02 63 06 25	Data And Privacy Law Exclusion

25% Minimum Earned Premium



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General Liability – Option 2

Carrier: Westchester Surplus Lines Insurance Company

Coverage Type	Coverage Basis	Deductible
General Liability	Occurrence	\$5,000 per Occurrence

Limits of Liability

Coverage	Limit
General Aggregate	\$2,000,000
Products/Completed Ops Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage	\$100,000
Medical Expense	\$5,000
Hired & Non-Owned Auto Liability	\$1,000,000

Higher limits may be available.

Exposure Basis

Classification	Class Code	Premium Basis	Exposure
Master Homeowners Association	68500	Unit	1850
Parks or Playgrounds	46671	Included	1
Lakes or Reservoirs – Managed by Sub Association	45524	Included	60
Swimming Pools	48925	Included	1
Streets, Roads, Highways or Bridges-Existence and Maintenance Hazard Only	48727	Included	5 Miles +/-

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid **in addition to** the stated limits of liability.



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General Liability – Option 2 (Continued)

Carrier: Westchester Surplus Lines Insurance Company

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Form Number	Date	Description
LD-5S23I	10/24	Signature Endorsement
IL0017	11/98	Common Policy Conditions
CG 00 01	4/13	Commercial General Liability Coverage Form
CG 20 04	11/85	Additional Insured - Condominium Unit Owners
CG 20 10	12/19	Additional Insured - Owners, Lessees or Contractors – Scheduled Person or Organization As required by written contract signed by both parties prior to loss.
ACE0496	10/09	Exclusion - Continuous, Progressive or Repeated Losses which First Occur Prior to the Policy Period
AWB0156	9/15	Exclusion Fireworks, Pyrotechnics, or Similar Display
AWB0156	9/15	Exclusion Fireworks, Pyrotechnics, or Similar Display
CG 00 69	12/23	Exclusion - Violation of Law Addressing Data Privacy
CG 21 00	7/98	Exclusion - All Hazards in Connection With Designated Premises Vicar's Landing at Sawgrass 1000 Vicar's Landing Way, Ponte Vedra Beach, FL 32082 (except for the common areas outside and leading up to the premise)
CG 21 01	12/19	Exclusion - Athletic or Sports Participants – All Operations
CG 21 06	5/14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability- With Limited Bodily Injury Exception
CG 21 16	4/13	Exclusion - Designated Professional Services - Any Professional services provided by or on behalf of the insured.
CG 21 32	5/9	Communicable Disease Exclusion
CG 21 34	1/87	Exclusion - Designated Work - - Exclusion of Construction Operations, except for Maintenance and Renovation - Construction or development operations, except for "maintenance or renovation" operations. Solely for the purposes of this endorsement, the following definitions apply: "Construction or development" means any: 1. Addition to any building or other structure; 2. Complete or partial construction, or demolition or erection of any building or other structure; or 3. Planning, site preparation, surveying or other construction or development of real property. "Maintenance or renovation" 1. Means: a. Alteration or renovation operations; or b. Maintenance or repair operations. 2. Does not include any structural alteration that involves changing the size of, or any demolishing or moving of any building or other structure.
CG 21 47	12/7	Employment-Related Practices Exclusion
CG 21 49	9/1	Total Pollution Exclusion Endorsement
CG 21 67	12/04	Fungi Or Bacteria Exclusion
CG 21 96	3/5	Silica Or Silica-Related Dust Exclusion
CG 21 86	12/04	Exclusion - Exterior Insulation And Finish Systems
CG 40 10	12/19	Exclusion – Cross Suits Liability
CG 40 35	12/23	Exclusion - Cyber Incident
GLE0348	12/22	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
GLX0001	1/96	Discrimination Exclusion
IL 00 21	9/8	Nuclear Energy Liability Exclusion Endorsement
ULX0005	1/1	Lead Exclusion



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General Liability – Option 2 (Continued)

Carrier: Westchester Surplus Lines Insurance Company

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Form Number	Date	Description
ULX0006	4/98	Absolute Asbestos Exclusion
GLE0027	8/98	Employee Benefits Liability Endorsement - Occurrence form - Limits: \$1,000,000/\$1,000,000
GLE0052	1/13	Premium Audit - Term Minimum Premium - Minimum Earned Premium - If the policy is cancelled midterm, the minimum earned premium is the greater of the Audit Premium, pro-rata of the Advance Premium, or 25% of the Advance Premium. If the policy remains in effect until the expiration date shown in the declarations page, the term minimum premium is 100% of the Advance Premium.
LD-51131	9/18	Non-Accumulation Of Limits Endorsement
SL-44730b	4/23	Service of Suit Endorsement - Florida
ALL-21101	11/6	Trade Or Economic Sanctions Endorsement
IL P 001	1/4	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders

25% Minimum Earned Premium



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Directors and Officers

Carrier: Philadelphia Indemnity Insurance Company

Coverage Type	Coverage Basis	Retroactive Date
Directors & Officers Liability and Employers Practice Liability	Claims Made	Full Prior Acts

Limits of Liability

Coverage	Limit	Self-Insured Retention	Prior Litigation Date
Aggregate Limit of Liability	\$1,000,000	\$5,000	04/01/2018
Aggregate Limit of Liability	\$2,000,000	\$10,000	04/01/2025

Higher limits may be available.

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid **in addition to** the stated limits of liability.



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Directors and Officers (Continued)

Carrier: Philadelphia Indemnity Insurance Company

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Form Number	Description
FL.PCAP-PIBELL1-BELL	<p>Additional Coverages and Limits:</p> <ul style="list-style-type: none"> • Business Travel Accident Benefit – \$50,000 • Conference Cancellation – \$25,000 • Donation Assurance – \$50,000 • Emergency Real Estate Consulting Fee – \$50,000 • Fundraising Event Blackout – \$25,000 • Identity Theft Expense – \$50,000 • Image Restoration and Counseling – \$50,000 • Key Individual Replacement Expenses – \$50,000 • Political Unrest – \$5,000 Per Employee / 25,000 Policy Limit • Temporary Meeting Space Reimbursement – \$25,000 • Terrorism Travel Reimbursement – \$50,000 • Travel Delay Reimbursement – \$1,500 • Workplace Violence Counseling – \$50,000
FL.PCAP-PICAPFL1	<p>Florida Amendatory Endorsement:</p> <ul style="list-style-type: none"> • Discovery Period – 90 Days • Definition of 'Loss' • Definition of 'Pollutants' • Definition of 'Termination'
FL.PCAP-PISLD001	Cap on Losses from Certified Acts of Terrorism
FL.PCAP-PITERDN1	Disclosure Notice of Terrorism Insurance Coverage
PCAP-PICAPETS	US Economic and Trade Sanctions Clause Endorsement
PCAP-PICME1	Crisis Management Enhancement Endorsement
PCAP-PICAP021	Wage and Hour Endorsement – Cost Sublimit \$150,000 and subject to a Retention of \$5,000 for expense costs
PI-CAP-001	Includes Property Manager as 'Insured' acting pursuant to written authority granted by Named Insured
PCAP-PICAP020	Community Association Endorsement - The Insurer has the right to negotiate the settlement of any Claims it deems expedient for any amount up to \$15,000. If the Insureds withhold consent to any negotiated settlement up to \$15,000, the Insurer shall waive payment of the Retention by the Insured Organization up to an amount of \$5,000. See Form for complete details.



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Crime

Carrier: Philadelphia Indemnity Insurance Company

Coverage Form

Discovery form covers losses that are discovered during the policy.

Coverages

Coverage Description	Limit	Deductible
Employee Theft	\$3,000,000	\$25,000
ERISA Fidelity	\$3,000,000	\$0
Forgery or Alteration	\$250,000	\$5,000
Inside the Premises	\$250,000	\$5,000
Outside the Premises	\$250,000	\$5,000
Computer and Funds Transfer Fraud	\$3,000,000	\$25,000
Money Orders & Counterfeit Paper	\$250,000	\$5,000
Fraudulent Inducement	\$100,000	\$5,000

Customer is responsible for selecting the value of the property to be insured and the coverage limits, subject to the insurer's approval.

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Form Number	Description
PCAC-PP2015-06-15	Philadelphia Privacy Policy Notice
PCAC-CPDPIIC-06-14	Common Policy Declarations
PCAC-PICRP02-06-05	Crime Protection Plus Coverage Form
FL.PCAC-PIBELL1-04-10	Bell Endorsement
PCAC-PICME1-10-09	Crisis Management Endorsement
PCAC-PICRP09-06-05	Designed Persons or Classes of Persons as Employees - Manager hired by the Named Insured who handles or is responsible for handling the funds belonging to or administered by the Named Insured
PCAC-PICRP24-07-17	Fraudulent Inducement Agreement
FL.PCAC-PICRPFL1-10-05	Florida Changes: <ul style="list-style-type: none"> • Cancellation/Non-Renewal of Policy • Legal Action Against Us



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Workers' Compensation

Carrier: Zenith Insurance Company

Workers' Compensation Insurance

Part One of the policy applies to the Workers' Compensation Law of the states listed below:

State
FL

Employers' Liability Insurance

Part Two of the policy applies to work in each state listed in Item A

Each Accident Limit	Disease Policy Limit	Disease Each Employee	Deductible
\$500,000	\$500,000	\$500,000	None

Higher limits may be available.

Other States Insurance

Part Three of the policy applies to the states, if any listed below:

State	Include/Exclude
ND	Exclude
OH	Exclude
WA	Exclude
WY	Exclude

Does not apply to ND, OH, WA, and WY (Monopolistic States).

Rating Basis

State	Class Code	Description	Payroll	Rate	Premium
FL	9015-1	Homeowner Association	\$0	2.567	\$492
		Unit-Owners are included as Volunteers			

Terms, Conditions, Endorsement Exclusions, and/or Limitations include but are not limited to:

Forms	Description
WC-09-06-09	Florida Cancellation and Nonrenewal Endorsement
WC-09-06-09	Florida Employment and Wage Information Release Endorsement
WC-09-04-07A	Florida Non-Cooperation with Premium Audit Endorsement; subject to audit
WC-09-04-03C	Florida Terrorism Risk Insurance Program Reauthorization Act Endorsement
WC-09-03-03	Florida Employers Liability Coverage Endorsement
WC-00-04-14A	Notification of Change in Ownership Endorsement
WC-00-03-10	Sole Proprietors, Partners, Officers and Others Coverage Endorsement
WC-09-06-07A	Florida Workers Compensation Insurance Guaranty Association Surcharge Endorsement
WC-99-09-19	Florida Stipulation to Venue
	Policy is Subject to Audit



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Excess Liability

Carrier: Scottsdale Insurance Company

Coverage / Limits

Coverage Description	Occurrence	Aggregate	Self-Insured Retention
Excess Liability	\$5,000,000	\$5,000,000	None

Higher limits may be available.

Underlying Liability Policies

Type Of Policy	Effective Date	Expiration Date
Hired/Non-Owned Auto Liability	04/01/2026	04/01/2027
General Liability	04/01/2026	04/01/2027
Employer's Liability	04/01/2026	04/01/2027

Carrier	Coverage Line	Limit	Per
Westchester	Hired/Non-Owned Auto Liability	\$1,000,000	Combined Single Limit
Westchester	General Liability	\$1,000,000	Each Occurrence
		\$1,000,000	Personal & Advertising Injury
		\$2,000,000	General Aggregate
		\$2,000,000	Products/Completed Operations Aggregate
Philadelphia Ins. Co.	Directors & Officers	\$1,000,000	Each Occurrence
		\$1,000,000	General Aggregate
Zenith Insurance Co.	Employers' Liability	\$500,000	Bodily Injury - Each Accident
		\$500,000	Bodily Injury by Disease - Policy Limit
		\$500,000	Bodily Injury by Disease - Each Employee

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid **in addition to** the stated limits of liability.



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Excess Liability (Continued)

Carrier: Scottsdale Insurance Company

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Form Number	Description
CX 21 80 (12-20)	Cannabis Exclusion With Hemp Exception
CX 00 01 (04-13)	Commercial Excess Liability Coverage Form
XLS-BR-2622 (09-22)	Common Exclusions And Conditions Access Or Disclosure Of Confidential Or Personal Information Asbestos Care, Custody Or Control Communicable Disease Designated Work—Exterior Insulation And Finish Systems Employees' Retirement Income Security Act (E.R.I.S.A.) Employment-Related Practices Lead Contamination Nuclear Energy Liability Silica Or Silica-Related Dust Underlying Sub-Limits Unmanned Aircraft Violation Of Statutes War Liability Access Or Disclosure Of Confidential Or Personal Information
UTS-641 (06-23)	Continuing Or Ongoing Damage Exclusion
XLS-0381 (05-15)	Cross Liability Exclusion (Named Insured)
IL 09 85 (12-20)	Disclosure Pursuant To Terrorism Risk Insurance Act
UTS-BR-656 (11-23)	Exclusion - Cyber Risk
CX 21 13 (04-13)	Exclusion - Fungi Or Bacteria
CX 21 45 (01-15)	Exclusion Of Certified Nuclear, Biological, Chemical Or Radiological Acts Of Terrorism; Cap On Losses From Certified Acts Of Terrorism
CX 21 36 (01-15)	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
CX 02 09 (12-24)	Florida Changes - Cancellation And Nonrenewal
XLS-0795 (11-08)	Known Injury Or Damage Exclusion
XLS-2661 (06-22)	Polyfluoroalkyl Or Perfluoroalkyl Substances EXCLUSION
NOTX0423CW (12-20)	Policyholder Disclosure Notice Of Terrorism Insurance Coverage
XLS-1160 (11-08)	Professional Liability Exclusion
UTS-74g (08-95)	Punitive Or Exemplary Damage Exclusion
UTS-9g (06-22)	Service Of Suit Clause
CX 21 02 (04-13)	Total Pollution Exclusion

Minimum Earned Premium is 25%



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Flood

Carrier: Wright National Flood Insurance Company

Flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow from:

- Overflow of inland or tidal waters.
- The unusual and rapid accumulation or runoff of surface waters from any source.
- Mudslides (i.e. mudflows) which are proximately caused by flood and are akin to a river of liquid and flowing mud on the surface of normally dry land areas.
- The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents water exceeding the cyclical levels which results in flood.

Location Information

Address 1	Address 2	City	State	Zip
48 PGA Tour Blvd	Main Gatehouse	Ponte Vedra Beach	FL	32082
Salt Creek Point Way	Pumphouse	Ponte Vedra Beach	FL	32082
6475 Hammock Cove Dr	Pool Pavillion & Restrooms	Ponte Vedra Beach	FL	32082

Coverages/Limits:

Effective Date	Building	Current Building/Content Limit	Premium
7/11/25	Main Gatehouse	\$500,000/\$250,000	\$5,819
7/11/25	Salt Creek Pumphouse	\$500,000/\$250,000	\$5,660
7/11/25	Pool Pavillion & Restrooms	\$201,000/\$59,000	\$3,387
	Total:		\$14,866

Customer ultimately chooses limits insured.

Type of Deductible	Building	Deductible
Flat	Main Gatehouse	\$1,250 Per Occurrence
Flat	Pumphouse	\$1,250 Per Occurrence
Flat	Pool Pavillion & Restrooms	\$1,250 Per Occurrence

We do not have an appraisal to confirm your Flood coverage limits are equal to your Flood Replacement Cost.



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National Flood Insurance Program

Loss Settlement

We will pay the least of the following amounts after application of the deductible:

1. The applicable amount of insurance under this policy.
2. The actual cash value; or
3. The amount it would cost to repair or replace the property with material of like kind and quality within a reasonable time after the loss.

Coverage is not provided for:

- Increased cost of construction
- Indirect loss (including business income and extra expense)
- Personal property of others
- Ordinance or Law
- Earthquake, sinkholes or normal rise and fall of water
- Gradual erosion

Important Flood Notification - National Flood Insurance Plan

What Is Increased Cost of Compliance (ICC) Coverage?

Increased Cost of Compliance (ICC) under the NFIP provides for the payment of a claim to help pay for the cost to comply with State or community floodplain management laws or ordinances from a flood event in which a building has been declared substantially damaged or repetitively damaged. When an insured building is damaged by a flood and the State or community declares the building to be substantially damaged or repetitively damaged, ICC will help pay for the cost to elevate, flood proof, demolish or relocate the building up to \$30,000. This coverage is in addition to the building coverage for the repair of actual physical damages from flood under the Standard Flood Insurance Policy (SFIP).

Additional information is available at www.floodsmart.gov.



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Cyber Liability (Optional)

Carrier: Coalition Insurance Solutions

Limits of Liability:

Third Party Liability Coverage	Limit	Retention
Network Security and Privacy Liability	\$250,000	\$5,000
Regulatory Actions	\$250,000	\$5,000
PCI Fines And Assessments	\$250,000	\$5,000
Funds Transfer Liability	\$250,000	\$5,000
Technology D&O and Media Liability Coverages		
Media Liability	\$250,000	\$5,000
First Party Liability Coverage	Limit	Retention
Breach Response Costs	\$250,000	\$5,000, \$0 for computer forensic services provided by Coalition Incident Response
Ransomware and Cyber Extortion	\$250,000	\$5,000
Data Recovery and Computer Replacement Costs	\$250,000	\$5,000
Business Interruption Coverages:	\$250,000	
Direct Business Interruption <ul style="list-style-type: none"> • Security Failure • Systems Failure • Voluntary Shutdown 	\$250,000	8 Hour Waiting Period \$5,000 \$5,000 \$5,000
Contingent Business Interruption <ul style="list-style-type: none"> • IT Provider Security Failure • IT Provider Systems Failure • Non-IT Provider Security Failure • Non-IT Provider Systems Failure • Voluntary Shutdown 	\$250,000	8 Hour Waiting Period \$5,000 \$5,000 \$5,000 \$5,000 \$5,000
Reputational Harm Loss	\$250,000	\$5,000
Proof of Loss Preparation	\$250,000	\$5,000
Funds Transfer Fraud and Social Engineering	\$62,500	\$5,000
Service Fraud Including Cryptojacking	\$250,000	\$5,000
Impersonation Repair	\$250,000	\$5,000
Invoice Manipulation	\$250,000	\$5,000
Additional Benefits	Limit	Retention
Court Attendance	\$50,000 (Per day, per person limit: \$250)	\$0
Criminal Reward	\$50,000	\$0

Higher limits may be available.

Additional Features:

- Coalition provides a Risk Assessment on your association's website
- Security Awareness Training may be purchased for an additional premium

Retroactive Date: Full Prior Acts



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Cyber Liability (Optional) (Continued)

Carrier: Coalition Insurance Solutions

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Form Number	Description
CYUSP-50EN-050012-0125-01	New Business Liberalization Clause – Brown & Brown Endorsement
CYUSP-50EN-000109-0125-01	Cap On Losses From Certified Acts of Terrorism
CYUSP-50EN-000120-0125-01	Coalition Active Insured – Vanishing Retention Endorsement
CYUSP-50EN-000110-0125-01	Disclosure Pursuant to Terrorism Risk Insurance Act
CYUSP-50EN-000116-0125-01	Enhanced Systems Failure Endorsement
CYUSP-50EN-000030-0125-02	Enhanced Privacy Liability Endorsement
CYUSP-50EN-000085-0125-01	Quota Share Endorsement
CYUSP-50EN-000090-0125-02	Service of Suit Endorsement
CYUSP-50EN-000088-0125-01	Single Highest Retention/Deductible, Endorsement/Pro Rata Sharing Of Limits Coalition, Preferred - Cyber & Executive Risk
CYUSP-50EN-FL0001-0125-01	Florida Changes- Non-renewal
	Includes Full Prior Acts



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Environmental Impairment Liability (Pollution) (Optional)

Carrier: Indian Harbor Insurance Company

Limits of Liability

Limit	Deductible	Basis	Retro Date
\$1,000,000	\$10,000 Each Pollution Condition	Claims Made	Inception Date

Higher limits may be available.

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid **in addition to** the stated limits of liability.

Coverage Highlights

- First Party Protection – Clean up, Emergency Response
- Legal Liability – Bodily Injury, Property Damage, Clean-up
- Defense Costs

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

- No Flat Cancellations
- Underground Storage tank(s) excluded, unless scheduled
- Above Ground Storage tank(s)-Secondary containment required
- Known Circumstance or Conditions Exclusion
- Fines, Penalties, Punitive and Multiple Damages Exclusion
- Equitable or Injunctive Relief Exclusion
- Employer's Liability Exclusion
- Workers' Compensation and Similar Laws Exclusion
- Contractual Liability Exclusion
- Property Exclusion
- Transportation Exclusion
- Divested Property Exclusion
- Nuclear or Radioactive Waste and Materials Exclusion
- Goods, Products or Materials Exclusion
- Intentional Acts Exclusion
- Mold Matter Exclusion
- Asbestos Exclusion
- Lead Exclusion
- Hostile Acts and Terrorism Exclusion
- Drywall Exclusion
- Unit and Private Storage Area Excluded
- Non-Cumulation Excluded



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Legal Defense (Optional)

Carrier: BOLD Legal Defense Insurance

Coverage: Legal Services from a plan attorney because of a lawsuit where the insured is a defendant and coverage being not available under any of the in-force policies.

Highlights:

- **Extended Reporting Period Coverage (ERP)**
- **12 Hours of Legal Advice**
- Provides a “Plan Attorney” to defend Lawsuits filed against an insured from the exclusions, gaps, and holes in their insurance policies
- Eliminates the Associations and Business owners Risk of an attorney to defend a lawsuit for a denied or exclusion in coverage
- Provides Unlimited legal expense for a “Plan Attorney” to defend a Lawsuit using a litigation Lawyer working in the field best suited for the claim made with no deductible and at a fair rate of premium for the protection.
- First dollar coverage. No deductible

Exclusions:

- Certain Fees normally accounted for as defense expense not included in attorney cost
- Claims prior to or after expiration of this policy
- Claims field outside the state of Florida
- Appeals, post judgement
- Claims Filed in Criminal Court
- Lawsuits field in Federal Court except service animal, emotional support animal, discrimination in housing or ADA (unless defense available elsewhere)
- Any Plaintiff activity and associated actions
- Fair Debt Collection Acts, Unemployment

BOLD is a Legal Liability Company. **BOLD** does not provide indemnity coverage to the insured or any claimant.

FS 627.4137 Disclosure of certain information required. — **BOLD** does not provide Liability Insurance for the insured and thus does not reply to plaintiff attorney requests for information.

BOLD does not provide Indemnity Coverage. There are limitations and exclusions in the **BOLD** policy. We only pay the “Plan Attorney”. We do not cover every “lawsuit” of every type.

BOLD is a Florida “Admitted” Carrier, and as such, our Policyholders are afforded numerous protections as per statute.

BOLD is contractually reinsured 100% by its Law Firm Partners (Lubell & Rosen). Our contract is part of our filing with the FLOIR. Lubell & Rosen employs a staff of 33 highly skilled lawyers specializing in Asset Protection, Commercial Litigation, Real Estate and Construction Litigation, Cyber Law, Employment Law, Estate and Trust Litigation, Going Bare Litigation, Health Law and Litigation, Insurance Defense, Real Estate Litigation, White Collar Criminal Defense, and Workers’ Compensation Defense.



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A. M. Best Financial Ratings of Carriers

A. M. Best Rating of Proposed Carriers

Line of Business	Insurance Company	Rating	Admitted / Non-Admitted
Property	ICAT: Underwriters at Lloyd's National Fire & Marine Insurance Company Victor Insurance Exchange	A, X A++, XV Not Rated	Non-Admitted
Boiler & Machinery	Travelers Excess & Surplus Lines Co.	A++, XV	Non-Admitted
General Liability Option 1	Houston Specialty Insurance Company	A, XI	Non-Admitted
General Liability Option 2	Westchester Surplus Lines Ins. Company	A++, XV	Non-Admitted
Directors & Officers	Philadelphia Indemnity Insurance Company	A++, XV	Admitted
Excess Liability	Scottsdale Insurance Company	A, XV	Non-Admitted
Workers Compensation	Zenith Insurance Company	A, X	Admitted
Pollution (Optional)	Indian Harbor Insurance Company	A+, XV	Non-Admitted
Cyber Liability (Optional)	Coalition Insurance Solutions	A, X	Non-Admitted
Legal Defense (Optional)	BOLD Legal Defense Company	Not Rated	Admitted

General Rating

Rating Categories	Rating Symbols	Rating Categories	Rating Symbols
Superior	A+ to A++	Marginal	C+ to C++
Excellent	A to A-	Weak	C to C-
Good	B+ to B++	Poor	D
Fair	B to B-		

These rating classifications reflect AM BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

Financial Size Category

Class	Range (\$ in Thousands)	Class	Range (\$ in Thousands)	Class	Range (\$ in Thousands)
Class I	Up-\$1,000	Class VI	\$25,000-\$50,000	Class XI	\$750,000-\$1,000,000
Class II	\$1,000-\$2,000	Class VII	\$50,000-\$100,000	Class XII	\$1,000,000-\$1,250,000
Class III	\$2,000-\$5,000	Class VIII	\$100,000-\$250,000	Class XIII	\$1,250,000-\$1,500,000
Class IV	\$5,000-\$10,000	Class IX	\$250,000-\$500,000	Class XIV	\$1,500,000-\$2,000,000
Class V	\$10,000-\$25,000	Class X	\$500,000-\$750,000	Class XV	\$2,000,000-Greater

The Financial Size Category is an indication of the size of an Insurer and is based on reported policyholder's surplus conditional or technical reserve funds, such as mandatory securities valuation reserve, or other investments and operating contingency funds and/or miscellaneous voluntary reserves in liabilities (\$ in Thousands)

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown, Inc. Brown & Brown, Inc. does not guarantee financial condition of the insurers listed above.



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Compensation Disclosure

Compensation. As a licensed insurance producer/broker/agent, Brown & Brown entities (“we”) are generally authorized by our license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. Our role as an insurance producer in any ordinary transaction typically involves one or more of these activities.

We will receive compensation in the form of commission or fees for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages. Commission compensation will be based on the insurance contract you purchase and may vary depending on a number of factors including the insurance contract(s) and the insurer(s) the purchaser selects. In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not customer-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or “pooled”) with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

You may obtain information about compensation expected to be received by us based in whole or part on the sale of insurance to you, and (if applicable) compensation expected to be received based in whole or part on any alternative quotes presented to you by us, by requesting such information from us.

Questions and Information Requests. If you have any questions, or require additional information, please contact your Brown & Brown team, or, if you prefer, submit your question or request online at <https://www.bbrown.com/us/contact/contact-general/>



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Understanding Claims-Made Policies

There are differences in coverage triggers of Claims-Made and Claims-Made & Reported policies. Please review your policy(ies) to become familiar with its coverage trigger.

Claims-Made

The claims-made policy provides coverage that is triggered when a claim is made against the insured during the policy period, providing the claim occurred after the retroactive date and is reported to the carrier within the time set forth in the policy.

Claims-Made & Reported

The claims-made and reported policy provides coverage that is triggered when a claim is first made against the insured and reported in writing to the carrier during the policy period or any applicable extended reporting period.

Current Policy Year

The policy year begins on the effective date shown on the policy and expires on the expiration date also shown on the policy.

Prior Acts or Retroactive Date

This date is shown on the policy. This provision eliminates coverage for claims that took place prior to the specified retroactive date, even if the claim is first made during the policy period.

Supplemental Extended Reporting Period (Tail Coverage)

This is a provision found within the claims-made policy that extends the length of the reporting period allowing the insured to report claims that are made against the insured after the policy has expired or been canceled, provided the claim took place during the expired/canceled policy. The ERP/Tail Coverage requires an additional premium and must be requested within the time frame as outlined in the policy.



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FL Surplus Lines Disclosure and Acknowledgement

At my direction, Brown & Brown Insurance Services, Inc. has placed my coverage in the surplus lines market.

As required by Florida Statute 626.916, I have agreed to this placement. I understand that coverage may be available in the admitted market and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer. Additionally, I understand surplus lines insurers' policy rates and forms are not approved by any Florida regulatory agency.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Sawgrass Players Club Association, Inc.

Named Insured

By: _____

Signature of Named Insured

Date

Printed Name and Title of Person Signing

ICAT – Property
Underwriters at Lloyd's
National Fire & Marine Insurance Company
Victor Insurance Exchange

Houston Specialty Insurance Company – General Liability Option 1
Westchester Surplus Lines Insurance Company - General Liability Option 2

Travelers Excess & Surplus Lines Co.-Equipment Breakdown

Scottsdale Insurance Company- Excess Liability

Indian Harbor Insurance Company-Pollution

Coalition Insurance Solutions – Cyber Liability

Name of Excess and Surplus Lines Carrier

Property, Equipment Breakdown, General Liability (Option 1 & 2), Excess Liability, Pollution, Cyber Liability

Type of Insurance

04/01/2026

Effective Date of Coverage

Revised - 6/11/2025



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NOTICE OF CARRIER FINANCIAL STATUS

Brown & Brown Insurance Services Inc, Inc. and its parent company Brown & Brown, Inc. (collectively "Brown & Brown") do not certify, warrant, or guarantee the financial soundness or stability of any insurance carrier, alternative risk transfer entity, or legal expense insurance. For you to make an informed decision regarding Bold Legal Defense Insurance, Inc. (Bold Legal Defense), we are providing you with the following information about its financial status.

- Legal Defense coverage is being quoted with/provided by Bold Legal Defense, which is a corporation organized under Fla. Stat. Ch. 642. Unlike some other insurance companies, Bold Legal Defense's financial stability is not reviewed by AM Best, which is a global credit rating agency specializing in the insurance industry.
- Chapter 642 outlines certain financial requirements for entities authorized to engage in the legal insurance business in Florida. To ensure the faithful performance of the entity's obligations in the event of insolvency, Florida law requires the entity to deposit and maintain with the Florida Department of Financial Services securities or bonds based on the amount of gross written premium by the entity. For more information about the required deposit or bonds, please see Section 642.023 of the Florida Statutes.
- Bold Legal Defense is authorized to do business in Florida and is presumably in compliance with the State's minimum financial requirements to do business here. However, we are unable to independently evaluate its financial stability due to the absence of publicly available financial statements, which are typically provided by insurance carriers with an AM Best rating.
- To learn more about Bold Legal Defense, we encourage you to visit its website at www.boldlegalplans.com.
- Brown & Brown may have other options for your insurance placement, including quotations with insurance carriers holding an "A-" or better rating from A.M. Best Company or who are admitted carriers in Florida and have the limited protections of the Florida Insurance Guaranty Fund. These quotes may be available upon your request.
- By signing below, you are acknowledging that you have had an opportunity to consider the financial stability condition of Bold Legal Defense and that you are willing to assume the financial risk of placing insurance with it.

Date of Notice: 04/01/2026

Named Insured: Sawgrass Players Club Association, Inc.

Line of Coverage(s): Legal Defense

Policy Number(s): TBD

Policy Period(s): 04/01/2026 - 04/01/2027

By: [NAME OF AUTHORIZED REPRESENTATIVE OF INSURED]



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

NOTICE OF CARRIER FINANCIAL STATUS

Brown & Brown, Inc., its subsidiaries and affiliates do not certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer entity. We endeavor to place your coverage with insurance carriers rated "A-" or better by AM Best Company. However, we cannot predict whether a company's financial condition will improve or deteriorate over time.

This notice is provided to allow you to make an informed decision regarding the placement of your insurance. Upon your request, we will attempt to obtain alternative quotes from insurance carriers rated "A-" or better by AM Best Company. Please note the following with regard to the placement of the insurance indicated below and with regard to any subsequent renewal of such insurance:

- Insurance coverage is being quoted with/provided by Victor Insurance Exchange, which is currently **not rated by AM Best Company**.
- The financial condition of insurance companies may change rapidly, and such changes are beyond our control.
- Financial information for this carrier can be found in one or more of the following: A State Department of insurance website, AM Best Company website, carrier website or via request to the carrier. We encourage you to review the financial information for this carrier with your accountant, legal counsel and/or other advisors before proceeding.

Date of Notice: 4/1/2026

Named Insured: Sawgrass Players Club Association, Inc.

Line of Coverage(s): Property Option 2

Policy Number(s): TBD

Policy Period(s): 04/01/2026 - 04/01/2027



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Marketing Summary

On your behalf, we have marketed your insurance program to a leading carrier(s) who specializes in your industry. Their responses are based on their underwriting appetite and their view of your loss potential.

Line of Business	Broker	Insurance Carrier	Marketing Result
Property	AmWins		Only able to offer coverage without Wind
Property	Tower Hill		Declined due to Age
Property		Crestwell	Indication of \$70,000
Property & Crime	Starwind	Superior Specialty Ins. Co.	Prior Carrier Quoted \$56,928.70
Property, General Liability, & Crime	Starwind	Superior Specialty Ins. Co.	Quoted \$179,353.45 with \$250,000 Crime
Umbrella	Great Point	Midvale	Declined due to claims
Excess Liability	AmWins	Houston Specialty	Quoted \$91,875 for \$5,000,000 Limit
General Liability	AmWins	Houston Specialty	Quoted \$137,749.50 includes Classification limitation
		Ategrity	Declined due to size of association
		Avondale	Indication of \$150,000 plus taxes & fees, silent on assault & battery.
		Colony	Indication of \$182,950 plus taxes & fees, silent on assault & battery.
		Core Specialty	Indication of \$160,000 plus taxes & fees, silent on assault & battery.
		Crum & Forster	Indication of \$215,000 plus taxes & fees, \$1,000,000 sublimit on assault & battery.
		Ethos	Declined- not actively writing HOAs in FL
		Futuristic	Indication of \$142,900 plus taxes & fees, silent on assault & battery.
		Hamilton	Can not compete with Westchester
		James River	Indication of \$175,000 plus taxes & fees, silent on assault & battery.
		Kinsale	Can not compete with Westchester
		Launch	Indication of \$150,000 plus taxes & fees, silent on assault & battery.
		Lexington	Declined due to size of association
		Old Republic	Indication of \$154,493 plus taxes & fees, \$1,000,000 sublimit on assault & battery.
		Richmond National	Indication of \$136,600 plus taxes & fees, silent on assault & battery.
		RLI	Declined- not actively writing HOAs in FL
General Liability & Crime	Starwind	Superior Specialty Ins. Co.	\$142,892.40 including \$3,800,000 Crime Limit
Excess Liability	AmWins	Ategrity	Declined due to size of association
		Century	Declined due to size of association
		Colony	Declined due to size of association
		Core Specialty	Indicated \$79,180 plus taxes & fees with Assault & Battery exclusion
		Futuristic	Would only quote on \$2,000,000
		Hamilton	Would only quote with a limit on assault & battery
		James River	Indicated \$90,000 plus taxes & fees
		Kinsale	Would only quote with a limit on assault & battery



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Marketing Summary (Continued)

Line of Business	Broker	Insurance Carrier	Marketing Result
Excess Liability	AmWins	Lexington	Would only quote on \$3,000,000
		Richmond National	Indicated \$82,000 plus taxes & fees
		Vantage	Would only write a portion of the coverage
		Zurich	Would only write a portion of the coverage
Directors & Officers	Distinguished		Declined – Maximum number of homes they will write in a community is 500.
Directors & Officers		USLI	Declined - Maximum number of homes they will write in a community is 1000.



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Insured: **Sawgrass Players Club Association, Inc.** Policy Term Date: **4/1/26-27**

Association has Employees (Y/N):

Insurance Coverage Review Checklist: Condominium Associations
E = Exposure; C = Coverage through Brown & Brown; Q = Quote for Limited or Uncovered Exposure. Mark entire section CLIENT DECLINED QUOTE OR DECLINED TO DISCUSS if applicable.

Property	E	C	Q
Association Personal Property	Y	Y	
Back Up of Sewer or Drains	Y	Y	
Boiler & Machinery	Y	Y	
Buildings	Y	Y	
Building Ordinance or Law			
A. Undamaged Portion of Building	Y	Y	
B. Demolition Cost	Y	Y	
C. Increased Cost of Construction	Y	Y	
Business Income	N		
Difference in Conditions (DIC)	N		
Earthquake	N		
Extra Expense	N		
Flood (Primary)	Y	N	
Flood (Excess)	N		
Glass	Y	Y	
Leasehold Improvements	N		
Off Premises Power Interruption	N		
Rental Income	N		
Windstorm	Y	Y	

Automobile

Auto Liability (Owned & Leased)	N		
Drive Other Car Liability	N		
Drive Other Car Physical Damage	N		
Garage Liability	N		
Garagekeeper's Liability	N		
Hired Car Physical Damage	N		
Hired/Non-Owned Auto Liability	Y	Y	
Uninsured Motorists (Primary)	N		
Uninsured Motorists (Excess)	N		

Workers' Compensation

Workers' Compensation	Y	Y	
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Liability	E	C	Q
Directors' & Officers' Liability	Y	Y	
Employee Benefits Liability	Y	Y	
Employment-Related Practices	Y	Y	
General Liability	Y	Y	
Pollution Liability (1 st Party/ 3 rd Party)	Y	N	Y
Umbrella/ Excess Liability	Y	Y	

Crime/ Bonds

Fidelity Bond			
A. Employee Dishonesty (1 st Party)	Y	Y	
B. Agent as Employee	Y	Y	
Forgery & Alteration	Y	Y	
Money & Securities	Y	Y	
ERISA Bond	Y	Y	
Fiduciary Liability	Y	Y	

Inland Marine

Accounts Receivable	Y	Y	
Bailee's Coverage	N		
Computer/EDP	Y	Y	
Fine Arts	Y	Y	
Mobile Equipment	N		
Signs	Y	Y	
Valuable Papers & Records	Y	Y	

CyberRisk

Computer Fraud	Y	Y	
Funds Transfer Fraud	Y	Y	
Privacy & Security Liability	Y	N	Y

Special Exposures/ Coverage

Exterior Insulation & Finish Systems (EIFS)	N		
Mold/Fungi	Y	Y	
Sinkhole	Y	Y	
Terrorism	Y	N	

This list is for informational purposes only and is not meant to be a complete list of your insurance needs. The above analysis is based solely on information provided by the client.

Insured Representative

Date – Place Reviewed with Insured

Brown & Brown Producer



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 Brown & Brown