



Summary of Insurance:

Sandal Cove Condominium II Association, Inc.

Agent: Christopher Goolsby
Account Manager: Luke Cuticelli

	Coverage	Deductibles	Comments	Effective date	Carrier	Premium
Property						
Property: Wind	\$5,408,833	- Hurricane: 2% per calendar year - All Other Perils: \$5,000	- Replacement Cost - Agreed Amount - Ord/Law A: Included, B&C: \$250,000 - Equipment Breakdown	9/02/2026	Slide Insurance Company	\$35,079.00
Flood 1009 S Bayshore BLVD	\$3,537,473.00	\$1,250 per occurrence	Maximum limit provided by NFIP	5/08/2026	Selective Ins Co of the Southeast	\$13,599.00
Flood 1007 S Bayshore BLVD	\$3,537,473.00			8/12/2026		\$15,287.00
General Liability						
General Aggregate	\$2,000,000	None	Condominium units: 32	9/02/2026	Westchester Surplus Lines Insurance Co.	\$5,499.38
Occurrence	\$1,000,000					
Directors & Officers						
Aggregate	\$1,000,000	\$ 1,000 per claim	- Employment Practices - Defense Cost outside Limits	9/02/2026	Philadelphia Indemnity Insurance Company	\$1,295.83
Crime						
Employee Dishonesty	\$200,000	\$1,000 per claim except \$5,000 per claim for Social Engineering	Loss Sustained Form	9/02/2026	Philadelphia Indemnity Insurance Company	\$690.84
Umbrella						
Aggregate	\$5,000,000	None		9/02/2026	Midvale Indemnity Insurance Company	\$1,600.50
Workers Compensation						
Employer Liability	\$500,000/\$500,000/\$500,000	None		9/02/2026	PMA Insurance	\$492.00
					Total	\$73,543.55