

MCGRIFF INSURANCE SERVICES

Named Insured: The Preserve at Indigo Run Owners Association		Property Management: IMC Resort Services				Prepared by: Ellen McIntyre	Date: 8/17/2022
Kind of Insurance	Present Carrier	Policy Number	Effective Date	Expiration Date	Annual Premium	Values or Limits	Remarks/Recommendations
Property	Lloyds of London Indian Harbor Ins. Co. QBE Specialty Insurance Co. United Specialty Lexington Insurance HDI Global Specialty Old Republic Union GeoVera Specialty Insurance Transverse Specialty Insurance National Fire & Marine Insurance Spinnaker Specialty Insurance	AMR52088 AMP7521439 MSP13746 USI10725 LEX084299735 HAN10723 ORAMPR001407 GVS12737 TSAMPR0002209 72AMR300470 SPI10036	5/8/2022	5/8/2023	\$239,109.50	\$59,512,434 Total Insured Values (Please refer to policies for schedule) <u>Deductibles</u> \$10,000 All perils per Occurrence except: 2% Per Building Earthquake * 2% Per Building Wind & Hail * <u>Named Storms</u> 2% Per Building Wind Driven Rain * (*) A \$25,000 minimum, per occurrence, deductible applies to each.) \$25,000 All Other Wind & Hail per Occurrence	Special Form scheduled building replacement cost coverage including the perils of Earthquake, Wind, Hail, Wind Driven Precipitation and Primary Flood. Coverage is subject standard policy conditions and exclusions. <u>Coverage Enhancements:</u> <ul style="list-style-type: none"> • Building Ordinance or Law: Loss in value is included at the stated values per building. Demolition & Increased Cost of Construction are included for a combined additional limit of 10% of each buildings value (max.\$5,912,226). • SC Property Enhancement Endorsement, includes specified sub-limits of insurance for Wind Driven Rain, Back up of Sewers, Equipment Breakdown, and Trees, Plants, Shrubs. (See the policy for additional listings and detailed descriptions)
General Liability	Owners Insurance Co.	36346836	5/8/2022	5/8/2023	\$10,026.00	\$2,000,000 Aggregate \$2,000,000 Products/Completed Operations Aggregate \$1,000,000 Personal & Advertising \$1,000,000 Per Occurrence \$ 100,000 Fire Damage \$ 5,000 Medical Payments	Commercial general liability coverage which provides liability protection on all common areas of the association's premises. Coverage also includes non-owned & hired automobile liability.

This analysis does not in any way alter any policy coverages, conditions, or exclusions. Please read your policies!

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Directors & Officers	CNA Insurance Company	0251086581	5/8/2022	5/8/2023	\$2,850.00	\$1,000,000 Each Loss \$1,000,000 Policy Year	Coverage for errors or omissions on the part of the members of the Board of Directors subject to a \$1,000 deductible.
Crime	Massachusetts Bay Ins. Co.	BD61042431	6/8/2022	5/8/2023	\$5,069.00	\$5,000,000 Employee Theft \$5,000,000 Forgery/Alteration \$2,000,000 Outside & inside Premises \$5,000,000 Computer Fraud \$5,000,000 Funds Transfer Fraud	Blanket Employee Theft for directors & officers of the regime; property manager is included via endorsement. \$25,000 deductible per claim.
Worker's Compensation	Pennsylvania Manufacturers	2022010566984Y	5/8/2022	5/8/2023	\$570.00	\$500,000 Each accident \$500,000 Policy limit \$500,000 Each employee	Statutory benefits covering work related injuries or diseases including employers liability coverage. Premium is based on there being no paid employees.
Umbrella	Greenwich Insurance Company	PPP7445603L7	5/8/2021	5/8/2023	\$ 4,419.00	\$15,000,000 Aggregate \$15,000,000 Occurrence	Provides Umbrella liability coverage over & above the General Liability, Employers Liability, Directors & Officers, and Non-owned & Hired Auto Liability

This analysis does not in any way alter any policy coverages, conditions, or exclusions. Please read your policies!

CERTIFICATE OF INSURANCE

INSURED:

The Preserve at Indigo Run
c/o IMC Resort Services
2 Corpus Christie Place Suite 302
Hilton Head Island, SC 29928

INSURANCE COMPANY:

A: Selective Insurance

POLICY NUMBER:

FLD 4989030-5009749

OWNER:

«NAME»
«STREET1»
«STREET2»
«CITY_», «ST» «ZIP»

POLICY EFFECTIVE/EXPIRATION DATES:

A: 06/25/2022 TO 06/25/2023

PROPERTY INFORMATION:

UNIT #: «UNIT» **The Greens HPR**
4 Indigo Run Drive, Hilton Head Island SC 29926

COVERAGE INFORMATION:**AMOUNT OF INSURANCE:****DEDUCTIBLE:****COMPANY A:****Flood****\$ 62,281,000****\$1,250 per Building****RCBAP Replacement Cost Zone X 42 Buildings 252 Units.**

CANCELLATION CLAUSE

The company will endeavor to mail to the additional interest identified below 10 days written notice of cancellation or material change in the said policy. Failure to mail such notice shall impose no obligation or liability of any kind upon the company. This certificate neither affirmatively nor negatively amends, extends, or alters the coverage afforded by the policy.

Signature of Authorized Agent:



Mark S. McDonald, CIC
Coastal Plains Insurance of the Low Country
P. O. Box 1079
Bluffton, SC 29910
ph. (843) 706-3006 faxes (843) 706-3007

7/20/22

ADDITIONAL INTEREST:**«Mortgagee»****Its Successors and/or Assigns, ATIMA****«mstreet1»****«mstreet2»****«mcity», «mst» «mzip»****MORTGAGEE:****LOAN NUMBER: «mloan_»****«mfax»**

FLOOD-THE PRESERVE AT INDIGO RUN

Policy Number	Building Number	Units	Value
FLD4989930	BUILDING 1	6 Units	\$1,468,000
FLD4989942	BUILDING 2	6 Units	\$1,468,000
FLD4989953	BUILDING 3	6 Units	\$1,468,000
FLD4989962	BUILDING 4	6 Units	\$1,468,000
FLD4989990	BUILDING 5	6 Units	\$1,468,000
FLD4990000	BUILDING 6	6 Units	\$1,468,000
FLD4990014	BUILDING 7	6 Units	\$1,468,000
FLD4990023	BUILDING 8	6 Units	\$1,468,000
FLD4990032	BUILDING 9	6 Units	\$1,468,000
FLD4990034	BUILDING 10	6 Units	\$1,468,000
FLD4990036	BUILDING 11	6 Units	\$1,468,000
FLD4989032	BUILDING 12	6 Units	\$1,468,000
FLD4990041	BUILDING 13	6 Units	\$1,468,000
FLD4990052	BUILDING 14	6 Units	\$1,468,000
FLD4990063	BUILDING 15	6 Units	\$1,468,000
FLD4990069	BUILDING 16	6 Units	\$1,468,000
FLD4990077	BUILDING 17	6 Units	\$1,468,000
FLD4988638	BUILDING 18	6 Units	\$1,468,000
FLD4990083	BUILDING 19	6 Units	\$1,468,000
FLD4990090	BUILDING 20	6 Units	\$1,468,000
FLD4990095	BUILDING 21	6 Units	\$1,468,000
FLD4990100	BUILDING 22	6 Units	\$1,468,000
FLD4990107	BUILDING 23	6 Units	\$1,468,000
FLD4990115	BUILDING 24	6 Units	\$1,468,000
FLD4990124	BUILDING 25	6 Units	\$1,468,000
FLD4990137	BUILDING 26	6 Units	\$1,468,000
FLD4990143	BUILDING 27	6 Units	\$1,468,000
FLD4990147	BUILDING 28	6 Units	\$1,468,000
FLD4990166	BUILDING 29	6 Units	\$1,468,000
FLD4990171	BUILDING 30	6 Units	\$1,468,000
FLD4990181	BUILDING 31	6 Units	\$1,468,000
FLD4990188	BUILDING 32	6 Units	\$1,468,000
FLD4990194	BUILDING 33	6 Units	\$1,468,000
FLD4983693	BUILDING 34	6 Units	\$1,468,000
FLD4990198	BUILDING 35	6 Units	\$1,468,000
FLD4990218	BUILDING 36	6 Units	\$1,468,000
FLD4990234	BUILDING 37	6 Units	\$1,468,000
FLD4990244	BUILDING 38	6 Units	\$1,468,000
FLD4990249	BUILDING 39	6 Units	\$1,468,000
FLD4990254	BUILDING 40	6 Units	\$1,468,000
FLD4990265	BUILDING 41	6 Units	\$1,468,000
FLD4990271	BUILDING 42	6 Units	\$1,468,000
FLD5006372	Clubhouse		\$500,000
FLD5009749	Poolhouse		\$125,000
FLOOD ZONE: X	42 Buildings	252 Units	\$62,281,000
	TOTAL INSURED VALUE		

Policy Effective: 6/25/2022 to 06/25/2023