

Summary of Insurance

Prepared: 11/1/2018
 Coverages as of: 10/19/2018

**For: Carriage Gate at Little Silver
 Condominium Association, Inc.
 c/o Towne & Country Mgt Inc
 Red Bank,NJ 07701**

**By: Boynton & Boynton
 21 Cedar Ave
 Fair Haven, NJ 07704**

Coverage	Company	Policy Number	Eff Date	Exp Date	Premium
Package	Charter Oak Fire Insurance Company	6804G40322718 42	10/19/2018	10/19/2019	\$29,120

Policy Coverages

Coverage

Liability \$1,000,0000 included under General liability limits

Hired/borrowed liability	Yes	States: NJ If any basis: Yes
Non-owned auto liability	Yes	States: NJ Employees: 0 Volunteers: 0

COVERED AUTO SYMBOLS		
(1) ANY AUTO	(4) OWNED AUTOS OTHER THAN PRIVATE PASSENGER	(7) AUTOS SPECIFIED ON SCHEDULE
(2) ALL OWNED AUTOS	(5) ALL OWNED AUTOS WHICH REQUIRE NO-FAULT COVERAGE	(8) HIRED AUTOS
(3) OWNED PRIVATE PASSENGER AUTOS	(6) OWNED AUTOS SUBJECT TO COMPULSORY U.M. LAW	(9) NON-OWNED AUTOS

Vehicle Schedule/Coverages:

Additional Interests:

Additional Coverages:

Forms & Endorsements:

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Coverage	Company	Policy Number	Eff date	Exp date	Premium
Commercial General Liability	Charter Oak Fire Insurance Company	6804G40322718 42	10/19/2018	10/19/2019	

- Loc 1, Building 1
 31-40 Carriage Gate Drive, Little Silver, NJ 07739
- Loc 2, Building 1
 22-30 Carriage Gate Drive, Little Silver, NJ 07739
- Loc 3, Building 1
 11-21 Carriage Gate Drive, Little Silver, NJ 07739
- Loc 4, Building 1
 2-10 Carriage Gate Dr, Little Silver, NJ 07739

Claims Basis: Occurrence

General Aggregate applies per: Policy

Coverage	Limits
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises (Each Occurrence)	\$300,000
Medical Expense (Any One Person)	\$5,000
Employee Benefits	

Other Coverage:

Property Damage Deductible:
 Bodily Injury Deductible:
 Deductible:

Hazard Schedule

Loc #	Hazard #	Classification	Class Code	Exposure	Premium Basis
1	1	Condominiums - Residential (Association Risk Only)	60023	10	Unit - Per Unit
2	1	Condominiums - Residential (Association Risk Only)	60023	9	Unit - Per Unit

3	1	Condominiums - Residential (Association Risk Only)	60023	11	Unit - Per Unit
4	1	Condominiums - Residential (Association Risk Only)	60023	9	Unit - Per Unit

Forms and Endorsements:

Additional Interests:

International Liability Exposure Supplement:

Coverage	Limits
Foreign Sales	Occurrence Aggregate Excess
Contract cost	Occurrence Aggregate Excess
Contingent auto	Occurrence Excess
Employers liability	Number of foreign owned autos: Occurrence Excess
Employers responsibility Employers medical and AD&D	Medical AD&D Number of employees: Number of trips: Duration (average length of stay):

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Coverage	Company	Policy Number	Eff Date	Exp Date	Premium
Crime	Charter Oak Fire Insurance Company	6804G40322718 42	10/19/2018	10/19/2019	

Location 1, Building 1

Basis for coverage:

<u>Coverage</u>	<u>Blanket/Scheduled/ Per Loss</u>	<u>Limit</u>	<u>Deductible</u>
Employee Theft	\$200,000		

Employee theft governmental crime
 Forgery or alteration \$200,000
 Inside the premises
 Theft of money and securities
 Inside the premises
 Robbery or burglary of other property
 Outside the premises
 Money and securities
 Other property
 Computer fraud
 Funds transfer fraud
 Money orders and counterfeit paper currency
 Other

Forms & Endorsements:

Premises Additional Coverages:
 Form C/Sec 1; Limit , Deductible
 Form C/Sec 2; Limit , Deductible

Policy Additional Coverages:

Policy Forms & Endorsements:

MPT340 Property Manager included for Employee Dishonesty

MPT155 Employee Dishonesty & Forgery or Alteration Incr.

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Coverage	Company	Policy Number	Eff Date	Exp Date	Premium
Commercial Property	Charter Oak Fire Insurance Company	6804G40322718 42	10/19/2018	10/19/2019	\$

Loc 1, Building 1

31-40 Carriage Gate Drive Little Silver, NJ 07739

Subjects of Insurance	Limits	Valuation
Building	\$0	Replacement Cost
Cause of Loss	Special (Including theft)	
Coins %		
Deductible	2,500	
	\$72,960	
Cause of Loss	Special (Including theft)	
Coins %		
Deductible		
Equipment Breakdown	\$0	Replacement Cost
Cause of Loss	Comprehensive	
Coins %		
Deductible	2,500	
Flood	\$1,000,000	
Cause of Loss	Flood	
Coins %		
Deductible	25,000	

Wind \$0 Replacement Cost

Cause of Loss Windstorm
Coins %
Deductible 2,500

\$0

\$14,584,981 Replacement Cost

Cause of Loss Special (Including theft)
Coins % 0%
Deductible 2,500

Spoilage Coverage:

Sinkhole Coverage:

Mine Subsidence Coverage:

Forms and Endorsements:

Additional Coverages:

Additional Interests:

Unit Owners,

Loc 2, Building 1

22-30 Carriage Gate Drive Little Silver, NJ 07739

Subjects of Insurance **Limits** **Valuation**

Business Income with Extra Expense \$0

Equipment Breakdown \$0 Replacement Cost

Cause of Loss Comprehensive
Coins %
Deductible 2,500

\$0

Wind \$0 Replacement Cost

Cause of Loss Windstorm

Coins %
Deductible 2,500

Building \$0 Replacement Cost

Cause of Loss Special (Including theft)
Coins %
Deductible 2,500

Flood \$0

Cause of Loss Flood
Coins %
Deductible 25,000

Spoilage Coverage:
Sinkhole Coverage:
Mine Subsidence Coverage:

Forms and Endorsements:

Additional Coverages:

Additional Interests:

Loc 3, Building 1

11-21 Carriage Gate Drive Little Silver, NJ 07739

Subjects of Insurance **Limits** **Valuation**

\$0

Equipment Breakdown \$0

Wind \$0

Cause of Loss Windstorm
Coins %
Deductible 2,500

Building \$0

Cause of Loss Special (Including theft)

Coins %
Deductible 2,500

Flood \$0

Cause of Loss Flood
Coins %
Deductible 25,000

Spoilage Coverage:
Sinkhole Coverage:
Mine Subsidence Coverage:

Forms and Endorsements:

Additional Coverages:

Additional Interests:

Loc 4, Building 1

2-10 Carriage Gate Dr Little Silver, NJ 07739

Subjects of Insurance **Limits** **Valuation**

\$0

Cause of Loss Special (Including theft)
Coins %
Deductible 2,500

Building \$0

Cause of Loss Special (Including theft)
Coins %
Deductible 2,500

Equipment Breakdown \$0

Cause of Loss MIGR
Coins %
Deductible 2,500

Wind \$0

Cause of Loss MIGR
Coins %
Deductible 2,500

Flood \$0

Cause of Loss MIGR
Coins %
Deductible 25,000

Spoilage Coverage:
Sinkhole Coverage:
Mine Subsidence Coverage:

Forms and Endorsements:

Additional Coverages:

Additional Interests:

Policy Level Forms and Endorsements:

Power Pac Endorsement MPT363

Policy Level Additional Coverages:

Policy Level Additional Interests:

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Coverage	Company	Policy Number	Eff date	Exp date	Premium
Commercial Umbrella	Great American Alliance Insurance Company	UM30139659	10/19/2018	10/19/2019	\$1,270.51

Named Insured Schedule:

Carriage Gate at Little Silver Condominium Association, Inc.

Limits of Liability Occurrence

Each Occurrence \$5,000,000
Aggregate \$5,000,000
Products/Compl \$5,000,000
Retained Limit

Employee Benefits Liability Claims Made Form-- Retro Date

Each Employee
Aggregate
Retained Limit

Underlying Liability Limits

Auto		CSL Each Accident BI Each Accident BI Each Person PD Each Accident
General Liability	\$1,000,000 \$2,000,000 \$2,000,000 \$1,000,000 \$300,000 \$5,000	Each Occurrence General Aggregate Prod Comp Ops Aggregate Personal & Adv Injury Damage to Rented Premises Medical Expense
Employers Liability	\$1,000,000 \$1,000,000 \$1,000,000	Each Accident Disease-Policy Limit Disease-Each Employee
Other		D&O \$1,000,000/\$1,00

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Coverage	Company	Policy Number	Eff date	Exp date	Premium
Workers Compensation	Hartford Casualty Insurance Company	13WBCBX6577	2/6/2018	2/6/2019	\$1,100.00

Locations

- 1 -31-40 Carriage Gate Drive, Little Silver, NJ 07739
- 2 -22-30 Carriage Gate Drive, Little Silver, NJ 07739
- 3 -11-21 Carriage Gate Drive, Little Silver, NJ 07739
- 4 -2-10 Carriage Gate Drive, Little Silver, NJ 07739

Part 1 – States: NJ

Employers Liability Coverage	Limits
Each accident	\$1,000,000
Disease – Policy limit	\$1,000,000
Disease – Each Employee	\$1,000,000

Payrolls

Location	Class Code	Categories/Duties/Classifications	Estimated Annual Remuneration/Payroll
1	9015	BUILDINGS - OPERATION BY OWNER, lessee, or real estate management firm:	\$ If Any

Individuals Included/Excluded

State	Location	Name	DOB	Title	Ownership %	Inc/Exc	Class Code
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Additional Coverages:

Policy-Level Additional Coverages:

Forms & Endorsements:

Policy-Level Forms & Endorsements: