

2024-2025 Insurance Coverages
Kensington at Woodfield Inc

Property	Nautilus Insurance Company AM Best Rated A+ XV
Total Insurable Value	\$768,649
Coinsurance	No Co-Insurance - Written on Agreed Amount
Causes of Loss	Special form
Valuation	Replacement Cost
Equipment Breakdown	Included
Deductible	\$5,000
Windstorm or Hail Deductible	5%
Property Annual Premium,	\$11,690.50
Equipment Breakdown	Travelers Excess & Surplus Lines Company AM Best Rated A+ XV
Equipment Breakdown Limit	\$768,319.00
Deductible	\$5,000.00
Equipment Breakdown Annual Premium	\$1,233.76
General Liability	Nautilus Insurance Company AM Best Rated A+ XV
Limits	\$1,000,000 Each Claim/2,000,000 General Aggregate
Deductible	\$500
Assault or Battery	\$300,000 Each Occurrence/\$300,000 Aggregate
General Liability Annual Premium	\$7,238.70
Crime	Federal Insurance Company AM Best Rated A++ XV
Limits	\$800,000
Deductible	\$5,000
Crime Annual Premium	\$1,082.72
Directors & Officers	Accredited Surety and Casualty Company AM Best rated A- XI
Limits	\$1,000,000.00
Retention	\$1,000.00
Directors and Officers Annual Premium	\$2,247.24
Cyber Liability	Clear Blue Insurance Company AM Best rated A-- XII
Limits	\$1,000,000.00
Deductible	\$2,500.00
Cyber Liability Annual Premium	\$758.00
Workers Compensation	Technology Insurance Company AM Best rated A- XV
Employers Liability	\$500,000/\$500,000/\$500,000
Workers Compensation Annual Premium	\$509.00
Umbrella	Greenwich Insurance Company AM Best rated A+ XV
Limit	\$5,000,000/\$5,000,000
Excess of	General Liability, Directors & Officers and Employers Liability
Umbrella Annual Premium	\$2,898.76
Total Annual Premium	\$27,658.68