

<b>Summary of Insurance Coverage:</b>		<b>22 Station Owners Association</b>
Company: <b>Philadelphia Indemnity Insurance Company</b>	Policy Number:	<b>PHPK2691722-000</b>
Habitational Package Policy	Policy Period:	<b>7/1/24– 7/1/25</b>

Coverage Package – Property - Philadelphia Indemnity Insurance Company		
Coverage Name	Deductible	Limit
General Property Deductible	<b>100,000</b>	
Water Damage Deductible / PER UNIT	<b>100,000 - Per Unit</b>	
Building Amount – MAXIMUM LOSS LIMIT	Property Deductible	<b>100,000,000</b>
Unit Owners Coverage	Property Deductible	<b>All-In</b>
Building Contents	Property Deductible	<b>1,403,490</b>
Building Ordinance - Loss in value to undamaged building property (Coverage 1)	Property Deductible	Included
Building Ordinance – Demolition (Coverage 2)	Property Deductible	<b>17,034,358</b>
Building Ordinance - Additional Cost of Construction (Coverage 3)	Property Deductible	<b>17,034,358</b>
Mechanical Breakdown	100,000	Bldg Limit
Extended Replacement Cost (Building)	None	n/a
Building Valuation	Property Deductible	<b>Agreed Value</b>
Backup Sewer & Drain	Property Deductible	<b>Bldg Limit</b>
Specified Property	Property Deductible	n/a
Outdoor Property	Property Deductible	<b>Included</b>
Employee Dishonesty (Fidelity)	see CRIME	<b>see CRIME</b>
Debris Removal	Property Deductible	Included
Expediting Costs & Extra Expense	Property Deductible	TBA
Pollutant Cleanup & Removal, Removal and Disposal	Property Deductible	TBA
Professional Fees	Property Deductible	TBA
Asbestos Exclusion	Property Deductible	<b>Applies</b>
Garage Keepers	n/a	Not Included

Coverage Package – Liability - Philadelphia Indemnity Insurance Company		
Coverage Name	Deductible	Limit
Liability Limit Per Occurrence	n/a	<b>1,000,000</b>
Aggregate Limits - All Other Occurrences		<b>2,000,000</b>
Aggregate Limits - Products/Completed Operations		<b>1,000,000</b>
Medical Payments		5,000
Premises Rented to You		100,000
Hired Auto Liability		<b>1,000,000</b>
Non-Owned Auto Liability		<b>1,000,000</b>
Premises and Operations		Included
Contractual Liability		Included
Personal and Advertising Injury Liability		Included
Products and Completed Operations		Included

<b>Standalone Directors &amp; Officers – Travelers Indemnity - Policy # 107663065</b>		
Coverage Name	Deductible	Limit
Community Association Management Liability - Per Claim	5,000	<b>2,000,000</b>
Directors and Officers Errors and Omissions Liability		Included
3rd Party Discrimination & Employment Practices Liability		Included
D&O - Broad Named Insured		Included
D&O - Defense Costs in addition to policy limits		Included
D&O - Non-Monetary Defense		Included
D&O - Property Manager		Included

<b>Standalone Crime Coverage - Hanover - Policy # BDW?D881898?01</b>		
Coverage Name	Deductible	Limit
Fidelity	10,000	<b>3,250,000</b>
Funds Transfer Fraud		3,250,000
Computer Fraud		3,250,000
Forgery and Alteration		3,250,000
Money Orders and Counterfeit Paper Currency		3,250,000

<b>Umbrella Coverage</b>	<b>Self-Insured Retention</b>	<b>Limit</b>
Greenwich Insurance Company, Policy # PPP7460848***	-	<b>10,000,000</b>

\*\*\* Excludes D&O

<b>OTHER / MISCELLANEOUS</b>	<b>Deductible</b>	<b>Limit</b>
<b>Scheduled Auto</b> - Policy # n/a – n/a	n/a	n/a
<b>Inland Marine</b> - Policy # n/a – n/a	n/a	n/a
<b>DIC - Quoted</b> - Policy # Declined, DIC Declined	n/a	<b>Declined</b>
<b>Work Comp</b> - n/a, Policy # n/a	n/a	<b>WC - n/a - Statutory / EL n/a</b>
<b>NFIP Flood</b> - Policy # n/a	n/a	n/a

**This Summary of Insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer and the holder of this document, nor does it affirmatively or negatively amend, extend, or alter the coverage afforded by the policies listed thereon.**