



2025-2026 Property & Windstorm Insurance

Policy Term: Renewal Program 04/15/2025 to 04/15/2026	
Total Insured Value:	\$275,236,033
Property Covered:	Real & Personal Property
Perils:	All Covered Perils excluding Flood
Per Occurrence Limit of Liability:	\$75,000,000 Loss Limit
Per Occurrence Sub-limits:	
Named Storm Wind & Hail	\$75,000,000
Accounts Receivable	\$250,000
Arson Reward	\$50,000
Brands & Labels	\$100,000
Consequential Reduction in Value	\$100,000
Control of Damaged Property	\$100,000
Mobile Equipment, \$10,000 any one item	\$25,000
Course of Construction - Excluding Soft Costs (Outdoor trees shrubs plants \$1,000 per occurrence; \$250 each item)	\$250,000/ \$100,000 Soft Costs
Debris Removal	\$250,000
Decontamination Costs	\$50,000
Demolition, Operation of Building Laws and Increased Cost of Construction (Coverage A)	Included
Demolition, Operation of Building Laws and Increased Cost of Construction (Coverage B&C)	\$1,000,000
Earth Movement (ann. Agg)	\$5,000,000
Data and Media Restoration	\$1,000,000
Errors and Omissions	\$1,000,000
Expediting Costs	\$25,000
Extra Expense	\$500,000
Fine Arts	\$25,000
Limited Coverage for Fungus, Rot & Bacteria (Annual Aggregate)	\$25,000
Land/Water Contaminant or Pollution Cleanup, Removal & Disposal (Annual Aggregate)	\$100,000
Landscaping	\$25,000
Lock and Key	\$10,000
Miscellaneous Unnamed Locations	\$250,000
New Locations	\$2,500,000
Ordinance or Law Coverage A	Included
Ordinance or Law Coverage B+C combined	\$1,000,000
Outdoor Property Unscheduled	\$250,000
Personal Effects and Property of Others	\$50,000
Preservation of Property	\$50,000
Professional Fees	\$100,000
Property in Transit	\$50,000
Property Off Premises	\$50,000
Utility Service - Time Element (Communication and Power Supply; Excluding Overhead T&D lines; 72 hour waiting period)	72 hours
Spoilage	\$25,000
Valuable Papers and Records (Other Than Electronic Data)	\$50,000
Wind Driven Rain (Annual Aggregate Applies)	\$2,500,000
Foundations and Underground Pipes	\$100,000
Soft Costs Associated with Property in the Course of Construction	\$100,000
Underground Water Seepage	\$25,000
Unscheduled Track & Field	\$1,000,000

Renewal Program	
Policy Term: 04/15/2025 to 04/15/2026	
Per Occurrence Deductibles:	
All Other Perils	\$50,000 Per Occurrence
Named Windstorm & Wind Driven Rain	3% Per Building/Structure of the sum of all values listed in the most recent Schedule of Values on file with the Company for each separately identifiable building or structure that has sustained a loss or damage; minimum deductible of \$500,000 per occurrence.
All Other Wind and Hail	\$100,000 Per Occurrence
Wind Driven Rain	\$100,000 Per Occurrence
Earth Movement	\$100,000 Per Occurrence
Time Element Waiting Period	72 Hours
Mobile Equipment	\$50,000 / 3% NS min \$500k
Unscheduled Outdoor Property	\$50,000 / 3% NS min \$500k
Valuation	Replacement Cost
Annual Premium:	\$1,798,001
This exhibit is intended as a reference only. The policy documents & coverage forms shall govern and supersede any representations made herein.	