

# Condominium Association Insurance Policy

## DECLARATIONS B: DIRECTORY OF APPLICABLE FORMS

Form Number and Edition Date	Form Title
CAU 3000 07/17	Condominium Association Insurance Policy
CAU 3040 07/17	Directors and Officers Liability Coverage Part
CAU 3041 07/17	Community Manager - Directors and Officers
CAU 3070 07/17	Environmental Impairment Liability Coverage Part
CAU 3090 06/19	Cyber Suite Coverage Part
CAU 3103 12/20	Disclosure Pursuant to Terrorism Risk Insurance Act
CAU 3106 06/19	Cap on Losses from "Certified Acts of Terrorism"
CAU 3110 07/17	Amended Water Exclusion
CAU 3208 07/17	Power Failure or Interruption Coverage - Sump Pump
CAU 3210 07/17	Wind or Hail Percentage Deductible Per Building - 1%
CAU 3226 07/18	Deductible Credit
CAU 3227 07/18	Deductible Allowance
CAU 3228 05/22	Cyber Incident Exclusion Computer Fraud Definition Amendment
CAU 3401 07/17	Employee Dishonesty - Community Manager
CAU 3507 06/22	Connecticut Changes - Amendatory Endorsement
CAU 3600 CT 07/17	"Fungus", Wet Rot and Dry Rot Coverage
CAU 3707 06/19	Connecticut Changes – Amendatory Endorsement
CAU PH CT CY 06/19	Important Notice to Policyholder - Connecticut

## DECLARATIONS C: 1. ADDRESSES AND DESCRIPTION OF BUILDINGS AND "UNITS"

### 1. ADDRESSES AND DESCRIPTION OF BUILDINGS AND "UNITS"

Coverage is provided for three two-story frame condominium buildings containing twenty six residential units. The premises is located at 3300 Park Avenue, units 1-8, 9-16, 27-36, Bridgeport, Fairfield County, CT 06604.

# Condominium Association Insurance Policy

## DECLARATIONS D: PROPERTY DIRECT COVERAGES

- Unless otherwise indicated, all Limits apply on a per occurrence basis.

1. COMMUNITY PROPERTY
2. "UNITS"
3. ADDITIONAL COMMUNITY PROPERTY
4. NATURAL OUTDOOR PROPERTY

### 1. COMMUNITY PROPERTY

Causes of Loss	Limit of Insurance	Valuation	* Deductible
Special including "Equipment Breakdown"	Guaranteed Replacement Cost	Guaranteed Replacement Cost	\$10,000 Per Occurrence

See 'Directory of Applicable Forms' for additional deductibles  
\* In addition to the deductible which may result under D.2.

Community Buildings	Community Structures	Community Personal Property
All buildings described in Declarations C.1. including: <ul style="list-style-type: none"> <li>• Residences</li> </ul>	All of the items listed below are covered when not forming part of, or located within, or on a building. <ul style="list-style-type: none"> <li>• "Swimming Pools"</li> <li>• Statues</li> <li>• Outdoor fixtures</li> <li>• Pool and Pump Houses</li> <li>• Signs</li> <li>• Roads, drives, walkways and other paved surfaces</li> <li>• Recreation fixtures and courts</li> <li>• Antennas and satellite dishes</li> <li>• Sheds</li> <li>• Temporary seasonal structures</li> <li>• Shelters</li> <li>• Cabanas</li> <li>• Freestanding walls (excluding retaining walls)</li> <li>• Fountains</li> <li>• Fences and gates</li> <li>• Gazebos</li> <li>• Gate houses</li> <li>• Mailboxes</li> <li>• Light and flag poles</li> <li>• Benches</li> </ul>	<ul style="list-style-type: none"> <li>• Equipment</li> <li>• Tools</li> <li>• Supplies and furnishings</li> <li>• "Money" and "Securities"</li> <li>• Non-motorized watercraft</li> <li>• "Computer equipment", and "Media"</li> <li>• "Valuable papers and records"</li> <li>• Accounts receivables</li> </ul>

### 2. "UNITS": All real property comprising the "unit" including improvements and betterments made to the "unit" after the "unit's" initial conveyance.

Causes of Loss	Limit of Insurance	Valuation	* Deductible
Ice Damming	Guaranteed Replacement Cost	Guaranteed Replacement Cost	\$10,000 Per "Unit"

See 'Directory of Applicable Forms' for additional deductibles  
\* In addition to the deductible which may result under D.1.

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### 3. ADDITIONAL COMMUNITY PROPERTY

Causes of Loss	Valuation	Deductible
Special including "Equipment Breakdown"	Replacement Cost	None
<b>Covered Property</b>		<b>Limit of Insurance</b>
<b>Additional Structures:</b>		
Bridges, Docks, Retaining Walls, Piers, Bulkheads and Wharves		\$10,000
<b>Newly Acquired Buildings and Structures</b>		
Buildings and Structures as described in D.1. above that you acquire at locations other than the location described in C.1.		\$250,000
<b>Newly Acquired Community Personal Property</b>		
Community personal property while at locations other than the "premises"		\$250,000
<b>Newly Conveyed Buildings and Structures</b>		
New buildings and structures built at the location described in C.1.		\$250,000
<b>"Personal Effects"</b>		
Personal Property of your directors and "officers" or "employees" while acting in the scope of their duties as such.		\$5,000 Per Person \$15,000 Per Occurrence
<b>Personal Property of Others</b>		
Personal property of others temporarily in your care, custody or control.		\$5,000 Per Person \$15,000 Per Occurrence
<b>Off "Premises" Community Personal Property</b>		
Community personal property while temporarily at other locations within the "coverage territory".		\$50,000
<b>Community Personal Property In Transit</b>		
Community personal property while on conveyances being operated between points in the "coverage territory".		\$50,000
<b>"Fine Arts"</b>		
Paintings, Pictures, Prints, Etchings, Sculptures, Art Glass, "Jewelry", "Furs", and other bona fide works of art of rarity, historical value or artistic merit.		\$15,000 Per Item \$50,000 Per Occurrence

### 4. NATURAL OUTDOOR PROPERTY

Causes of Loss	Valuation	Deductible
"Specified Causes of Loss"	Replacement Cost	None
<b>Covered Property</b>		<b>Limit of Insurance</b>
<b>Trees, Lawns, Shrubs, Plants</b>		\$1,000 Maximum Per Tree, Plant, Lawn or Shrub \$20,000 Per Occurrence

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## DECLARATIONS E: PROPERTY CONSEQUENTIAL LOSS COVERAGES

Coverages apply only as a consequence of direct physical loss or damage to "covered property" caused by or resulting from a covered Cause of Loss.

- Unless otherwise indicated, all Limits apply on a per occurrence basis
- No Deductible applies to Property Consequential Loss Coverages

1. **ORDINANCE OR LAW**
2. **LOSS OF INCOME**
3. **SUPPLEMENTARY PAYMENTS**

### 1. ORDINANCE OR LAW

Covered Property	Consequential Loss Coverage	Limit of Insurance	Valuation
Community Buildings, "Units"	Undamaged Portion	Guaranteed Replacement Cost	Guaranteed Replacement Cost
Community Buildings, "Units"	Demolition Costs	\$300,000	Actual Loss Sustained
Community Buildings, "Units"	Increased Cost of Construction	\$300,000	Increased Replacement Cost

### 2. LOSS OF INCOME

Covered Property	Limit of Insurance	Valuation
Community Income and Maintenance Fees and Assessments; Extra Expense; Rents; Community Income; Increased Period of Restoration; other temporary operation expenses.	Actual Loss Sustained	Actual Loss Sustained

### 3. SUPPLEMENTARY PAYMENTS

Covered Property	Limit of Insurance	Valuation
• Removal of Fallen Trees	\$10,000	Actual Loss Sustained
	\$1,000 Maximum per Tree	Actual Loss Sustained
• "Pollutant" Cleanup and Removal	\$25,000 per continuous 12 month period	Actual Loss Sustained
• Property Removal	\$300,000	Actual Loss Sustained
• Monetary Reward	\$5,000	10% of Paid Claim
• Debris Removal	\$300,000	Actual Loss Sustained
• Fire Department Service Charges	\$10,000	Actual Loss Sustained
• Fire Extinguisher Recharge	\$1,000	Actual Loss Sustained

## DECLARATIONS F: CRIME COVERAGES

- Unless otherwise indicated, all Limits apply on a per occurrence basis

Valuation	Deductible
Actual Loss Sustained	None
Covered Property	Causes of Loss
All "Covered Property"	"Employee Dishonesty"
All "Covered Property"	"Computer Fraud"
"Covered Instruments"	"Depositors Forgery"
Covered Property	Limit of Insurance
All "Covered Property"	\$150,000 Combined Limit

# Condominium Association Insurance Policy

## DECLARATIONS G: 1. LIABILITY COVERAGES - PRIMARY AND EXCESS

- 1. Liability - Primary and Excess**      Limits of Insurance apply as:
- Indemnity payments for claims or "suits" seeking damages
  - Both primary and excess unless otherwise indicated

Coverage	Limit of Insurance	Type of Limit
"Bodily Injury" And "Property Damage"	\$1,000,000	Per "Occurrence"
Products / Completed Operations	\$1,000,000	Per "Occurrence"
	\$1,000,000	Annual Aggregate
"Personal Injury" & "Advertising Injury"	\$1,000,000	Per "Offense"
Property Damage Legal Liability—Real Property	\$1,000,000	Per "Occurrence"
"Hired Auto" and "Nonowned Auto"	\$1,000,000	Per "Occurrence"
Medical Payments	\$5,000	Per Accident
Garage and Parking Areas Legal Liability		
Comprehensive Coverage	\$500 Deductible Applies Per "Occurrence"	
	\$25,000	Per "Occurrence" Limit
Collision Coverage	\$500 Deductible Applies Per "Occurrence"	
	\$25,000	Per "Occurrence" Limit

## DECLARATIONS H: CLAIMS MADE LIABILITY COVERAGES

1. DIRECTORS AND OFFICERS LIABILITY COVERAGE
2. ENVIRONMENTAL IMPAIRMENT LIABILITY COVERAGE

### 1. DIRECTORS AND OFFICERS LIABILITY - CLAIMS MADE

- Limits of Insurance apply as:
- Indemnity payments for "claims" or "suits" seeking pecuniary relief.
  - "Defense costs" for "claims" or "suits" seeking non-pecuniary relief.

Coverage	Limit of Insurance
<b>Directors and Officers Liability</b>	\$1,000,000 Each "Wrongful Act"
	\$1,000,000 Aggregate

Retroactive Date:       NONE      

**This insurance does not apply to "loss" because of "wrongful acts" which took place before the Retroactive Date.**

Optional Extended Reporting Period:       3 years      

The premium for the Optional Extended Reporting Period is:       \$1,391

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## 2. ENVIRONMENTAL IMPAIRMENT LIABILITY - CLAIMS MADE AND REPORTED

Limits of Insurance apply as: • Indemnity payments and "defense costs" for "claims" seeking damages arising out of "pollution conditions".

Coverage	Limit of Insurance
Environmental Impairment Liability	\$500,000 Each "Loss"
	\$500,000 Aggregate
	\$5,000 Retained Limit Each "Loss"

Retroactive Date:       NONE      

**This insurance does not apply to "loss" from "pollution conditions" which took place before the Retroactive Date.**

Optional Extended Reporting Period:       1 year      

The premium for the Optional Extended Reporting Period is:       \$190      

### **NOTICE**

**Any emergency arising out of "pollution conditions" covered by Environmental Impairment Liability Coverage should be reported immediately to the on call 24 hour hotline at 1-800-432-2481, administered by XL Specialty Claims, a division of the XL Insurance Companies.**

# Condominium Association Insurance Policy

## DECLARATIONS I: CYBER SUITE COVERAGE

The Liability Coverages included in this Cyber Suite Coverage Part are provided on a Claims Made and Reported Basis

Limits of Insurance apply as: Indemnity payments for "loss" arising out of Data Compromise, "Computer Attack", Data Compromise Liability, Network Security Liability, and Electronic Media Liability.

CYBER SUITE "AGGREGATE LIMIT"  
CYBER SUITE DEDUCTIBLE

\$50,000 Annual "Aggregate Limit"  
\$2,500 Per Occurrence

### Coverage

#### Data Compromise Response Expenses

1st Party Named Malware

Forensic IT Review

Legal Review

Public Relations

Regulatory Fines and Penalties

PCI Fines and Penalties

Notification to "Affected Individuals"

Services to "Affected Individuals"

#### Computer Attack and Cyber Extortion

Loss Of Business

Public Relations

Cyber Extortion

### Limit of Insurance

\$50,000 Cyber Suite "Aggregate Limit"

\$50,000 per occurrence

\$25,000 per occurrence

\$25,000 per occurrence

\$5,000 per occurrence subject to maximum promotion costs of \$25 per "affected individual"

\$25,000 per occurrence

\$25,000 per occurrence

\$50,000 Cyber Suite "Aggregate Limit"

\$50,000 Cyber Suite "Aggregate Limit"

\$50,000 Cyber Suite "Aggregate Limit"

\$25,000 per occurrence

\$5,000 per occurrence

\$10,000 per occurrence

### LIABILITY COVERAGES

### Limit of Insurance

#### Data Compromise Liability

3rd Party Named Malware

\$50,000 Cyber Suite "Aggregate Limit"

\$50,000 per occurrence

#### Network Security Liability

\$50,000 Cyber Suite "Aggregate Limit"

#### Electronic Media Liability

\$50,000 Cyber Suite "Aggregate Limit"

Optional Extended Reporting Period: 3 years

The premium for the Optional Extended Reporting Period is: \$206