

# Meadowood Manor Condominiums



**Brett W. Charbonneau Agency, Inc.**

May 2<sup>nd</sup>, 2023



# Brett W. Charbonneau Agency, Inc.



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775-833-1189 Phone & Text  
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20 years in business  
3 staff members

**However your business grows and changes, we'll be behind you all the way.**

**Growth** – Our online Business Accelerator Program is one of many tools to help your business grow.

**Loss Prevention** – Access to online safety tools, materials and board-certified safety professionals. Proactively make your workplace a safer environment.

**Customized Protection** – With over a half million commercial policies in force we've designed a policy for your unique business needs, customized as your business grows.



# Coverage Summary – Meadowood Manor

	Coverage Limits
Liability	\$2,000,000 Liability coverage per occurrence/ \$4,000,000 aggregate, \$10,000 medical expense, mgt co included as additional insured. \$4,000,000 hired and non-owned auto coverage
Property	<p>\$25,000 deductible per building.</p> <p>Ratable limit is \$25,696,100. This is \$175 a Square foot. It covers the original construction of each unit per your CCRS.</p> <p>Includes an additional 10% Ordinance of law for code upgrades. Additional property coverages of \$163k for pool, \$226,500 for carports, \$28k for mailboxes, \$61k for fencing, \$35k for landscaping, \$17k for signs, \$50k for tennis courts and \$350k for paving and concrete.\$100k for Business Personal Property</p>
Directors & Officers	Non-profit Directors & Officers \$2,000,000 coverage with \$1,000 deductible, includes prior acts, mgt co included as additional insured. Retroactive coverage from 04/12//2009.
Crime	\$1,000,000 coverage w/ \$1,000 deductible.
Commercial Umbrella	\$5,000,000 with \$10k retention
Worker's Comp	\$1,000,000 in Ghost Workers Compensation Coverage. Cost is an additional \$495 per year.



# Annual Premium for Meadowood Manor

<b>COVERAGE</b>	<b>PREMIUM</b>
Property & Liability (\$25,000 Deductible per BUILDING)	\$89,938
Directors & Officers (\$2,000,000)	Included
Crime (\$1,000,000 Coverage)	Included
Umbrella (\$5,000,000)	\$2,535
Ghost Work Comp	\$495
<b>TOTAL ANNUAL PREMIUM</b>	<b>\$93,713</b>
<b>PAY IN FULL PREMIUM</b>	<b>\$89,039</b>



# Thank you for considering American Family.

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This presentation offers a brief description of coverages. Please see the actual policies for exact terms, limitations and exclusions. Coverage specifications and/or benefit amounts may vary by state.



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