

C.C.H.O.A.
505 Grand Caribe Cswy.
Coronado, CA 92118



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HOMEOWNERS ASSOCIATION

INSURANCE SUMMARY

The Coronado Cays HOA Declaration of Covenants, Conditions & Restrictions (CC&Rs) have numerous sections that deal with both the association's risk management and insurance responsibilities and with those of a unit owner. At times, these responsibilities also extend to tenants of owners and others who may be guests or visitors. As an owner, you need to become familiar with the CC&Rs, in general, and with the risk management and insurance parts applicable to you, in particular. Also, you should ask your own personal insurance advisor to review these sections of the CC&Rs with you so that you can obtain proper types of personal insurance with appropriate limits given your exposures to loss. Here are certain unit owner risk management and insurance issues that you should consider: (1) Identifying and properly insuring the elements of your home in coordination with the Coronado Cay HOA's master policy. (2) Protecting yourself (and your neighbors) from possible damage resulting from the marina, boats and docks, (3) Securing personal earthquake and flood insurance for possible damage to your unit and possible special assessments levied by the association for such damage. The association does not maintain flood insurance. With respect to earthquake issues, you should ask your personal insurance advisor to explain coverages available from the California Earthquake Authority. The three issues just cited, however, are not meant to be a complete list by any means. Please read your CC&Rs and talk to your personal insurance advisor.

Statutory Disclosure

This summary of the Association's policies of insurance provides only certain information, as required by the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any Association member may, upon request and provision of reasonable notice, review the Association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the Association maintains the policies of insurance specified in this summary, the Association's policies of insurance may not cover your property, including personal property or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.

Property Location/ Description Covered:

Grand Caribe Isle	Administration Buildings
Antigua Village	108 Condominium Units
Kingston Village	84 Condominium Units
Mardi Gras Village	120 Condominium Units
Montego Village	72 Condominium Units
Maintenance Building	Common Area
Other Structures	5 Clubhouses located throughout the Cays



Coronado Cays Homeowners Association
Insurance Disclosure Form

Property Insurance:

Name of Insurer: Philadelphia Indemnity Ins. Company		Policy#: PHPK2670412-018	
Policy Limits:	\$200,237,795	Amount of Deductible:	\$50,000
Date Policy Begins:	03/31/2026	Date Policy Ends:	03/31/2027

General Liability Insurance:

Name of Insurer: Philadelphia Indemnity Ins. Company		Policy#: PHPK2670412-018	
Policy Limits:	\$2,000,000 Aggregate \$1,000,000 per Occurrence	Amount of Deductible:	N/A
Date Policy Begins:	03/31/2026	Date Policy Ends:	03/31/2027

Directors & Officers / Employment Practices Liability Insurance:

Name of Insurer: RSUI Indemnity Co.		Policy#: NPP718447	
Policy Limits:	\$4,000,000 Aggregate \$3,000,000 Separate Limit for D&O \$1,000,000 Separate Limit for EPLI	Amount of Deductible:	\$50,000 - D&O/\$75,000 - EPL
Date Policy Begins:	03/31/2026	Date Policy Ends:	03/31/2027

Excess Directors & Officers Liability Insurance:

Name of Insurer: RSUI Indemnity Co.		Policy#: 0312-2878	
Policy Limits:	\$2,000,000 Aggregate \$2,000,000 Limit for D&O	Amount of Deductible:	\$50,000
Date Policy Begins:	03/31/2026	Date Policy Ends:	03/31/2027

Fidelity Insurance / Crime:

Name of Insurer: Travelers Casualty & Surety Co. of America		Policy #: 106710003	
Policy Limits:	\$5,000,000 Employee Dishonesty	Amount of Deductible:	\$25,000
Date Policy Begins:	03/31/2026	Date Policy Ends:	03/31/2027



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Insurance Disclosure Form**

Fidelity Insurance / Excess Crime:

Name of Insurer: Great American Insurance Co.		Policy #: SAA E425779 07 00	
Policy Limits:	\$5,000,000 Excess of \$5,000,000	Amount of Deductible:	\$25,000
Date Policy Begins:	03/31/2026	Date Policy Ends:	03/31/2027

Umbrella Liability

Name of Insurer: Philadelphia Indemnity Ins. Company		Policy#: PHUB905684-017	
Policy Limits:	\$5,000,000 Aggregate \$5,000,000 per Occurrence	Amount of Deductible:	\$10,000
Date Policy Begins:	03/31/2026	Date Policy Ends:	03/31/27

Excess Liability

Name of Insurer: Navigators Specialty Insurance Co.		Policy#: 72HVZBY0E9Y	
Policy Limits:	\$5,000,000 Aggregate \$5,000,000 per Occurrence	Amount of Deductible:	\$0
Date Policy Begins:	03/31/2026	Date Policy Ends:	03/31/2027

FYI!!!

FOR HOMEOWNERS ASSOCIATIONS/CONDO CERTIFICATE OF INSURANCE REQUESTS, PLEASE USE OUR ONLINE SERVICE.

GO TO WWW.ALLIANT.COM

PLEASE ALLOW FOR INTERNET POP-UPS.

CLICK CLIENT LOG-IN (no Username or Password required)

FIND CONDO/HOME OWNERS ASSN. CERTIFICATES (UNDER CLIENT LOG-IN)



Please select the service you wish to access, then log in.

LOG IN TO:

Choose A Service To Access
AlliantConnect
Condo/Homeowners Association Certificates

Username:
Password:

Remember me

Login

TYPE

- ENTER FIRST **4** LETTERS OF THE ASSN. NAME (EX: DRIVER HOA = TYPE -> DRIV)
- CLICK ON SUBMIT
- ENTER REQUESTED INFORMATION (UNIT OWNER, MORTGAGE/LENDER INFO, ETC...)

PRINT MUST CLICK “ PRINT FROM WEB” AT BOTTOM OF SCREEN

Note: FOR 2ND MORTGAGEE, PLEASE USE THE SAME INSTRUCTION AS PER ABOVE.

THANK YOU,
ALLIANT INSURANCE SERVICES, INC.