



Lantana Oceanfront Condominium Association, Inc.
c/o Dependable Property Management
Indian Harbour Beach, FL 32937
(2024-2025)

Property	(Orange Insurance Exchange)		
		Real Property Total Insurable Value	\$35,322,177
		Replacement Cost / Special Form / Co-Insurance:	Agreed Amount
		Ordinance or Law: Coverage A – Full, Coverage B/C -	\$1,000,000 Combined
		4% Inflation Guard / Equipment Breakdown Coverage	Included
Deductibles		\$10,000 All Other Perils	
		5% Hurricane per Occurrence	
		1% All Other Wind / Hail per Occurrence	
			Annual Premium: \$ 183,311.45
General Liability	(CUMIS Specialty Insurance - Package)		
		General Aggregate	\$2,000,000
		Products Aggregate	\$2,000,000
		Pers. & Advertising	\$1,000,000
		Each Occurrence	\$1,000,000
		Hired / Non-Owned	\$1,000,000
Crime			
		\$750,000 Subject to a \$5,000 Deductible	
Directors & Officers			
		Each Loss	\$1,000,000
		Each Policy Year	\$1,000,000
		Deductible	\$2,500
			Annual Premium: \$ 19,358.85
Excess Liability	(Greenwich Insurance)		
		Each Occurrence	\$15,000,000
		General Aggregate	\$15,000,000
			Annual Premium: \$ 3,324.28
Workers Comp	(Transportation Insurance)		
		Each Accident	\$500,000
		Each Employee	\$500,000
		Policy Limit	\$500,000
			Annual Premium: \$ 509.00

Total Annual Premium: \$ 206,503.58



OTHER PREMIUM OPTIONS	YEARLY PREMIUM
Cyber Liability – Underwriters at Lloyd’s - \$500,000 Limit / \$5,000 Ded	\$759.15
Legal Defense Gap – Atlantic Mutual – Unlimited Legal Defense Coverage for Denied Claims / Extended Protection Offers Coverage for Former BOD up to 5 yrs.	\$1,927.52 / \$3,927.52 (Extended Protection)

Flood Coverage

(Hartford Insurance Co of the Midwest)

1791 Hwy A1A	Bldg: \$6,000,000 Subject to a \$5,000 Deductible Effective: 12/31/2024 – 12/31/2025	Annual Premium: \$ 6,160.00
1811 Hwy A1A	Bldg: \$6,000,000 Subject to a \$5,000 Deductible Effective: 12/31/2024 – 12/31/2025	Annual Premium: \$ 7,248.00
1831 Hwy A1A	Bldg: \$6,000,000 Subject to a \$5,000 Deductible Effective: 12/31/2024 – 12/31/2025	Annual Premium: \$ 6,268.00
1851 Hwy A1A	Bldg: \$6,000,000 Subject to a \$5,000 Deductible Effective: 12/31/2024 – 12/31/2025	Annual Premium: \$ 5,681.00
1821 Hwy A1A	Bldg: \$346,000 Subject to a \$5,000 Deductible Effective: 12/31/2024 – 12/31/2025	Annual Premium: \$ 1,155.00

Total Flood Premium: \$ 26,512.00

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Our overriding desire is to provide great customer service, having you, the customer, believe we have earned our compensation. We believe in full disclosure of our compensation. Accordingly, if you have any questions about the compensation we receive from your policies (including policies we propose to you), please just ask your account representative, who will gladly provide you a summary of our compensation arising from your policies (some estimation may be necessary, for example where contingents are involved).

We thank you for the opportunity to serve and appreciate your interest.