

The Jensen Beach Club Condominium Association Inc.

GENERAL LIABILITY

Company	▲ Southern-Owners Insurance Company	
A.M. Best Rating	▲ A++, XV	
Coverage Terms	▲ Coverage provided for some of the third-party liability exposures of your business based on the following conditions according to the Schedule of Exposures and Schedule of Locations shown below or on the following page.	
Limits	▲ Bodily Injury and Property Damage - Each Occurrence	\$1,000,000
	▲ General Aggregate	\$2,000,000
	▲ Products and Completed Operations Aggregate	\$2,000,000
	▲ Personal and Advertising Injury	\$1,000,000
	▲ Fire Damage - Any One Fire	\$300,000
	▲ Medical Expense - Any One Person	\$10,000
	▲ Hired and Non-Owned Auto Liability	\$1,000,000
Form	▲ Occurrence	
Includes	▲ Premises and Operations	
	▲ Products and Completed Operations	
	▲ General Liability Plus Endorsement	
	▲ Host Liquor Liability	
	▲ Unit Owners as Additional Insureds	
Exclusions	▲ Employment and Related Practices	
	▲ Unmanned Aircraft (Drones)	
	▲ Cyber Liability	
	▲ Pollution	
	▲ Subsidence	
	▲ Lead	
	▲ Asbestos	
	▲ Nuclear Energy	
	▲ Violation of Statutes that govern e-mails, fax, phone calls or other methods or sending material or information	
	▲ Fungus or Mold	
	▲ Refer to policy forms for additional exclusions, conditions or restrictions.	

SCHEDULE OF EXPOSURES

Classification	Estimated Exposures
Condominium Association	196 Units
Clubhouse	1,748 Square Feet
Swimming Pool/Spas	2
Tennis Courts	2
Shuffleboard Courts	2

