



**2021/2022 Insurance Summary for  
Brittany Place of Breckenridge Homeowners Association, Inc.**

**Package Policy:**

Insurance Company Name: American Alternative Insurance Corp. / CAU  
Policy Number: CAU508530-4  
Policy Term: 03/17/21 – 03/17/22

**Blanket Property Limits:**

Buildings: **Guaranteed Replacement Cost**

Association Personal Property: **Guaranteed Replacement Cost**

Association Loss of Income: 12 Months / Actual Loss Sustained

Building Ordinance or Law Coverage –**Guaranteed Replacement Cost**

**B – Demolition Cost \$300,000**

**C – Increased Cost of Construction \$300,000**

Boiler & Machinery/ Equipment Breakdown –**Guaranteed Replacement Cost**

Sewer & Drain Backup – **Guaranteed Replacement Cost**

Earthquake Sprinkler Leakage - \$1,000 Loss Limit

Deductible: \$2,500 (Property) / \$5,000 Wind & Hail / 24 Hour Waiting Period (Loss of Income)

Special Form / Guaranteed Replacement Cost

General Liability: \$1,000,000 Per Occurrence / Aggregate - Unlimited

Medical Payments: \$10,000

**Crime and Fidelity:**

Insurance Company Name: American Alternative Insurance Corp. / CAU

Policy Number: CAU508530-4

Policy Term: 03/17/21 – 03/17/22

Policy Limit: \$150,000

Deductible: \$0

Causes of Loss: Employee Dishonesty, Computer Fraud, Depositors Forgery

**Director's and Officer's Liability:**

Insurance Company Name: American Alternative Insurance Corp. / CAU

Policy Number: CAU508530-4

Policy Term: 03/17/21 – 03/17/22

Claims Made Liability Coverage

Policy Limits: \$1,000,000

Deductible: \$0

This is only a summary of the insurance policies written through Robert E. Harris Insurance Agency, Inc. for The Association. **Please refer to the actual policies for complete coverage.**