WINDRIFT CONDOMINIUM OWNERS ASSOCIATION

Executive Insurance Summary

Location: 457 Windrift Lane, Park City, UT 84060 - 32 Units / 5 Buildings

May 1, 2026 to May 1, 2027

Policy Coverage	Carrier & Limits
Property	Sierra Specialty
	(Arden)
Building Coverage	$19,265,000
Business Peronsal Property	No Coverage
Replacement Cost	Replacement Cost
Co-Insurance	None
Special Form	Yes
ACV on roofs	Yes
Ordinance or Law	
A- Undamaged portion of the Building	Included
B- Increased Cost of Construction	$300,000
C- Demolition Cost	$300,000
Equipment Breakdown	Included
Earthquake	No Coverage
Deductibles *(Additional option - see below)* :	
Earthquake Deductible	N/A
Property Deductible	$100,000 per Unit
Water Damage Deductible	$100,000 per Unit
Wildfire Deductible	$100,000 per Unit
Windstorm or Hail Deductible	$100,000 per building
Terrorism	Excluded
Annual Premium - Property	$44,433.92
General Liability	Sierra Specialty
	(Arden)
General Aggregate	$2,000,000
Products and Completed Operations	$2,000,000
Each Occurrence	$1,000,000
Personal & Advertising Injury	$1,000,000
Medical Expenses	$5,000
BI/PD Deductible	$10,000
Hired & Non-Owned Auto Liability	$1,000,000
Annual Premium - General Liability	Included
Directors & Officers	Berkley Regional Insurance Company
2/16/2026-5/28/2027	*(Berkley Management Protection)*
Directors & Officers Coverage	$2,000,000
Defense for Non-Monetary Claims	Yes
Defense for Breach of Contract	Yes
Coverage for Property Manager	Yes
Additional Defense Expense Limit of Liability	Yes
Retention	$2,500
Retroactive Date	2/19/2026
Annual Premium - Directors & Officers	$2,803.00
Crime	Berkley Regional Insurance Company
2/16/2026-5/28/2027	*(Berkley Management Protection)*
Employee Theft Coverage	$300,000
Premises Coverage	$300,000
In Transit Coverage	$300,000
Forgery Coverage	$300,000
Computer Fraud	$300,000
Property Mangament Company Coverage	$300,000
Retention	$1,000
Retroactive Date	2/19/2026
Annual Premium - Crime	Included
Total Annual Premium:	**$47,236.92**

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