

# Summary of Insurance

Prepared: 2/19/2010

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**For:** Stone Cliff Homeowners Assoc  
 Mkel- F1 property Mangement  
 PO Box 2705  
 St George, UT  
 84771 435-673-6156

**Universal Business Insurance-E**  
 St. George  
 1453 So. Dixie Drive #150  
 St George, UT  
 84770 435-656-7777

<b>Commercial Application</b>		*Phoenix Insurance Company	I-660-617X4490-PHX-10	03/30/10	03/30/11	7,725.00
Premise 001 Building 001						
2250 East 1450 South						
St George, UT						
84770						

Nature of Business	Gated Homeowner Association
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<b>General Liability</b>						
Occurrence						
General Aggregate	2,000,000					
Products/Completed Oper. Aggr.	2,000,000					
Personal & Advertising Injury	1,000,000					
Each Occurrence	1,000,000					
Damage to Rented Premises	100,000					
Medical Expense (Any One Person)	5,000					
Location 001 Building 001						
Streets, Roads, Highways or						
Bridges-Existence & maintenance of						
hazard only products						
Class Code: 48727						
Premium Basis: 2						
(T) Other						
Location 001 Building 001						
Swo.,omg {pp;						
Class Code: 48925						
Premium Basis: 2						
(T) Other						
Location 001 Building 001						
Homeowners or Property Owners						
Association (Association Risk Only)						
Class Code: 73801						
Premium Basis: Flat Charg						
(T) Other						
Location 001 Building 001						
Directors and Officers Lliability						
Class Code: 73923						
Premium Basis: 107						
(T) Other						

<b>Business Auto</b>		*Phoenix Insurance	BA-8027M086-10-SEL	03/30/10	03/30/11	
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		Company			
Liability-CSL	1,000,000				
Hired Autos & non-Owned Autos					
UM/UIM-CSL	1,000,000				

## Business Automobile - Vehicle Schedule

Policy No. BA-8027M086-10-SEL

Co #	Year	Make	Model	VIN	Garage Loc	Class	Cost New	Liab	PIP	Med Pay	UM	Comp	Coll	Tot Prem
001	2005	Ford	F350	1FDWX36P25EC38269	st George, UT 84790	231	25,390	X	X		X	500	500	
002	2000	Suzuki	Grd Vita	JS3TD62V9Y4119670	st George, UT 84790	231	22,699	X	X		X	500	500	

## Automobile - Driver Schedule

Policy No. BA-8027M086-10-SEL

Driver #	Name	DOB	Date Lic.	Lic. State	Drivers Lic. #	SS#
001	Michael Nerdil	06/21/57		UT	160858202	
002	Rafael Quinteros	05/01/81		UT	175865531	
003	Santos R Rivas	10/16/79		UT	176834054	

## Property

Premise 001 Building 001					
Community Clubhouse					
BUILDING -	1,216,201				
BPP -	73,205				
Coins % 90					
Valuation RC					
Cause of Loss SPECIAL					
Deductible 500					

Premise 001 Building 002					
Guard Shack					
BUILDING -	243,240				
Coins % 90					
Valuation RC					
Cause of Loss SPECIAL					
Deductible 500					

## Equipment Floater

Coverage/Deductible					
250					

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**Equipment Floater Equipment Schedule**

Policy No. I-660-617X4490-PHX-10

#	Year	Description	ID/Serial Number	Date Purchased	New/Used	Amount of Insurance
001		Type: Golf Cart				7,000.00
002		Type: Exmart 20 HP Z-Mower42" Deck				11,000.00
003		Type: Front Mount Aeratorw/Electric Lift				2,200.00

Umbrella (Non-Simplified)		*Travelers Indemnity Co of	ISF-CUP-0584Y056-IND-10	03/30/10	03/30/11	2,410.00
Liability Limit Each Occurence	2,000,000					
Liability Aggregate Limit	2,000,000					
Retained Limit	5,000					

<b>General Liability, Property, Inland Marine</b>	<b>\$ 7,725.00</b>
<b>Commercial Auto</b>	<b>\$ 1,704.00</b>
<b>Commercial Umbrella</b>	<b>\$ 2,410.00</b>
<b>Total Annual Premium</b>	<b>\$11,839.00</b>

Coverage has been reviewed and accepted \_\_\_\_\_