

**Bahama Sands HOA, Inc.**  
**Insurance Summary 2009 - 2010**

**Property, Windstorm & Hail, Flood:**

Agent:	Wells Fargo Insurance Services		
Date:	May 31, 2009 - May 31, 2010		
Limit:	\$28,000,000	Annual Premium:	\$ 280,000
Name of Company:	South Insurance Company, LTD	Deductibles:	\$10,000 All Perils Per Occurrence \$25,000 Flood Per Occurrence \$50,000 Earthquake Per Occurrence For Named Storm Wind/Hail/Flood: 3% subject to \$100,000 minimum
Remarks:	Additional coverage includes Business Equipment		

**General Liability**

Agent:	Wachovia Insurance Services		
Date:	December 5, 2008 - December 5, 2009		
Limits:	\$1,000,000 Each Occurrence \$2,000,000 General Aggregate	Annual Premium:	\$ 8,132
Name of Company:	QBE	Deductible:	None

**Umbrella:**

Agent:	Wachovia Insurance Services		
Date:	December 5, 2008 - December 5, 2009		
Limits:	\$10,000,000 Each Occurrence \$10,000,000 Other Aggregate	Annual Premium:	\$ 2,582
Name of Company:	Zurich Insurance Company	Deductible:	None

**Directors & Officers Liability:**

Agent:	Wachovia Insurance Services		
Date:	December 5, 2008 - December 5, 2009		
Limit:	\$1,000,000 Annual Aggregate	Annual Premium:	\$ 1,502
Name of Company:	Continental Casualty Company	Deductible:	\$5,000 Per Claim

**Crime**

Agent:	Wachovia Insurance Services		
Date:	December 5, 2008 - December 5, 2009		
Limit:	\$1,000,000 Annual Aggregate	Annual Premium:	\$ 375
Name of Company:	Continental Casualty Company	Deductible:	\$5,000 Per Claim

**TOTAL ANNUAL PREMIUM:** \$ 292,591

To request a Certificate of Insurance fax Lisa Carter and Cathy Sullivan at 843-556-6777 or email  
lisa\_s\_carter@wellsfargois.com, cathy\_sullivan@wellsfargois.com  
Be sure to include the property, unit number, loan number and the requested mortgage information