

**Harbourgate Resort HOA, Inc.
Insurance Summary**

Property, Windstorm and Hail:

Agent: Wells Fargo Insurance Services
Date: May 31, 2009 - May 31, 2010
Limit: \$17,500,000
Subject to \$100,000,000 Per Occurrence
Annual Premium: \$ 91,000

Name of Company: South Insurance Company, LTD
Deductibles: \$10,000 All Perils 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

Flood:

Agent: Southeastern Insurance Services, LLC
Date: April 28, 2009 - April 28, 2010
Limit: \$17,500,000
Annual Premium: \$ 8,421

Deductible: \$1,000 Per Occurrence

Umbrella:

Agent: Southeastern Insurance Services, LLC
Date: April 28, 2009 - April 28, 2010
Limit: \$2,000,000 Each Occurrence
\$2,000,000 Annual Aggregate
Annual Premium: \$ 2,078

Deductible: \$10,000 Per Occurrence

General Liability

Agent: Southeastern Insurance Services, LLC
Date: April 28, 2009 - April 28, 2010
Limit: \$1,000,000 Each Occurrence
\$2,000,000 Annual Aggregate
Annual Premium: \$ 7,333

Deductible: None

Directors & Officers Liability:

Agent: Southeastern Insurance Services, LLC
Date: April 28, 2009 - April 28, 2010
Limit: \$2,000,000 Annual Aggregate
Annual Premium: \$ 2,047

Deductible: \$2,500 Each Wrongful Act

TOTAL ANNUAL PREMIUM: \$ 110,879

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 mortgagee information