2025 Insurance Renewal Summary
Cobblers Lofts Condominium Association, Inc.
July 1, 2025

Package Policy	2024-2025 Policy Hanover	2025-2026 Policy Hanover	2025-2026 Quote Honeycomb
Building BPP Deductible Wind/Hail Deductible Coverage Type	18,660,868 12,474 10,000 per building 10,000 per building Replacement Cost	20,153,737 13,472 10,000 per building 10,000 per building Replacement Cost	18,660,868 13,472 10,000 per building 2% per building Replacement Cost
Sewer or Drain Backup	100,000	100,000	100,000
Equipment Breakdown	Included	Included	Included
Building Ordinance or Law Coverage A Coverage B & C	 Building Limit 300,000 Combined	 Building Limit 300,000 Combined	 Building Limit 150,000 Each
Flood Coverage Deductible	100,000 25,000	100,000 25,000	Not Available
General Liability Each Occurrence Aggregate	 1,000,000 2,000,000	 1,000,000 2,000,000	 1,000,000 2,000,000
Hired/Non-owned Auto Liability	1,000,000	1,000,000	1,000,000
Total Package Premium =	**$ 20,766**	**$ 25,164**	**$ 20,666**
Higher 25,000 Deductible Option =		**$ 22,838**	
Enhanced D&O/Crime Package			
Directors & Officers Liability Retained Limit	1,000,000 1,000	1,000,000 1,000	1,000,000 1,000
Employee Theft Forgery Computer Fraud Funds Transfer Fraud Social Engineering Fraud Retention	250,000 250,000 250,000 250,000 100,000 1,000	250,000 250,000 250,000 250,000 100,000 1,000	250,000 250,000 250,000 250,000 100,000 1,000
	$ 2,147	**$ 2,188**	**$ 2,188**
Workers Compensation (If Any)	Statutory Limit	Statutory Limit	Statutory Limit
	$ 907 (Yearend $295)	**$ 860 (Yearend $295)**	**$ 907 (Yearend $295)**
Total Premium = **Higher 25,000 Deductible Option =**	**$ 23,208**	**$ 27,647** **$ 25,321**	**$ 23,149**

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