

**INSURANCE SUMMARY**  
for  
**CAL SAILING CLUB**

4/19/2019

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**POLICY INFORMATION**

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Company : 3598-70-74 ECE  
Policy Number : Federal Insurance Company  
Policy Term : 4/14/19 to 4/14/20  
Location : 124 University Avenue, Berkeley, CA 94710

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**BUSINESS PROPERTY COVERAGE**

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- Special Form Including Theft
  - Replacement Cost Coverage
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**PROPERTY LIMITS**

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• Building #1 Limit [ <b>Extended Replacement Cost 125%</b> ]	\$	63,266
• Building #2 (Tool Shed) Limit	\$	6,326
• Business Property • Contents	\$	10,000
• Business Income	\$	NONE
• Extra Expense	\$	100,000
• Money & Securities [ <b>Inside Building</b> ]	\$	15,000
• Blanket Limit of Insurance Endorsement		
• Provides Blanket Coverage Limit on Premises:	\$	250,000
• Accounts Receivable		
• Electronic Data Processing Property		
• Leasehold Interest		
• Personal Property of Employees		
• Valuable Papers		
• Deductible	\$	1,000

**SPECIAL FORM PROVIDES COVERAGE AGAINST LOSS CAUSED BY “RISKS OF DIRECT PHYSICAL LOSS” EXCEPT AS LIMITED OR EXCLUDED IN THE POLICY. EXCLUDES EARTHQUAKE AND FLOOD COVERAGE.**

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**BUSINESS GENERAL LIABILITY LIMITS**

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• General Aggregate Limit	\$	2,000,000
• Each Occurrence Limit	\$	1,000,000
• Advertising Injury and Personal Injury Aggregate Limit	\$	1,000,000
• Damage to Premises Rented to You Limit	\$	1,000,000
• Medical Expenses Limit	\$	10,000
• Liquor Liability Aggregate Limit	\$	1,000,000
• Liquor Liability Each Common Cause Limit	\$	1,000,000
• Non-Owned and Hired Car Liability [ <b>\$1,000 Deductible</b> ]	\$	1,000,000

**PROVIDES COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE. AGGREGATE LIMIT IS THE MAXIMUM AMOUNT THAT WILL BE PAID DURING THE POLICY PERIOD.**

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**POLICY INFORMATION**

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Company : 07324252  
Policy Number : Federal Insurance Company  
Policy Term : 4/14/19 to 4/14/20

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**MARINE GENERAL LIABILITY LIMITS**

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• Each Occurrence Limit	\$	1,000,000
• Products & Completed Operations Aggregate Limit	\$	2,000,000
• Premises Medical Expense Limit	\$	10,000
• Yacht Club Owners Legal Liability Each Occurrence Limit	\$	1,000,000
• Hired/Non-Owned Auto Liability	\$	NONE

**PROVIDES COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE. AGGREGATE LIMIT IS THE MAXIMUM AMOUNT THAT WILL BE PAID DURING THE POLICY PERIOD.**

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Company : 07324252  
Policy Number : Federal Insurance Company  
Policy Term : 4/14/19 to 4/14/20

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**HULL AND PROTECTION & INDEMNITY LIMITS**

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• Total Insured Hull Value per Schedule of Owned Vessels		\$118,800
• Deductible	\$	250
• Protection & Indemnity Liability Limits		
• Property Damage	\$	1,000,000
• Bodily Injury Any One Person	\$	1,000,000
• Total Any One Accident	\$	1,000,000
• Deductible	\$	250
• Medical Payments Any One Person	\$	10,000

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**POLICY INFORMATION**

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Company : Zenith Insurance Company  
Policy Number : C066416911  
Policy Term : 9/24/18 to 9/24/19

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**WORKERS' COMPENSATION COVERAGE**

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• Employers Liability	\$	1,000,000
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**POLICY INFORMATION**

Company : United States Liability Insurance Company  
Policy Number : ND01554547  
Policy Term : 7/18/18 to 7/18/19

**PROFESSIONAL LIABILITY**

• Non-Profit Directors and Officers Liability Limits		
• Each Claim	\$	1,000,000
• In the Aggregate	\$	1,000,000
• Retention	\$	5,000
• Employment Practices Liability Limits		
• Each Claim	\$	1,000,000
• In the Aggregate	\$	1,000,000
• Retention	\$	5,000

**PREMIUM SUMMARY**

• PROPERTY COVERAGE	\$	6,600
• MARINE GENERAL LIABILITY COVERAGE	\$	241
• HULL AND PROTECTION & INDEMNITY COVERAGE	\$	6,449
• COMMERCIAL AUTO COVERAGE	\$	NONE
• EARTHQUAKE COVERAGE	\$	NONE
• UMBRELLA (EXCESS) LIABILITY	\$	NONE
• EMPLOYMENT PRACTICES LIABILITY	\$	NONE
• WORKERS' COMPENSATION	\$	2,105
• DIRECTORS AND OFFICERS LIABILITY	\$	1,750

<b>TOTAL ANNUAL PREMIUM</b>	<b>\$</b>	<b>17,145</b>
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**THE ABOVE INFORMATION BRIEFLY DESCRIBES COVERAGE AND LIMITS IN POLICIES WRITTEN BY HACKWORTH & COMPANY. PLEASE SEE INSURANCE CONTRACTS FOR COMPLETE DETAILS.**

**PRESENTED BY**  
James Hackworth  
Hackworth & Company  
An Acrisure Agency Partner

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Ph 650-348-9130