

2024-2025 SUMMARY OF INSURANCE / FICA

Coverage	Term	Carrier	Policy#	Description (limit and deductible)	Premium plus taxes and fees	Comments (location)		
Aviation	5/1/2024 - 5/1/2025	Westchester Fire Insurance Company	AAC N1674041A 007	<b>Limit:</b> Single Limit Excluding Passengers: \$5,000,000  <b>Deductible:</b> N/A	Total for this policy: \$1,444.30			
Commercial Property	5/1/2024 - 5/1/2025	Zurich American Insurance Company	CPP 4435708-03	<b>Limit:</b> Real Property: \$25,000,000 BPP: \$167,654 Extra Expense: \$25,000  <b>Deductible:</b> Property: \$10,000 Transit: \$25,000 Water Damage: \$25,000	Policy Premium: \$29,377.00 Tax and Surcharge: \$324.62 Total for this policy: \$29,701.62	112 Macarthur Cswy, Miami Beach, FL 33139		
Business Auto	5/1/2024 - 5/1/2025	National Fire Insurance Company of Hartford	7063550220	<b>Limit:</b> Covered Autos Liability: \$1,000,000 Personal Injury Protection: \$10,000 Medical Payment: \$5,000 Uninsured Motorist: \$1,000,000  <b>Deductible:</b> Comprehensive: \$2,000 Collision: \$2,000	Policy Premium: \$56,679.00	<b>Auto No.</b>	<b>Yr. &amp; Model</b>	<b>Last 5 of Vin#</b>
						FL-1	17 GMC	08453
						FL-2	17 GMC	46624
						FL-3	17 GMC	46667
						FL-4	04 GMC	10142
						FL-5	15 Isuzu	04672
						FL-6	15 Isuzu	04736
						FL-7	15 Isuzu	04935
						FL-8	17 GMC	19905
						FL-9	22 Chev.	72240
						FL-10	21 Inte.	81341
						FL-11	19 Frei.	T4727
Commercial Cyber and Privacy Liability	5/1/2024 - 5/1/2025	At-Bay Specialty Insurance Company	AB-6620570-03	<b>Limit:</b> Information Privacy: \$3,000,000 Network Security: \$3,000,000 Business Interruption: \$3,000,000 Cyber Extortion: \$3,000,000 Financial Fraud: \$250,000 Media Content: \$3,000,000 Reputational Harm: \$3,000,000 Direct System Failure: \$3,000,000 Contingent System Failure: \$3,000,000  <b>Deductible:</b> Information Privacy: \$25,000 Network Security: \$25,000 Business Interruption: \$25,000 Cyber Extortion: \$25,000 Financial Fraud: \$25,000 Media Content: \$25,000 Reputational Harm: \$25,000	Policy Premium: \$10,812.00 Brokerage Fee: \$250.00 Company Service Fee: \$460.00 Surplus Line Tax: \$569.19 Stamping Fee: \$6.91 Total for this policy: \$12,098.10			
Boiler & Machinery	5/1/2024 - 5/1/2025	National Fire Insurance Company of Hartford	6046463295	<b>Limit:</b> Limit Per Breakdown: \$14,870,101 Business Income / Extra Expense: \$100,000  <b>Deductible:</b> Combined Deductible: \$10,000	Policy Premium: \$3,511.00 FICA Assessment: \$70.22 Total for this policy: \$3,581.22	Loc #1: 190 Macarthur Cswy, Fisher Island FI 33139 Loc #2: 67 Fisher Island Dr, Fisher Island FI 33109 Loc #3: 66 Fisher Island Dr, Fisher Island FI 33109 Loc #4: 6400 Fisher Island Dr, Fisher Island FI 33109 Loc #5: 1 Fisher Island Dr, Fisher Island FI 33109 Loc #6: 42000 Fisher Island Dr, Unit #S 42203, 42207,		

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				Business Income And Extra Expense: 24 Hours		Fisher Island FI 33109 Loc #7: 112 Macarthur Causeway, Fisher Island, FI 33109
Commercial Property	5/1/2024 - 5/1/2025	Ironshore Specialty Insurance Company	1000532821-03	<b>Limit:</b> \$1,000,000 (being 6.77%) part of \$14,770,101 per occurrence  <b>Deductible:</b> \$500,000 per Occurrence for Named Windstorm	Policy Premium: \$50,778.00 Surplus Lines Taxes & Fees: \$2,508.43 Stamping Fee: \$30.47 State Surcharge: \$4.00 Total for this policy: \$53,320.90	
Commercial Property	5/1/2024 - 5/1/2025	Lloyd's	B1230WM06101A24	<b>Limit:</b> USD 14,770,101  <b>Deductible:</b> USD 25,000 each accident but USD 50,000 in respect of vessel impact. USD 500,000 in respect of flood. USD 50,000 in respect of Earth Movement USD 500,000 in respect of Named Windstorm	Policy Premium: \$722,930.00 Surplus Lines Taxes & Fees: \$36,150.50 Total for this policy: \$759,080.50	
Commercial Property	5/1/2023 - 5/1/2024	AXIS Surplus Insurance Company	EAF661009-23	<b>Limit:</b> \$1,000,000 per Occurrence p/o \$9,250,619 per Occurrence  <b>Deductible:</b> USD 25,000 each accident but USD 50,000 in respect of vessel impact. USD 500,000 in respect of flood. USD 50,000 in respect o Earth Movement \$300,000 in respect of Named Windstorm	Policy Premium: \$72,968.00 Surplus Lines Taxes & Fees: \$3,652.40 Endorsement (RP): -\$294.00 Total for this policy: \$76,326.40	
Directors and Officers	5/1/2024 - 5/1/2025	XL Specialty Insurance Company	ELU196536-24	<b>Limit:</b> \$5,000,000 Aggregate each Policy Period (including Defense Expenses) excess of \$15,000,000  <b>Deductible:</b> N/A	Policy Premium: \$40,000.00 FL Taxes, Surcharges or Fees: \$400.00 Total for this policy: \$40,400.00	
Directors and Officers	5/1/2024 - 5/1/2025	Starr Indemnity & Liability Company	1000624015241	<b>Limit:</b> \$5,000,000 excess of \$20,000,000  <b>Deductible:</b> N/A	Policy Premium: \$33,200.00 FL Taxes, Surcharges or Fees: \$332.00 Total for this policy: \$33,532.00	<b>Primary Policy:</b> Carrier: Zurich American Ins Company Policy#: MPL 1386573-00 Term: 05/01/2024 - 05/01/2025 Limit: \$5,000,000  <b>Underlying Policies:</b> Carrier: RSUI Indemnity Company Policy#: NHS709868 Term: 05/01/2024 - 05/01/2025 Limit: \$5,000,000 excess of \$5,000,000  Carrier: Ascot Insurance Company Policy#: MLXS2410001254-02 Term: 05/01/2024 - 05/01/2025 Limit: \$5,000,000 excess of \$10,000,000  Carrier: XL Specialty Insurance Company Policy#: ELU196536-24

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						Term: 05/01/2024 - 05/01/2025 Limit: \$5,000,000 excess of \$15,000,000
Directors and Officers	5/1/2024 - 5/1/2025	Fair American Insurance and Reinsurance Company	MLX-1001897-01	<b>Limit:</b> \$5,000,000 excess of \$25,000,000  <b>Deductible:</b> N/A	Policy Premium: \$26,000.00 FIGA: \$260.00 Total for this policy: \$26,260.00	<b>Primary Policy:</b> Carrier: Zurich American Ins Company Policy#: MPL 1386573-00 Term: 05/01/2024 - 05/01/2025 Limit: \$5,000,000  <b>Underlying Policies:</b> Carrier: RSUI Indemnity Company Policy#: NHS709868 Term: 05/01/2024 - 05/01/2025 Limit: \$5,000,000 excess of \$5,000,000  Carrier: Ascot Insurance Company Policy#: MLXS2310001254-02 Term: 05/01/2024 - 05/01/2025 Limit: \$5,000,000 excess of \$10,000,000  Carrier: XL Specialty Insurance Company Policy#: ELU196536-24 Term: 05/01/2024 - 05/01/2025 Limit: \$5,000,000 excess of \$15,000,000  Carrier: Starr Indemnity & Liability Company Policy#: 1000624015241 Term: 05/01/2024 - 05/01/2025 Limit: \$5,000,000 excess of \$20,000,000
Errors and Omissions	4/1/2021 - 6/14/2028	AIG Specialty Insurance Company	01-140-76-44	<b>Limit:</b> Limit of Liability: \$1,000,000 Special Professional Liability: \$1,000,000 Fair Housing Act Discrimination Claim: \$150,000  <b>Retention:</b> Special Professional Liability: \$150,000 Fair Housing Act Discrimination Claim: \$100,000	Policy Premium: \$74,078.00 Endorsement: \$259,273.00 Endt Tax: \$12,963.65 Total for this policy: \$346,314.65	
Errors and Omissions	5/1/2024 - 5/1/2025	Convex Insurance UK Limited	MPL000522-0524	<b>Limit:</b> Each Claim: \$1,000,000 Aggregate for all Claims: \$1,000,000 Crisis Management: \$250,000  <b>Retention:</b> Each Claim: \$150,000	Policy Premium: \$76,799.00 Surplus Lines Tax: \$3,801.28 Stamping Fee: \$46.17 Policy Fee: \$150.00 Total for this policy: \$80,796.45	
Flood (C)	10/9/2023 - 10/9/2024	Wright National Flood Insurance Company	09115220643002	<b>Limit:</b> <b>Building:</b> \$500,000 <b>Deductible:</b> \$1,250	Policy Premium: \$4,901.00	112 Macarthur Cswy, Miami Beach, FL 33139
Flood (C)	5/11/2023 - 5/11/2024	Wright National Flood	091151460858 07	<b>Limit:</b> Building: \$450,000 Content: \$50,000	Policy Premium: \$3,397.00	1 Fisher Island Dr, Post Office/Security, Miami, FL 33109

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		Insurance Company		<b>Deductible:</b> \$1,250		
Flood (C)	8/12/2023 - 8/12/2024	Wright National Flood Insurance Company	091151857994-04	<b>Limit:</b> Content: \$100,000  <b>Deductible:</b> \$1,000	Policy Premium: \$568.00	4200 Fisher Island Dr, Corporate Office, Miami, FL 33109
Flood (C)	10/8/2023 - 10/8/2024	Wright National Flood Insurance Company	091152216300-01	<b>Limit:</b> Building: \$500,000 Content: \$250,000  <b>Deductible:</b> \$5,000	Policy Premium: \$17,742.00	66 Fisher Island Dr, Bldg. 2 - Golf Cart Maintenance, Fisher Island, FL 33109
Flood (C)	10/8/2023 - 10/8/2024	Wright National Flood Insurance Company	091152216311-01	<b>Limit:</b> Building: \$500,000 Content: \$68,000  <b>Deductible:</b> \$5,000	Policy Premium: \$12,853.00	66 Fisher Island Dr, Bldg. 1 - Offices and Cafeteria, Fisher Island, FL 33109
General Liability	5/1/2024 - 5/1/2025	National Fire Insurance Company of Hartford	7063550234	<b>Limit:</b> General Aggregate Limit: \$4,000,000 Products/Completed Operations Aggregate Limit: \$4,000,000 Personal and Advertising Injury Limit: \$2,000,000 Each Occurrence Limit: \$2,000,000 Damage to Premises Rented to You Limit: \$1,000,000 Medical Expense Limit: \$15,000 Employee Benefit: \$1,000,000 Aggregate/ \$1,000,000 Each Employee  <b>Deductible:</b> Employee Benefit: \$1,000	Policy Premium: \$295,946.00 State Surcharges: \$2,959.46 Total for this policy: \$298,905.46	Loc #1: 1 FISHER ISLAND DR, FISHER ISLAND FL 33109 Loc #2: 67 FISHER ISLAND DR, FISHER ISLAND FL 33109 Loc #3: 66 FISHER ISLAND DR, FISHER ISLAND FL 33109 Loc #4: 6400 FISHER ISLAND DR, FISHER ISLAND FL 33109 Loc #5: UNITS 42203, UNITS 42203 & 42207, FISHER ISLAND FL 33109 Loc #6: 112 MACARTHUR CAUSEWAY, MIAMI BEACH, FL 33139
Glass & Sign (C)	5/1/2024 - 5/1/2025	USPlate Glass Insurance Company	FL-101362-07	<b>Limit:</b> Supplemental (per loss): \$250 Board-up \$250 Frame Damage, and \$250 Obstruction Removal  <b>Deductible:</b> \$0	Policy Premium: \$270.00 FL Insurance Guaranty Association: \$3.00 Total for this policy: \$273.00	1 Fisher Island Dr, Miami Beach, FL 33109-0001

Hull (C)	9/1/2023 - 9/1/2024	The Continental Insurance Company	H0876568	<p><b>Limit:</b> Limit of Liability: \$1,000,000</p> <p><b>Deductible:</b> \$10,000 - Per Occurrence (Including Per Vehicle, Maximum \$50,000 per Ferry Voyage)</p>	<p>Hull &amp; Machinery: \$303,382.00</p> <p>Protection &amp; Indemnity: \$268,243.00</p> <p>Total Premium: \$571,625.00</p>	<p><b>Vessel:</b> Vessel Name: Flamingo Vessel Type: Steel Diesel Ferry</p> <p>Vessel Name: Heron Vessel Type: Steel Diesel Ferry</p> <p>Vessel Name: Eagle II Vessel Type: Steel Diesel Ferry</p> <p>Vessel Name: Seahawk Ferry Vessel Type: Steel Diesel Ferry</p> <p>Vessel Name: Osprey Vessel Type: Steel Diesel Ferry</p> <p>Vessel Name: Fisher Island I Vessel Type: Zodiac Pro 950 Optimum</p> <p>Vessel Name: Pelican II Vessel Type: Steel Diesel Ferry</p>
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Inland Marine (C)	5/1/2024 - 5/1/2025	The Continental Insurance Co.	C6023600082	<p><b>Limit:</b> Contractors Equipment: \$1,307,008 Equipment Leased, Borrowed Or Rented From Others: \$50,000/ \$25,000 Named Storm: \$500,000 Earthquake and Volcanic Eruption: \$500,000 Flood: \$500,000</p> <p><b>Deductible:</b> Contractors Equipment: \$5,000 Equipment Leased, Borrowed Or Rented From Others:\$1,000 Named Storm: \$50,000 Earthquake and Volcanic Eruption: \$50,000 Flood: \$50,000</p>	<p>Policy Premium: \$27,007.00 FL Insurance Guaranty Association: \$270.07 Total for this policy: \$27,277.07</p>	<p><b>Equipment Schedule:</b> 2019 E-Z-GO Txt Freedom Elite 2019 Cushman Hauler 800 Elite 2021 E-Z-GO TXT 2+2 Electric Golf Car 2021 Cushman 800X Elite 2021 Cushman Shuttle 6 Elite 2021 Cushman Shuttle 2 Electric 2021 Cushman HaulerX Elite (VanBox) 2021 E-Z GO Express S4 Elite 2022 MotoElectric Eelctro Transit Buddy Server in a data center</p>
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Management Liability Package - Crime & Fiduciary	5/1/2024 - 5/1/2025	Travelers Casualty and Surety Company of America	105858245	<p><b>Limit:</b></p> <p>A. Fidelity</p> <p>1. Employee Theft: \$1,000,000</p> <p>2. ERISA Fidelity: \$1,000,000</p> <p>3. Employee Theft of Client Property: \$1,000,000</p> <p>B. Forgery or Alteration: \$1,000,000</p> <p>C. On Premises: \$1,000,000</p> <p>D. In Transit: \$1,000,000</p> <p>E. Money Orders and Counterfeit Money: \$1,000,000</p> <p>F. Computer Fraud: \$1,000,000</p> <p>G. Funds Transfer Fraud: \$1,000,000</p> <p>H. Personal Accounts Protection</p> <p>1. Personal Accounts Forgery or Alteration: \$1,000,000</p> <p>2. Identity Fraud Expense Reimbursement: \$25,000</p> <p>I. Claim Expense: \$50,000</p> <p>Settlement Program Limit of Liability: \$250,000</p> <p>Section 4975 Penalties Limit of Liability: \$50,000</p> <p>Section 502(c) Penalties Limit of Liability: \$50,000</p> <p>Telecommunication Fraud: \$100,000</p> <p>Social Engineering Fraud: \$250,000</p> <p>HIPAA: \$1,000,000</p> <p><b>Retention:</b></p> <p>A. Fidelity</p> <p>1. Employee Theft: \$5,000</p> <p>2. ERISA Fidelity :\$0</p> <p>3. Employee Theft of Client Property: \$25,000</p> <p>B. Forgery or Alteration: \$5,000</p> <p>C. On Premises: \$5,000</p> <p>D. In Transit: \$5,000</p> <p>E. Money Orders and Counterfeit Money: \$5,000</p> <p>F. Computer Fraud: \$5,000</p> <p>G. Funds Transfer Fraud: \$5,000</p> <p>H. Personal Accounts Protection</p> <p>1. Personal Accounts Forgery or Alteration: \$5,000</p> <p>2. Identity Fraud Expense Reimbursement: \$0</p> <p>I. Claim Expense: \$0</p> <p>Telecommunication Fraud: \$5,000</p> <p>Social Engineering Fraud: \$5,000</p>	Policy Premium: \$3,605.00 State Surcharge: \$20.45 Total for this policy: \$3,625.45	
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Management Liability Package - D&O/EPL: Primary \$5M	5/1/2024 - 5/1/2025	Zurich American Insurance Company	MPL 1386573-00	<p><b>Limit:</b> Directors and Officers Liability: \$5,000,000 A: Insured Person Liability: \$5,000,000 B: Company Reimbursement: \$5,000,000 C: Company Liability: \$5,000,000 D: Retired Independent Directors Liability: \$50,000 / \$250,000 Additional Limit of Liability for Insuring Clause A: \$1,000,000 220 Costs: \$500,000 Personal Asset Protection Costs: \$50,000 / \$250,000</p> <p>Employment Practices Liability: \$5,000,000 Third Party Liability: \$5,000,000 Employee Privacy Violation Coverage: \$250,000 WARN Defense Costs: \$100,000 Wage and Hour Violations: \$250,000 Training Program Costs: \$5,000,000 Workplace Violence Expenses: \$250,000 IRCA Claims Defense Costs: \$100,000</p> <p><b>Retention:</b> Directors and Officers Liability:0 A: Insured Person Liability: \$0 B: Company Reimbursement: \$75,000 C: Company Liability: \$75,000 D: Retired Independent Directors Liability: \$0</p> <p>Employment Practices Liability: \$150,000 Third Party Liability: \$150,000 Wage and Hour Violations: \$150,000</p>	Policy Premium: \$89,889.00 Florida Insurance Guarantee Fund: \$898.89 Total for this policy: \$90,787.89	
Management Liability Package - D&O/EPL \$5M xs \$5M	5/1/2024 - 5/1/2025	RSUI Indemnity Company	NHS709868	<p><b>Limit:</b> Liability: \$5,000,000 Aggregate In Excess of \$5,000,000 Underlying Limits</p> <p><b>Retention:</b> \$0</p>	Policy Premium: \$62,922.00 2023-2 FIGA Assessment: \$629.22 Total for this policy: \$63,551.22	<p><b>Underlying Policy:</b> Carrier: Zurich American Ins Company Policy#: MPL 1386573-00 Term: 05/01/2024 - 05/01/2025 Limit: \$5,000,000</p>



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Management Liability Package - D&O/EPL: \$5M xs \$10M	5/1/2024 - 5/1/2025	Ascot Insurance Company	MLXS2410001254-02	<b>Limit:</b> Liability: \$5,000,000 Aggregate In Excess of \$10,000,000 Underlying Limits  <b>Retention:</b> \$0	Policy Premium: \$44,045.00 Florida Insurance Guarantee Fund: \$440.45 Total for this policy: \$44,485.45	<b>Primary Policy:</b> Carrier: Zurich American Ins Company Policy#: MPL 1386573-00 Term: 05/01/2024 - 05/01/2025 Limit: \$5,000,000  <b>Underlying Policies:</b> Carrier: RSUI Indemnity Company Policy#: NHS709868 Term: 05/01/2024 - 05/01/2025 Limit: \$5,000,000 excess of \$5,000,000
Marine Legal Liability - 1st XS Layer - \$4M xs \$1M	9/1/2023 - 9/1/2024	Continental Insurance Company	EX 0121925	<b>Limit:</b> Liability: \$4,000,000 Underlying : \$1,000,000  <b>Retention:</b> \$0	Policy Premium: \$183,521.00	

Marine Legal Liability - 2nd XS Layer \$35 xs \$5M	9/1/2023 - 9/1/2024	Ascot Insurance Company	MAXS2210001681-04	<p><b>Limit:</b> Any One Accident or Occurrence, Combined Single Limit \$35,000,000. Aggregate Limit: \$35,000,000</p> <p><b>Retention:</b> \$0</p>	Policy Premium: \$140,625.00	<p><b>Underlying Policy:</b> Coverage: Excess Marine Liabilities Policy Period: September 1, 2023 to September 1, 2024 Limit of Liability: \$4,000,000. Excess Of \$1,000,000. Combined Single Limit Any One Accident or Occurrence Underlying Carriers &amp; Underlying Participation: Continental Insurance Company: 25.00% Starr Indemnity &amp; Liability Company: 50.00% Starstone Specialty Insurance Company: 25.00%</p> <p>Coverage: Vessel Pollution Liability Policy Period: September 1, 2023 to September 1, 2024 Limit of Liability: \$5,000,000 OPA / CERCLA Per Occurrence Underlying Carriers &amp; Underlying Participation: Companies through the Water Quality Insurance Syndicate: 100.00%</p> <p>Coverage: Protection &amp; Indemnity (Crew) Policy Period: September 1, 2023 to September 1, 2024 Limit of Liability: \$1,000,000 Per Occurrence Underlying Carriers &amp; Underlying Participation: Continental Insurance Company: 50.00% Ascot Insurance Company: 50.00%</p> <p>Coverage: Marine General Liability (MGL) Policy Period: September 1, 2023 to September 1, 2024 Limit of Liability: \$1,000,000 Per Occurrence \$2,000,000 General Aggregate \$1,000,000 Products / Completed Operations Aggregate \$1,000,000 Personal / Advertising Liability Injury Per Occurrence Underlying Carriers &amp; Underlying Participation: Continental Insurance Company: 100.00%</p>
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Marine Legal Liability - 3rd XS Layer \$50M xs \$40M	9/1/2023 - 9/1/2024	Starr Indemnity & Liability Company	Subscription Policy	<b>Limit:</b> Each Occurrence: \$50,000,000 Aggregate Limit: \$50,000,000  <b>Retention:</b> \$0	Policy Premium: \$135,000.00	<b>Underlying Policy:</b> Underlying Carriers & Underlying Participation: Starr Indemnity & Liability Co.: 25% Policy#: MASILAT00638323 Limit of Liability: \$12,500,000 Part of \$50,000,000  Underlying Carriers & Underlying Participation: Atlantic Specialty Ins. Co.: 25% Policy#: B5J H72995 Limit of Liability: \$12,500,000 Part of \$50,000,000  Underlying Carriers & Underlying Participation: Endurance American Insurance Co.: 10% Policy#: OMX10005432209 Limit of Liability: \$5,000,000 Part of \$50,000,000  Underlying Carriers & Underlying Participation: Ascot Insurance. Co.: 20% Policy#: MAXS2210001682-04 Limit of Liability: \$10,000,000 Part of \$50,000,000  Underlying Carriers & Underlying Participation: The Continental Ins. Co.: 10% Policy#: EX121926 Limit of Liability: \$5,000,000 Part of \$50,000,000  Underlying Carriers & Underlying Participation: Liberty Mutual: 10% Policy#: 3HACLPA2002 Limit of Liability: \$5,000,000 Part of \$50,000,000
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Marine Legal Liability - 4th XS Layer \$60M xs \$90M	9/1/2023 - 9-1/2024	Ascot Insurance Company	MAXS2310001683-04	<b>Limit:</b> Aggregate Limit: \$60,000,000 Per Occurrence  <b>Retention:</b> \$0	Policy Premium: \$122,016.07	<b>Underlying Policy:</b> Coverage: Excess Marine Liabilities Policy Period: September 1, 2023 to September 1, 2024 Limit of Liability: \$50,000,000. Excess Of \$4,000,000. Combined Single Limit Any One Accident or Occurrence Underlying Carriers & Underlying Participation: Starr Indemnity & Liability Company: 25.00% Atlantic Specialty Insurance Company: 25.00% Endurance American Insurance Company: 10.00% Ascot Insurance Company: 10.00% Continental Insurance Company: 10.00% Liberty Mutual Insurance Company: 10.00%  Coverage: Excess Marine Liabilities Policy Period: September 1, 2023 to September 1, 2024 Limit of Liability: \$35,000,000. Excess Of \$5,000,000. Combined Single Limit Any One Accident or Occurrence Underlying Carriers & Underlying Participation: Ascot Insurance Company: 27.00% Endurance American Insurance Company: 28.57% New York Marine & General Insurance Company: 28.57% Stratford Insurance Company: 14.29% XL Spealty Insurance Company: 1.57%  Coverage: Excess Marine Liabilities Policy Period: September 1, 2023 to September 1, 2024 Limit of Liability: \$4,000,000. Excess Of \$1,000,000. Combined Single Limit Any One Accident or Occurrence Underlying Carriers & Underlying Participation: Continental Insurance Company: 25.00% Starr Indemnity & Liability Company: 50.00% Starstone Specialty Insurance Company: 25.00%  Coverage: Vessel Pollution Liability Policy Period: September 1, 2023 to September 1, 2024 Limit of Liability: \$5,000,000 OPA / CERCLA Per Occurrence Underlying Carriers & Underlying Participation: Companies through the Water Quality Insurance Syndicate: 100.00%  Coverage: Protection & Indemnity (Crew) Policy Period: September 1, 2023 to September 1, 2024 Limit of Liability: \$1,000,000 Per Occurrence Underlying Carriers & Underlying Participation: Continental Insurance Company: 50.00% Ascot Insurance Company: 50.00%  Coverage: Marine General Liability (MGL) Policy Period: September 1, 2023 to September 1, 2024 Limit of Liability: \$1,000,000 Per Occurrence \$2,000,000 General Aggregate \$1,000,000 Products / Completed Operations Aggregate \$1,000,000 Personal / Advertising Liability Injury Per Occurrence
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						Underlying Carriers & Underlying Participation: Continental Insurance Company: 100.00%
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Marine Legal Liability - 4th XS Layer \$60M xs \$90M	9/1/2023 - 9-1/2024	Continental Insurance Company	ML9780643	<b>Limit:</b> General Aggregate Limit (other than Products/Completed Operations and Protection and Indemnity): \$2,000,000 Products/Completed Operations Aggregate Limit: \$1,000,000 Each Occurrence Limit: \$1,000,000 Personal & Advertising Injury Aggregate Limit: \$1,000,000  <b>Retention:</b> \$0	Policy Premium: \$20,527.00	
Pollution	9/1/2023 - 9/1/2024	Water Quality Insurance Syndicate	57-50471	<b>Limit:</b> Aggregate Limit: \$5,000,000  <b>Retention:</b> \$0	Policy Premium: \$3,760.00	
Pollution	4/1/2024 - 4/1/2027	Illinois Union Insurance Company	PPL G27646256 004	<b>Limit:</b> Per Pollution Condition or Indoor Environmental Condition Limit of Liability: \$2,000,000 Total Policy and Program Aggregate Limit of Liability for all Pollution Conditions and Indoor Environmental Conditions: \$8,000,000  <b>Retention:</b> \$25,000 Per Pollution Condition or Indoor Environmental Condition	Policy Premium: \$34,140.00 Surplus Line Tax: \$1,686.52 Stamping Fee: \$20.48 Total for this policy: \$35,847.00	

Umbrella(C) - Primary \$15M	5/1/2024 - 5/1/2025	American Guarantee and Liability Insurance Company	AUC 8700754-05	<p><b>Limit:</b> \$15,000,000 Occurrence \$15,000,000 Other Aggregate \$15,000,000 Products/Completed Operations Aggregate \$250,000 Casualty Business Crisis Aggregate Limit</p> <p><b>Retention:</b> \$0</p>	<p>Policy Premium: \$173,990.00 2023 FIGA Emergency Assessment: \$1,740.00 Total for this policy: \$175,730.00</p>	<p><b>Underlying Policy:</b> <u>General Liability:</u> Carrier: National Fire Insurance Of Hartford Policy#: 7063550234 Policy Term: 05/01/2024 to 05/01/2025 Limit: \$2,000,000 Each Occurrence \$4,000,000 General Aggregate \$4,000,000 Products/Completed Operations Aggregate \$2,000,000 Personal &amp; Advertising Injury Including Employee Benefit: \$1,000,000 - Each Claim \$1,000,000 - General Aggregate</p> <p><u>Auto Liability:</u> Carrier: National Fire Insurance Of Hartford Policy#: 7063550220 Policy Term: 05/01/2024 to 05/01/2025 \$1,000,000 Combined Single Limit</p> <p><u>Employers Liability:</u> Carrier: Valley Forge Insurance Company Policy#: 7063550251 Policy Term: 05/01/2024 to 05/01/2025 Limit: \$1,000,000 - Bodily Injury By Accident - Each Accident \$1,000,000 - Bodily Injury By Disease - Each Employee \$1,000,000 - Bodily Injury By Disease - Policy Limit</p>
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2024-205 SUMMARY OF INSURANCE / FICA

Umbrella(C) - \$10M xs \$15M	5/1/2024 - 5/1/2025	Travelers Property Casualty Company of America	EX-3T432165-24-NF	<b>Limit:</b> \$10,000,000 Other Aggregate \$10,000,000 any one occurrence of offence subject to the Policy Aggregate  <b>Retention:</b> \$0	Policy Premium: \$43,766.00 Tax and Surcharge: \$438.00 Total for this policy: \$44,204.00	<b>Underlying Policy:</b> <u>Umbrella Liability:</u> Carrier: American Guarantee And Liability Insurance Company Policy#: AUC 8700754-05 Policy Term: 05/01/2024 to 05/01/2025 Limit: \$15,000,000 Each Occurrence \$15,000,000 General Aggregate
Workers Compensation	5/1/2024 - 5/1/2025	Valley Forge Insurance Company	7063550251	<b>Limit:</b> \$1,000,000 - Bodily Injury By Accident - Each Accident \$1,000,000 - Bodily Injury By Disease - Each Employee \$1,000,000 - Bodily Injury By Disease - Policy Limit  <b>Retention:</b> \$0	Policy Premium: \$306,736.00	1 Fisher Island DR, Fisher Island, FL 33109-0001