

Kiawah Island Community Association, Inc
 \$5Mx\$20M Excess Liability Comparison
 May 18, 2023



INSURER/EXPOSURE/COVERAGE/ PREMIUM	5/1/2023-5/1/2024 INSURANCE PROGRAM Option One	5/1/2023-5/1/2024 INSURANCE PROGRAM Option Two	5/1/2023-5/1/2024 INSURANCE PROGRAM Option Three	5/1/2023-5/1/2024 INSURANCE PROGRAM Option Four
Excess Liability Insurance Carrier	Princeton E&S Lines / AmWins	Scottsdale / AmWins	Fortegra Specialty / AmWins	Tokio Marine (Philadelphia)
Excess Liability Premium	\$27,030	\$12,190	\$16,695	\$16,086
Limit of Coverage	\$5,000,000 Excess of Philadelphia & Chubb	\$5,000,000 Excess of Philadelphia & Chubb	\$5,000,000 Excess of Philadelphia & Chubb	\$5,000,000 Excess of Philadelphia & Chubb
Security Professional Liability	Excluded	Excluded	Excluded	Excluded
Assault/Excessive Force	Excluded	Excluded	Excluded	Excluded
Abuse/Molestation	Excluded	Excluded	Excluded	Excluded
Association Liability (D&O)	Follows underlying form	Excluded	Excluded	Excluded
Unmanned Aircraft	Excluded	Follows underlying form	Follows underlying form	Excluded
Employee Benefits Liability	Follows underlying form	Follows underlying form	Follows underlying form	Follows underlying form
Liquor Liability	Follows underlying form	Follows underlying form	Follows underlying form	Follows underlying form