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## 2020 Insurance coverage summary

Lakeridge Association has insurance coverage through our insurance broker HUB International:

1. General Liability Insurance
2. Directors and Officers Insurance
3. Theft/Crime insurance (Bond & Specialty Insurance)

### 1. General Liability Insurance

- a. Scottsdale Insurance Company.
- b. Policy effective dates: 4/1/2020-4/1/2021
- c. Premium: \$2,892.24
- d. Deductible: \$2500
- e. General Aggregate: \$2,000,000
- f. Each occurrence: \$1,000,000
- g. Medical expenses: \$5000

### 2. Directors and Officers Insurance

- a. Travelers Casualty and Surety Company of America.
- b. Type: Duty to Defend
- c. Policy effective dates: April 1, 2020- April 2, 2021
- d. Premium: \$1,211.00
- e. Deductible/Retention: \$2500
- f. Limit of Liability: \$1,000,000

### 3. Theft/Crime Insurance (Bond & Specialty Insurance)

- a. Travelers Casualty and Surety Company of America
- b. Type: Crime/Theft
- c. Policy effective dates: April 1, 2020- April 1, 2023
- d. Premium: \$214 (paid annual 3 years)
- e. Fidelity: \$50,000
- f. Claim expense: \$5000
- g. Deductible/Retention: \$500/yr