

Summary of 2025 Insurance for The Oaks Regime, Inc.

Insurance Company: Erie Insurance Company

Policy Number: Q610523120

Effective Dates: 03/15/2025 through 03/15/2026

Coverage: Commercial Package Policy

Property:

Total Building Coverage Limit: \$74,545,500

Property deductible: \$25,000 (all perils, per occurrence)

Valuation: Replacement Cost

Includes earthquake coverage on the clubhouse only (2% deductible)

Liability:

\$2,000,000 each occurrence/\$4,000,000 aggregate

\$5,000 medical payments

\$2,000,000 Damage to Premises rented to you

Includes non-owned & hired automobile liability

Directors & Officers Liability:

\$1,000,000 each occurrence/\$2,000,000 aggregate

\$1,000 deductible

Employee Dishonesty:

\$500,000

\$5,000 deductible

Additional Coverages:

Cyber suite \$100,000 aggregate/\$1,000 deductible

Employment Practices Liability \$100,000 limit/\$5,000 deductible

Insurance Company: Erie Insurance Company

Policy Number: Q271571256

Effective Dates: 03/15/2025 through 03/15/2026

Coverage: Umbrella Policy

\$5,000,000 each occurrence/\$5,000,000 aggregate