



Insured Vizcaya of Bradenton

Association has Employees (Y/N): Y N

N

Insurance Coverage Review Checklist: Condo Associations

	Exposure	Coverage through Brown & Brown?	Quoted?
Property			
Association Personal Property	Y	Y	
Back up of Sewer or Drains	Y	Y	
Boiler & Machinery	Y	Y	
Buildings	Y	Y	
Building Ordinance or Law:			
A. Undamaged Portion of Bldg	Y	Y	
B. Demolition Cost	Y	Y	
C. Increased Cost of Construction	Y	Y	
Business Income	N		
Difference in Conditions (DIC)	N		
Earthquake	Y	Y	
Extra Expense	N		
Flood (Primary)	N		
Flood (Excess)	N		
Glass	Y	Y	
Leasehold Improvements	N		
Off Premises Power Interruption	N		
Rental Income	N		
Windstorm	Y	Y	
Automobile			
Auto Liability (Owned & Leased)	N		
Drive Other Car Liability	N		
Drive Other Car Physical Damage	N		
Garage Liability	N		
Garagekeeper's Liability	N		
Hired Car Physical Damage	N		
Hired/Non-Owned Auto Liability	Y	Y	
Uninsured Motorists (Primary)	N		
Uninsured Motorists (Excess)	N		
Worker's Compensation			
Workers Compensation	Y	Y	
Liability			
Directors' and Officers' Liability	Y	Y	
Employee Benefits Liability	N		
Employment Related Practices	N		
General Liability	Y	Y	
Pollution Liability (1st Party / 3rd Party)	Y	Y	
Umbrella/Excess Liability	Y	Y	
Crime / Bonds			
Fidelity Bond			
A. Employee Dishonesty (1st Party)	Y	Y	
B. Agent as Employee	N		
Forgery & Alteration	Y	Y	
Money & Securities	Y	Y	
ERISA Bond	N		
Fiduciary Liability	N		
Inland Marine			
Accounts Receivable	N		
Bailee's Coverage	N		
Computer/EDP	N		
Fine Arts	N		
Mobile Equipment	N		
Signs	N		
Valuable Papers & Records	N		
Special Exposures / Coverages			
EIFIS	N		
Mold/Fungi	Y	N	N
Sinkhole	Y	Y	
Terrorism	Y	N	Y
CyberRisk	N		

Comments	
Workers Compensation- If Any Basis Ordinance & Law-Full A, and 5% /B/C	No More Flood Policies in Force- 5% Hurricane Deductible

This list is for informational purposes only and is not meant to be a complete list of your insurance needs. Higher limits may be available. Please contact Brown & Brown if you require quotations for increased limits or any additional coverage.

__ Mike Angers
Brown & Brown Producer

Entire Board- Board Meeting
Insured Representative
3-21-22 On Site & Email
Time - Date - Place Reviewed with Insured