



It's our business
to be there for you in the

**MOMENTS
THAT
MATTER.**

Proposal for
Queens Grant Recreation Association, Inc.
4/26/2024

Business Insurance
April 26, 2024 – April 26, 2025

Premium Summary

Coverage Type	Carrier	2023 - 2024 Premium	2024 - 2025 Premium
Property	Cincinnati Insurance	\$5,870.00	6,318.00
Wind/Hail	NCIUA	\$10,572.00	\$16,285.00
General Liability	Cincinnati Insurance	\$1,435.00	\$1,505.00
Hired / Non-Owed Auto	Cincinnati Insurance	\$139.00	\$172.00
Cyber	Cincinnati Insurance	\$447.00	\$447.00
Umbrella	Cincinnati Insurance	\$1,500.00	\$1,500.00
WC	CAIS	\$906.00	\$495.00
TOTALS		\$20,869.00	\$26,722.00

Client Bind Authorization

I authorize Marsh & McLennan Agency to bind the coverages per the Premium Summary & Comparison proposed with the following requested changes:

- _____
- _____
- _____
- _____

Authorized Signature _____

Title/Position _____

Date _____

No coverage is provided by this summary. Coverage conditions are highlights only and are subject to exclusions and additional terms as stated within the policy. Not all exclusions, terms and conditions are shown. If there are any differences between the policy and the proposal, the policy prevails. For details of coverage, refer to policy forms, terms and conditions.

Premium Payment

Policy	Payment Terms
Cincinnati	Monthly, Quarterly, Semi-Annual, Annual
Wind/Hail	Monthly, Quarterly, Annual

Finance Option Available

Program Recommendations and Options

Topic	Recommendation	Discussed
D&O and Crime	Quote Available Upon Request	
Wind/Hail Ordinance or Law	Quote Available Upon Request	
Flood - Clubhouse	Quote Available Upon Request	
Limited Cyber Liability	Quote Available Upon Request	
Terrorism	Quote Available Upon Request	
Increased Umbrella Limits	Quote Available Upon Request	
Policy Delivery	We can deliver your policies in a policy binder, or electronically, however you prefer.	

Program Subjectivities

Policy	Subjectivity Terms
General Program	Signed Client Bind Authorization Signed Applications Compliance with Loss Control Request/Visits
Property & Wind Coverages	Signed Statement of Values Signed Terrorism Election Signatures to Other Applications/Forms as Requested by Carrier

Statement of Values – 2024

Loc #	Address	Occupancy	Constr.	Yr Blt	SF	Roof	Building	Contents	Other Property
1-1	951 Tower Court	Clubhouse	Frame	1983	2274	2019	\$395,000	\$77,200	
1-2	952 Tower Court	Pool	MNC						\$147,000
1-3	953 Tower Court	Pool	MNC						\$15,000
1-4	954 Tower Court	Fence	Metal						\$20,500
1-5	955 Tower Court	Gazebo	Wood						\$9,000
1-6	956 Tower Court	Gazebo	Wood						\$17,600
1-7	957 Tower Court	Basketball Court							\$13,900
1-8	958 Tower Court	Sign							\$10,500
1-9	959 Tower Court	Playground	Wood						\$13,400
2-1	902 Bumble Bee	WWTP	Frame	2008	864	2008	\$500,000	\$50,000	
							\$895,000	\$127,200	\$246,900

TIV: **\$1,269,100**

Topsail Beach, NC 28445

Commercial Property

Policy Term: 4/30/2024 – 4/30/2025
Property Insurer: Cincinnati Insurance / Admitted/ AM Best A+ 2/09/24
Wind/Hail Insurer: NCIUA / Not Rated

LIMIT

Subject of Insurance	Property Coverage Amount	Wind/Hail Coverage Amount
Building	\$1,269,100 – Scheduled per SOV	\$1,269,100 – Scheduled per SOV
Wind Driven Rain	Excluded	Excluded
Notable Sublimits		
Water Backup of Sewer & Drains	\$10,000 included in XC+ Endorsement	Not Covered
Equipment Breakdown	Included up to Building Limit	N/A
Ordinance or Law A: Undamaged Portion B: Demolition Costs C: Increased Cost of Construction	See Additional Coverages Endorsement	Not Covered – can be included for an Additional Premium
Earth Movement	Included on the Clubhouse	Excluded

DEDUCTIBLES

All Other Peril: \$5,000
 All Other Wind: \$5,000
 Named Storm: 1%

CAUSE OF LOSS

Special Form

VALUATION

- Replacement Cost
- 90% Coinsurance

SUBLIMITS (APPLIES TO PROPERTY POLICY ONLY / WIND/HAIL EXCLUDED):

CINCIPLUS® COMMERCIAL PROPERTY XC+®

CinciPlus® Commercial Property Expanded Coverage XC+® FA250 09/09
 Building and Personal Property Coverage Form (Including Special Causes of Loss) FM101 04/04

This summarizes the coverages provided by the listed insurance forms, depending on the coverage option purchased or quoted. The limits provided under this coverage form are in excess and in addition to limits provided by similar coverages or endorsements added to the policy. The limits summary that appears elsewhere in our sales proposal includes the separate limit purchased and the limits listed on this coverage summary. In the event of a conflict, the actual policy terms, conditions, limitations and exclusions shall prevail.

Property Coverages All limits per location unless indicated otherwise	Limits FM101 with FA250 Subject to BCL ¹
Blanket Coverage Limit ¹	\$150,000
Accounts receivable (additional \$5,000 limit away from premises, not per location)	Included within BCL
Debris removal of covered property from a covered loss	25% of loss within limit plus BCL
Ordinance or law: <ul style="list-style-type: none"> • undamaged portion of the building • demolition costs and increased costs of construction 	Subject to building limit Included within BCL
Peak season for business personal property (90 consecutive days maximum)	Included within BCL
Personal property of others	Included within BCL
Tenant move back expenses	Included within BCL
Valuable papers (additional \$5,000 limit away from premises not per location)	Included within BCL
Worldwide laptop (not per location)	Included within BCL
Electronic data processing property: <ul style="list-style-type: none"> • duplicate and backup electronic data • newly acquired EDP property • in transit or away from premises 	BCL applies, subject to sublimits of \$2,000 – in addition to BCL \$10,000 – in addition to BCL \$10,000 – included within BCL
Property Coverages All limits per location unless indicated otherwise	Limits Not subject to BCL ¹
Brands and labels	\$25,000
Building glass – insured as part of the building	Included up to building limit
Business income/extra expense (no waiting period) <ul style="list-style-type: none"> • dependent properties (24-hour waiting period) • computer operations (24-hour waiting period) 	\$100,000 \$5,000 – included in BI/EX EXP \$25,000 – included in BI/EX EXP (per coverage term) ²

CINCIPLUS® COMMERCIAL PROPERTY XC+® (continued)

Property Coverages All limits per location unless indicated otherwise	Limits Not subject to BCL ¹
Fairs/exhibitions (not per location)	\$10,000
Fences (within 1,000 feet of premises)	\$5,000
Fine arts	\$25,000
Fire department service charge – by contract or agreement or required by ordinance (not available in AZ)	\$25,000
Fire protection equipment recharge	\$50,000
Fungi, wet rot, dry rot and bacteria – limited coverage (not available in NY)	\$15,000 (per coverage term) ²
Inflation guard	4% on building property
Inventory appraisal, loss statement expenses	\$10,000
Key and lock expense	\$1,000
Newly acquired property – buildings (up to 90 days)	\$1,000,000
Newly acquired property – BPP (at acquired building up to 90 days)	\$500,000
Nonowned building damage: <ul style="list-style-type: none"> caused by theft, burglary or robbery caused by any other covered loss 	Included in BPP limit \$25,000 included in BPP limit or BPP limit of insurance (whichever is less)
Outdoor property (trees, shrubs, plants \$1,000 limit per item)	\$25,000
Paved surfaces	\$20,000
Personal effects (\$1,000 theft limit – excluding theft of employees' tools)	\$25,000
Pollutant cleanup and removal from land or water at each insured premises	\$25,000 (per coverage term) ²
Premises boundary 1,000 feet – BPP in the open or in a vehicle	Included
Preservation of covered property moved to avoid imminent covered loss (up to 60 days)	Included in BPP limit
Property temporarily at other premises (not per location)	\$10,000
Property in transit in a vehicle (not per location)	\$10,000
Rewards for reporting arson, V&MM, theft and burglary, which leads to a conviction (not available in NY)	\$10,000
Signs: <ul style="list-style-type: none"> if attached to building, include in building limit if detached but permanently installed within 1,000 feet of premises, may be scheduled detached but not part of building (does not apply per location) 	Included Per Dec Page \$10,000

CINCIPLUS® COMMERCIAL PROPERTY XC+® (continued)

Property Coverages All limits per location unless indicated otherwise	Limits Not subject to BCL ¹
Temperature change – broadened coverage for perishable stock	\$5,000 included within BPP limit
Trailers (detached and nonowned left in the insured's care, custody or control)	\$5,000
Underground property	Included in building limit
Utility services (off-premises water, communication and power supply, excluding overhead lines) for direct and time element loss	\$25,000
Water backup from sewers, drains or sump pumps (not available in FL)	\$10,000

¹ All property coverage dollar limits are per any one occurrence. Some property coverage dollar limits may also be per coverage term² as indicated.

² Coverage term is defined in the policy. It generally means one policy year.

³ Blanket Coverage Limit is applicable to all losses arising from the same occurrence for all coverages applicable to it.

NOTABLE EXCLUSIONS:

Pre-Existing Damage
 Cyber and Data Exclusion
 Communicable Disease Exclusion

Optional Commercial Property Quote

Policy Term: 4/30/2024 – 4/30/2025

Property: Special Form Including Wind/Hail
Insurer: NCIUA / Not Rated

LIMIT

Subject of Insurance	Special Form Coverage Amount
Building	\$1,269,100 – Scheduled per SOV
Wind Driven Rain	Excluded
Water Backup of Sewer & Drains	Excluded
Equipment Breakdown	Excluded
Ordinance or Law A: Undamaged Portion B: Demolition Costs C: Increased Cost of Construction	Excluded
Earth Movement	Excluded

Coverage Type	Carrier	2023 - 2024 Premium	2024 - 2025 Premium	Premium Difference	% Difference
Property-Special Form	NCIUA	\$16,442.00	18,660.00	\$2,218.00	13.5%
General Liability	Cincinnati Insurance	\$1,435.00	\$1,505.00	\$70.00	4.9%
Hired / Non-Owed Auto	Cincinnati Insurance	\$139.00	\$172.00	\$33.00	23.7%
Cyber	Cincinnati Insurance	\$447.00	\$447.00	\$0.00	0.0%
Umbrella	Cincinnati Insurance	\$1,500.00	\$1,500.00	\$0.00	0.0%
WC	CAIS	\$906.00	\$495.00	(\$411.00)	-45.4%
	TOTALS	\$20,869.00	\$22,779.00	\$1,910.00	9.2%

Commercial General Liability

Policy Period: 4/30/2024 – 4/30/2025

Insurer: Cincinnati Insurance Company

AM Best Rating: A+ (Superior) Rating Date: 2/09/24

LIMITS

Description	Coverage Amount	Retention / Deductible	Retroactive Date
General Aggregate	\$2,000,000	N/A	N/A
Products/Completed Operations Aggregate	\$2,000,000		
Personal And Advertising Injury	\$1,000,000		
Each Occurrence	\$1,000,000		
Fire Damage – Any One Fire	\$100,000		
Medical Expense – Any One Person	\$10,000		
Hired & Non-Owned Auto Liability	\$1,000,000	N/A	N/A

GENERAL LIABILITY EXPOSURES

State	Class Code	Description	Exposure Basis	Renewal Exposure
NC	41667	Clubhouse	Area	2,274
NC	48925	Swimming Pool	Each	2
NC	46671	Parks & Playgrounds	Each	2

Notable Coverage Extensions, Exclusions and/or Limitations:

Per Policy Form, Including but not limited to:

- Commercial GL Coverage Form
- Hired and Non-Owned Auto Liability
- Exclusion- Access or Disclosure of Confidential or Personal Information and Data-Related Liability – With Limited Bodily Injury Exception
- Bodily Injury Exceptions to Pollutant Exclusion
- Mobile Equipment Subject to Motor Vehicle Insurance Laws
- GL Broadened Endorsement
 - Automatic Additional Insured
 - Automatic Waiver of Subrogation

Umbrella

Policy Term: 4/30/2024 – 4/30/2025

Insurer: Auto-Owners Insurance Company

AM Best Rating: A++ (Superior) Rating Effective Date: 10/27/23

POLICY FORM

Occurrence

LIMITS OF INSURANCE

General Aggregate	\$ 2,000,000
Each Occurrence	\$ 2,000,000

RETENTION

Per Occurrence if no Underlying Coverage \$ 10,000

UNDERLYING LIABILITY

General Liability	
General Aggregate	\$ 2,000,000
Products/Completed Operations Aggregate	\$ 2,000,000
Personal/Advertising Injury	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Hired/Non-Owned Automobile Liability	\$ 1,000,000

Policy Forms:

- Schedule A – Schedule of Underlying Insurance
- Named Insured Endorsement (Purchasing Group wording)
- Limitation of Coverage to Specified Locations Endorsement
- *Risk Purchasing Group Endorsement
- Crisis Response Coverage Endorsement
- Underlying Claims-Made Coverage Form
- Limitation of Coverage for Underlying Sublimits
- Personal Injury – Following Form
- Advertising Injury – Following Form
- Punitive or Exemplary Damages – Following Form
- Amendment of Liquor Liability Exclusion
- Professional Liability Exclusion
- Fungi, Mold or Spores Exclusion (Except NY)
- Non-Business Activities Exclusion
- **Exclusion – Liability Arising out of Lead

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- Exclusion Of Claims And Suits Alleging Infringement of Intellectual Property Or Unfair Competition
 - Amendment of Pollution Exclusion – Exception for Named Peril of Hostile Fire; Building Heating, Cooling and Dehumidifying Equipment and Water Heating Equipment
 - Silica or Related Dust Exclusion
 - Broad Named Insured
 - Supplementary Payments – Interest
 - Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability – Limited Bodily Injury Exception Not Included
 - Cap on Losses from Certified Acts of Terrorism
 - Exclusion- Nuclear, Biological, or Chemical
 - Act of Terrorism Retained Limit
 - Exclusion of Punitive Damages Related to a Certified Act of Terrorism
 - In Witness Clause
 - Application of Limits of Liability for Purchasing Group Members
 - Real Property Construction or Development Exclusion
 - Earthquake or Flood Coverage Omission Exclusion
 - Builder, Developer or Sponsor Wrongful Act Exclusion
 - Swimming Pool Fencing Conditional Exclusion
 - Care, Custody, or Control Exclusion - Real & Personal Property Exclusion with Garage Keepers Legal Liability Exception
 - Discrimination against Non-Employees Follow Form
 - Application of the Coverage Period for Purchasing Group Members
 - Amendments Attached to Certificate of Coverage

Marsh & McLennan Agency Client Service Team

MMA (Wilmington) Division

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Marsh & McLennan Agency Capabilities

Business Insurance Brokerage

Property and Casualty
Contract and Miscellaneous Surety
International Placements and Programs
Controlled Insurance Programs

Specialty Brokerage and Consulting

Alternative Risk and Captives
Controlled Insurance Program Administration
Environmental Brokerage and Consulting
Executive Protection
Professional Liability
Maritime

Employee Health & Benefits Consulting and Brokerage

Life, Health, Disability and Dental
Health Management and Wellness
Voluntary Products
Data Management
International Benefits

Private Client Insurance

Homeowners, Farms and Rental Property
Autos, Watercraft and Recreational Vehicles
Valuable Personal Property and Collections
Excess and Umbrella Liability

Risk Management Services

Consultative Claims and Claims Advocacy
Third Party Administration
Risk Control
Merger and Acquisition Due Diligence
Benchmarking

Compensation Disclosure and Limitation of Liability

Marsh & McLennan Agency LLC (“MMA”) prides itself on being an industry leader in the area of transparency and compensation disclosure. We believe you should understand how we are paid for the services we are providing to you. We are committed to compensation transparency and to disclosing to you information that will assist you in evaluating potential conflicts of interest.

As a professional insurance producer, MMA and its subsidiaries facilitate the placement of insurance coverage on behalf of our clients. As an independent insurance agent, MMA may have authority to obligate an insurance company on behalf of our clients and as a result, we may be required to act within the scope of the authority granted to us under our contract with the insurer. In accordance with industry custom, we are compensated either through commissions that are calculated as a percentage of the insurance premiums charged by insurers, or fees agreed to with our clients.

MMA engages with clients on behalf of itself and in some cases as agent on behalf of its non-US affiliates with respect to the services we may provide. For a list of our non-US affiliates, please visit: <http://global.marsh.com/about/>. In those instances, MMA will bill and collect on behalf of the non-US Affiliates amounts payable to them for placements made by them on your behalf and remit to them any such amounts collected on their behalf;

MMA receives compensation through one or a combination of the following methods:

- **Retail Commissions** – A retail commission is paid to MMA by the insurer (or wholesale broker) as a percentage of the premium charged to the insured for the policy. The amount of commission may vary depending on several factors, including the type of insurance product sold and the insurer selected by the client.
- **Client Fees** – Some clients may negotiate a fee for MMA’s services in lieu of, or in addition to, retail commissions paid by insurance companies. Fee agreements are in writing, typically pursuant to a Client Service Agreement, which sets forth the services to be provided by MMA, the compensation to be paid to MMA, and the terms of MMA’s engagement. The fee may be collected in whole, or in part, through the crediting of retail commissions collected by MMA for the client’s placements.
- **Contingent Commissions** – Many insurers agree to pay contingent commissions to insurance producers who meet set goals for all or some of the policies the insurance producers place with the insurer during the current year. The set goals may include volume, profitability, retention and/or growth thresholds. Because the amount of contingent commission earned may vary depending on factors relating to an entire book of business over the course of a year, the amount of contingent commission attributable to any given policy typically will not be known at the time of placement.
- **Supplemental Commissions** – Certain insurers and wholesalers agree to pay supplemental commissions, which are based on an insurance producer’s performance during the prior year. Supplemental commissions are paid as a percentage of premium that is set at the beginning of the calendar year. This percentage remains fixed for all eligible policies written by the insurer during the ensuing year. Unlike contingent commissions, the amount of supplemental commission is known at the time of insurance placement. Like contingent commissions, they may be based on volume, profitability, retention and/or growth.
- **Wholesale Broking Commissions** – Sometimes MMA acts as a wholesale insurance broker. In these placements, MMA is engaged by a retail agent that has the direct relationship with the insured. As the wholesaler, MMA may have specialized expertise, access to surplus lines markets, or access to specialized insurance facilities that the retail agent does not have. In these transactions, the insurer typically pays a commission that is divided between the retail and wholesale broker pursuant to arrangements made between them.

- **Other Compensation & Sponsorships** – From time to time, MMA may be compensated by insurers for providing administrative services to clients on behalf of those insurers. Such amounts are typically calculated as a percentage of premium or are based on the number of insureds. Additionally, insurers may sponsor MMA training programs and events.

We will be pleased to provide you additional information about our compensation and information about alternative quotes upon your request. For more detailed information about the forms of compensation we receive please refer to our Marsh & McLennan Agency Compensation Guide at <https://www.marshmma.com/resource/compensation-guide-for-client.pdf>

MMA's aggregate liability arising out of or relating to any services on your account shall not exceed ten million dollars (\$10,000,000), and in no event shall we be liable for any indirect, special, incidental, consequential or punitive damages or for any lost profits or other economic loss arising out of or relating to such services. In addition, you agree to waive your right to a jury trial in any action or legal proceeding arising out of or relating to such services. The foregoing limitation of liability and jury waiver shall apply to the fullest extent permitted by law.

Credit Policy

Marsh & McLennan Agency (MMA) strives to offer the highest quality of service at the most competitive price possible. Accordingly, we have the following credit policy in place to assure that your coverage is not interrupted during the policy term.

- All premiums are due on the invoice date or effective date of the insurance, whichever is later. Always submit the remittance copy with your payment. If a remittance copy is not submitted, we will apply the cash to the oldest items on the account. Also, credit memos that cannot be applied against the original invoice will be applied to the oldest items on the account unless you direct us otherwise.
- If installment payments are available and provided under insurance policy terms, you will receive an invoice for each installment. Installments are due on the effective date of the invoice. MMA does not finance annual or installment premiums. However, should you wish to finance your premium, we can place your financing with an approved insurance premium finance company.

Your Account Manager maintains on-line access to all of your coverage, premium and accounting detail and will be able to answer most billing questions. Any other questions will be referred directly to our accounting department for immediate response. We thank you for your support and business.

Did you know Marsh & McLennan Agency offers two options to pay your bill online, using a valid checking/savings account or via credit card? Our system is safe and secure and is an easy tool to pay your invoices online.

To Pay Your Agency-Billed Invoices Online:

- Direct Link to Payment via Checking/Savings Account:
<https://www.billerpayments.com/app/cust/simplepay.do?bsn=mmama>
- Direct Link to Payment via Credit Card:
<https://merchant.securfee.com/payment/blank/marshmmamid-atlantic>

Frequently Asked Questions:

- You can pay any invoice using a valid Checking or Savings account or Credit Card.
- Both payment gateways seamlessly integrate with our existing website and can securely accept multiple payment options.
- Credit Card payments require a Policy Number, Named Insured & Address
- There will be a 3.5% fee charged to the cardholder by Securfee.
- Checking/Savings payments require a Client Code/Bill to Code, Invoice #, Invoice Amount, Email Address, Policy Number, Named Insured & Address
- There is no additional fee for payments via valid Checking/Savings Account.

Minimum Earned, Deposit Premiums, & Cancellations

Minimum Deposit

Minimum and deposit is the amount of premium due at inception. Although the policy is “ratable”, subject to adjustment based on a rate per exposure unit, under no circumstances will the annual earned premium be less than the minimum deposit premium. The policy may generate an additional premium on audit, but will not result in a return.

If such a policy is cancelled mid-term, the earned premium is the greater of the annual minimum multiplied by the short rate or pro-rate factor, or the actual earned as determined by audit, subject to a short rate penalty if applicable.

Minimum Earned Premium

A minimum earned premium endorsement can be attached to either a flat charge policy or an adjustable policy. In either case, this amount is the least that will be retained by the carrier once the policy goes into effect. The amount retained would be the greater of the actual earned premium whether calculated on a pro-rate or short-rate basis, or the minimum earned premium.

Flat Cancellations

Surplus lines carriers typically do not allow flat cancellations. Once the policy is in effect, some premium will be earned, and the amount or percentage is outlined in the policy.

Direct Bill Policies

Notices you receive from your insurer regarding past due premiums or cancellation due to non-payment of premium shall be considered notice from Marsh & McLennan Agency LLC (MMA). As a matter of general practice, MMA does not provide notice of a potential lapse of coverage due to non-payment of premium to clients where coverage is written on a direct bill basis.

Proposal Disclaimer

No coverage is provided by this summary. Coverage conditions are highlights only and are subject to exclusions and additional terms as stated within the policy. Not all exclusions, terms and conditions are shown. If there are any differences between the policy and the proposal, the policy prevails. For details of coverage, refer to policy forms, terms and conditions.

MISSION

Making a difference in the moments that matter for our colleagues, clients, and communities.

VISION

To be the world-class leader, revolutionizing our industry and our colleague and client experience

VALUES

- Integrity
- Collaboration
- Passion
- Innovation
- Accountability