



Oceanside Community Association

Renewal Summary

2024 – 2025	PROPERTY INSURANCE	2025 - 2026
Philadelphia	Carrier	Philadelphia
\$318,917,567	Property Coverage	\$344,767,154
\$25,000	Property Deductible	\$25,000
\$373,034.00	Policy Premium	\$460,866.00
GENERAL LIABILITY		
Admiral	Carrier	Admiral
\$1,000,000	Per Occurrence Limit of Liability	\$1,000,000
\$2,000,000	Per Aggregate Limit of Liability	\$2,000,000
\$100,000	Damage to Rented Premises	\$100,000
\$10,000	Deductible	\$10,000
\$156,520.00	Policy Premium	\$196,760.20
DIRECTORS & OFFICERS LIABILITY		
Lloyd's of London	Carrier	Lloyd's of London
\$1,000,000	Liability Limit	\$1,000,000
\$50,000	Deductible	\$50,000
\$38,062.37	Premium	\$41,714.95
FIDELITY BOND (CRIME)		
PMA & Chubb	Carrier	PMA/ Westchester
\$3,500,000	Limit	\$3,500,000
\$5,000	Deductible	\$5,000
\$1,207.00	Premium	\$1,177.00
AUTOMOBILE		
Farmers	Carrier	Farmers
\$1,000,000	Limit	\$1,000,000
\$500	Comprehensive Deductible	\$500
\$1,000	Collision Deductible	\$1,000
\$5,116.00	Premium	\$8,448.00
UMBRELLA		
James River	Carrier	James River
\$5,000,000	Liability Limit	\$5,000,000
N/A	Deductible	N/A
\$106,312.61	Policy Premium	\$140,084.46
\$680,251.98	TOTAL ANNUAL PREMIUM	\$849,050.61