



Summary of Insurance for Market's Gate HPR

Insured Location: 85 Cumberland St., Charleston, SC 29401
Commercial Package Policy: **Lexington Insurance** **Policy # 41-LX-015849264-9**
Effective Date: 12/31/2017 **Expiration Date: 12/31/2018**

Policy Limits:
 \$4,000,000 Replacement Cost Building
 Includes Equipment Breakdown, \$50,000 Fidelity Bond, Property Extension
 Endorsement including \$1,000,000 Wind Driven Rain
 Coverage is Agreed Value-Coinsurance is waived

\$1,000,000 per Occurrence Liability
 \$2,000,000 General Aggregate

Deductibles:
 \$2,500 Property per Occurrence
 1% Named Storm, Wind Buyback
 2% Earthquake; \$25,000 minimum
 \$10,000 All Other Wind/Hail

Umbrella Policy: **Lexington Insurance** **Policy # 41-UD-012856283-7**
Effective Date: 12/31/2017 **Expiration Date: 12/31/2018**

Policy Limits: Deductible:
 \$5,000,000 \$10,000

Directors' & Officers' Liability Policy: **Liberty Insurance Underwriters** **Policy # CAP003749-0810**
Effective Date: 12/31/2017 **Expiration Date: 12/31/2018**

Policy Limit: Deductible:
 \$1,000,000 \$500
 \$ 100,000 Cyber Liability

Flood Policy: **Selective Insurance** **Policy # FLD1357002**
Effective Date: 7/9/2018 **Expiration Date: 7/9/2019**

Policy Limits: Deductible:
 \$4,000,000 Building \$5,000

Premium Summary

Package: \$17,225.00
Umbrella: \$ 2,226.00
Directors' & Officers': \$ 1,018.00
Flood: \$15,616.00

Total Premium: **\$36,085.00**