



Click2Bind Insurance Services, LLC

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Annual Insurance Disclosure for Strawberry Square Homeowner’s Association

Property Insurer:		Philadelphia Indemnity Insurance Company	
Property Limit:	\$ 4,075,000	Effective:	03/01/2024
Deductible:	\$ 2,500	Expiration:	03/01/2025
*Equipment Breakdown Included			
General Liability Insurer:		Philadelphia Indemnity Insurance Company	
Per Occurrence:	\$ 1,000,000	Effective:	03/01/2024
Aggregate:	\$ 2,000,000	Expiration:	03/01/2025
Deductible:	\$ 0		
Fidelity / Crime Insurer:		PMA Group/Federal Insurance Company	
Coverage Limit:	\$ 5,000,000	Effective:	03/01/2024
Deductible:	\$ 25,000	Expiration:	03/01/2025
Directors & Officers Liability Insurer:		Philadelphia Indemnity Insurance Company	
Coverage Limit:	\$ 1,000,000	Effective:	03/01/2024
Retention:	\$ 2,500	Expiration:	03/01/2025
Umbrella / Excess Liability Insurer:		Philadelphia Indemnity Insurance Company	
Per Occurrence:	\$ 5,000,000	Effective:	03/01/2024
Retention:	\$ 10,000	Expiration:	03/01/2025
Workers Compensation Insurer:		Technology Insurance Company	
Coverage Limit:	\$ 1,000,000	Effective:	03/01/2024
Deductible:	\$ 0	Expiration:	03/01/2025
Earthquake/Flood Insurer			
Coverage Limit:	N/A	Effective:	
Deductible:		Expiration:	

This summary of the association’s policies of insurance provides only certain information, as required by Section 5300 of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any association member may, upon request and provision of reasonable notice, review the association’s insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in this summary, the association’s policies of insurance may not cover your property, including personal property or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.

****Coverage is for Common Areas Only. Each homeowner is required to obtain an HO3 or equivalent insurance policy for their dwelling structures.**