



Franklin Hamilton Insurance

**Insurance Proposal  
2025-2026**

*Prepared for:*

**Hillcrest No. 3 Condos, Inc.**

**Presented by:**

***Franklin Hamilton Insurance Inc.***

**Nick Sledge**

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**Delray Beach, FL 33445**

**(561) 203-9095**

**nsledge@FHInsure.com**

**June 24th, 2025**

This presentation is designed to give you an overview of the insurance coverages we recommend for your company. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverages, conditions, exclusions and limitations.



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**EOI Direct**

## **Requestors of Certificates of Insurance**

Franklin Hamilton Insurance now offers alternatives for your insurance certificate requests.

EOI Direct provides around-the-clock online access to insurance information for lenders, mortgage brokers, closing agents, homeowners, and realtors in need of Master Policy data for community associations insured through our agency.

**EOI Direct**  
**412 E. Park Center Blvd. Suite 315**  
**Boise, ID 83706**  
**Phone: (877) 456-3643 Fax: (208) 694-3848**  
**Email: [help@eoidirect.com](mailto:help@eoidirect.com)**

To request a Certificate of Insurance call the number above, or to request it online follow the instructions below:

- Visit [www.eoidirect.com](http://www.eoidirect.com).
- Follow the links to register and write down your User ID and Password so you can login to your account when prompted.
- There is a delivery charge for mortgagee clause additions, but there is no cost to register for this service and Master Policy information is available free of charge online.
- Once you have logged on to your account, click on “Evidence of Insurance” to search and access the association policy information you are seeking.
- For additional assistance, EOI Direct’s customer service department is available Monday through Friday from 9:00am to 8:00pm ET.



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**General Liability**

**Named Insured:** Hillcrest No. 3 Condos, Inc.  
**Carrier:** Westchester Surplus Lines Insurance Company  
**Policy Term:** 7/1/2025 to 7/1/2026

Limits	Coverage Description
\$ 1,000,000	Each Occurrence – Bodily Injury and Property Damage
\$ 2,000,000	General Aggregate
\$ 2,000,000	Products and Completed Operations Aggregate
\$ 1,000,000	Personal and Advertising Injury
\$ 100,000	Damage to Rented Premises (each occurrence)
\$ 5,000	Medical Expense (any one person)
\$ 1,000,000	Hired and Non-Owned Auto
\$ 0	Deductible – Per Occurrence

**COMMERCIAL GENERAL LIABILITY SCHEDULE OF HAZARDS**

(S) GROSS SALES – PER \$1,000/SALES      (A) AREA – PER 1,000/SQ. FT.      (M) ADMISSIONS – PER 1,000/ADM  
 (P) PAYROLL – PER \$1,000/PAYROLL      (C) TOTAL COST – PER \$1,000/COST      (U) UNIT – PER UNIT      (T) OTHER

Classification	Exposure
Condominium Association	39 Units

\*Refer to your policy for a complete list of exclusions.



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**Directors and Officers**

**Named Insured:** Hillcrest No. 3 Condos, Inc.  
**Carrier:** Accredited Surety and Casualty Company  
**Policy Term:** 7/1/2025 to 7/1/2026

<b>Limits</b>	<b>Coverage Description</b>
\$ 1,000,000	Per Claim
\$ 1,000,000	Aggregate
\$ 2,500	Retention

**Includes:**

Defense Costs Outside of Limit of Liability

**Additional Conditions and Endorsements:**

Prior Acts Coverage



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**Crime**

**Named Insured:** Hillcrest No. 3 Condos, Inc.  
**Carrier:** Philadelphia Indemnity Insurance Company  
**Policy Term:** 7/1/2025 to 7/1/2026

	<b>Deductible</b>	<b>Coverage Description</b>
\$ 200,000	\$ 2,500	<b>Employee Dishonesty</b>
\$ 200,000	\$ 2,500	<b>Forgery and Alteration</b>
\$ N/A	\$ N/A	<b>On Premises</b>
\$ N/A	\$ N/A	<b>In Transit</b>
\$ 200,000	\$ 2,500	<b>Money Orders &amp; Counterfeit Money</b>
\$ 200,000	\$ 2,500	<b>Computer Crime</b>
\$ 200,000	\$ 2,500	<b>Funds Transfer (Extortion)</b>

**Covered Employees:**  
 Management Company  
 Directors and Trustees  
 Non-Compensated Office



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**Premium Summary**

**Named Insured: Hillcrest No. 3 Condos, Inc.**

Description of Coverage	2024-25 Premiums	2025-26 Premiums
<b>General Liability including Hired &amp; Non-Owned Auto</b>	\$ 7,945.36	8,759.10
<b>Directors and Officers</b>	\$ 1,357.62	1,357.62
<b>Crime</b>	\$ 395.92	395.92
<b>Total Estimated Premium</b>	\$ 9,698.90	10,512.64



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# Proposal Acceptance

I accept the coverage, terms and conditions as outlined in this proposal presented by **Franklin Hamilton Insurance Inc.** I understand the abbreviated outlines of coverage used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverage. Any change to this proposal as agreed upon by insured, agent and company is outlined below.

**PLEASE CHECK ONE:**

<sup>DS</sup> After careful review of proposal dated 6/25/2025 we have decided to accept your proposal as presented.

After careful review of proposal dated \_\_\_\_\_ we have decided to accept your proposal with the following changes and/or recommendations:

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**The terms and conditions of this proposal will expire on 7/1/2025 at 12:01am.**

DocuSigned by:  
*James Bowers*  
21730DD0A5064D1...

Applicant's signature

James Bowers

Applicant's name

6/25/2025

Date Signed

DocuSigned by:  
*Brad Lubin*  
AA6AA24E383F4F4...

Agent's signature

Brad Lubin

Agent's name

6/25/2025

Date signed