

COMMERCIAL PROGRAM



2025-2026 RTI RENEWAL PROGRAM – OPTION 2

Policy Type	Company	Expiration	Coverage	Premium
Property	First Protective Insurance	09/09/2026	Building Coverage; \$3,519,900 Pool House: \$274,400 Swimming Pool & Spa: \$135,000 Tennis Court: \$50,000 Carports: \$10,500 Lighting: \$7,500 Monument Sign: \$750 Flag Poles (3): \$4,800 Dumpster: \$1,500 Equipment Breakdown: Not Included Ordinance & Law: Full Coverage A, 2.5% Combined Coverages B&C Catastrophic Ground Cover Collapse: Included Coinurance: Agreed Value Roof Valuation: Replacement Cost Value Deductibles: \$5,000 All Other Perils, 5% Calendar Year Hurricane, \$5,000 All Other Wind	\$28,516.29
Equipment Breakdown	Travelers E&S	09/09/2026	Limit: \$3,929,300 Deductible: \$5,000	\$1,076.26
General Liability	Superior Specialty	09/09/2026	\$1,000,000 Per Occurrence \$2,000,000 Aggregate	\$5,117.50
Hired & Non-Owned Auto	Superior Specialty	09/09/2026	\$1,000,000 Single Limit	Included in GL
Crime	Superior Specialty	09/09/2026	Employee Theft, Forgery & Alteration, Inside the Premises, Outside the Premises, Money Orders & Counterfeit Paper Currency, Funds Transfer Fraud, Computer Fraud: \$50,000 Deductible: \$1,000	Included in GL
Directors & Officers	Superior Specialty	09/09/2026	\$1,000,000 Aggregate Deductible: \$2,500	Included in GL
Umbrella	Midvale Indemnity	09/09/2026	\$5,000,000 Aggregate	\$1,280.00
Workers Comp	Zenith	09/09/2026	Medical Expense/Disease: \$500,000	\$503.00
Total				\$36,493.05

PREMIUM SUMMARY



Coverage	2024-2025 Current Program	2025-2026 Renewal Option 1 (Heritage Insurance)	2025-2026 Renewal Option 2 (First Protective)
Property	\$21,379.00	\$29,878.00	\$28,516.29
Equipment Breakdown	Included in Property	Included in Property	\$1,076.26
General Liability	\$1,773.56	\$5,117.50	\$5,117.50
Hired & Non-Owned Auto	Included in GL	Included in GL	Included in GL
Crime	\$305.00	Included in GL	Included in GL
Directors & Officers	\$982.00	Included in GL	Included in GL
Umbrella	\$1,280.00	\$1,280.00	\$1,280.00
Workers Comp	\$509.00	\$503.00	\$503.00
Total	\$26,228.56	\$36,778.50	\$36,493.05

ADDITIONAL DEDUCTIBLE OPTIONS

Policy Type	Company	Expiration	Coverage	Premium
Property	First Protective Insurance	09/09/2026	Deductibles: 3% Calendar Year Hurricane	\$30,328.21
Total Package (Including all lines of coverage)				\$38,304.97

ADDITIONAL COVERAGE OPTIONS

Policy Type	Company	Expiration	Coverage	Premium
General Liability	Auto-Owners	09/10/2026	\$1,000,000 Per Occurrence \$2,000,000 Aggregate Notable Exclusion: Assault & Battery	\$7,633.58
Total Renewal Option 2 (Including all lines of coverage)				\$34,745.92