



BUSINESS RISK ADVISORS

The Golden Isles Condominium Apts., Inc. 2026-2027 Insurance Renewal

Coverage	Effective Dates	Prior Agent 2024-25	Expiring Premium Business Risk Advisors 2025-26	Option 1 Renewal Premium 2026-27 (American Coastal)
Property Wind Only	5/26/2026	\$ 184,614.00	\$ 200,959.30	\$ 135,949.00
Property (Excluding Wind)	5/26/2026	\$ 28,748.81	Included	Included
General Liability	5/26/2026	\$ 86,188.00	\$ 51,381.75	\$ 43,756.65
Crime	5/26/2026	\$ 542.00	\$ 389.00	\$ 389.00
Directors & Officers	5/26/2026	\$ 2,254.00	\$ 1,564.27	\$ 1,522.32
Workers Compensation	5/26/2026	\$ 509.00	\$ 503.00	\$ 492.00
Flood	5/26/2026	\$ 14,018.00	\$ 13,751.00	\$ 13,751.00
\$5M Umbrella	5/26/2026	NOT INCLUDED	\$ 1,330.00	\$ 1,692.73
Equipment Breakdown	5/26/2026	NOT INCLUDED	\$ 676.70	\$ 676.70
		\$ 316,873.81	\$ 270,555.02	\$ 198,229.40
<u>Total</u>				\$72,325.62 Total Savings (-27%)