

## NEW HOME INSURANCE POLICY SCHEDULE

<b>Policy No. :</b>	P/10/HG/16/0196	<b>Version :</b>	001/000/000
<b>Insured :</b>	Mariners Cove Condominium Association	<b>Client No. :</b>	AIA01658
<b>Correspondence Address :</b>	P.O. Box AB-22157 Treasure Cay, Abaco, Bahamas Tin # 100415942		
<b>Period of Insurance :</b>	(a) From : 31-Mar-2016 To : 30-Mar-2017      } Both Inclusive (b) Any subsequent period for which the Insured shall pay and the Insurer(s) shall agree to accept a renewal premium.		
<b>Insurer(s) :</b>	RoyalStar Assurance Ltd.	<b>TIN :</b>	100350942
<b>Broker/Agent :</b>	Abaco Insurance Agency Ltd.	<b>TIN :</b>	100262876
<b>Premium (INC VAT) :</b>	B\$9,563.98	<b>Currency :</b>	Bahamian Dollars
<b>VAT :</b>	B\$667.25		

Endorsement(s) :	Effective Date	Attachment
Average (Underinsurance)	31-Mar-2016	Y

**Home Address:** 1100 Block Mariners Cove Condominium  
Treasure Cay, Abaco, Bahamas

**Class :** Abaco Home Property / Guardian

**Geographical Area :** The Commonwealth of the Bahamas

Section (only operative if stated as "Included" or an amount is shown)

**I Buildings:**

Condominium B\$732,000  
 Cover Homeowners Including Catastrophe  
 Other Interests None

**II Contents:**

Cover Not Applicable  
 "High Risk" Items  
 Total Limit B\$0  
 Single Article Limit B\$0

**III Valuables:**

Not Included  
 Item: 1 Unspecified valuables, personal effects and clothing Limit - any one items(Max. 500) B\$0  
 Item: 2 Specified items - see attached schedule B\$0

**IV Liabilities:**

a) As Owner or Occupier (Including Personal Liability) B\$1,000,000  
 b) As Employer of Domestic Staff B\$1,000,000

**Excesses:**

A deductible of 2 % of the sum insured subject to a minimum of B\$500 applies in respect of loss or damage by Hurricane, Cyclone, Tornado, Windstorm, Earthquake, Volcanic Eruption and Tidal Wave including Flood following any of these causes.

**New Policy Schedule attaching to and forming part of Policy No. P/10/HG/16/0196**

**For and on behalf of the Company**

**Date of Issue :** 14-Apr-2016

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## ENDORSEMENTS

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**Policy No. :** P/10/HG/16/0196      **Version :** 001/000/000      **Effective Date:** 31-Mar-2016  
**Insured :** Mariners Cove Condominium Association  
**Insurer(s) :** RoyalStar Assurance Ltd.

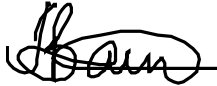
### AVERAGE (UNDERINSURANCE)

It is hereby understood and agreed that Paragraph 5 of the Claims Conditions Section of this Policy is amended to read as follows:-

5. Average (Underinsurance)  
If the Property Insured, at the time of any DAMAGE, be less than the full rebuilding or reinstatement cost then the Company shall be liable only for such portion of the loss or damage as the Sum Insured bears to the full rebuilding cost. Every item, if more than one, of the policy shall be separately subject to this Condition.

**Subject otherwise to the Terms, Exceptions and Conditions of this policy.**

The above endorsement(s) is/are attaching to and forming part of Policy P/10/HG/16/0196



14/04/2016 10:38:00 AM

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**For and on behalf of the company**

**Date of Issue:** 14-Apr-2016

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