

## NEW HOME INSURANCE POLICY SCHEDULE

<b>Policy No. :</b>	P/10/HG/16/0201	<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		

**Period of Insurance :**

(a) From : 31-Mar-2016	}	Both Inclusive
To : 23-Mar-2017		

(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\$9,809.74	<b>Currency :</b>	Bahamian Dollars
<b>VAT :</b>	B\$684.40		

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

**Location No. :** 1

**Home Address:**  
Common Areas  
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:**

Laundry Room	B\$304,500
Cover	Homeowners Including Catastrophe
Other Interests	None

**II Contents:**

Cover	Homeowners Including Catastrophe
"High Risk" Items	
Total Limit	B\$26,250
Single Article Limit	B\$2,500

**III Valuables:**

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.

**Location No. :** 2

**Home Address:**  
Common Areas  
Mariners Cove Condominium  
Treasure Cay, Abaco, Bahamas

**Class :** Abaco Home Property / Guardian

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

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**Version : 001/000/000**

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

**I Buildings:**

Garage	B\$100,000
Cover	Homeowners Including Catastrophe
Other Interests	None

**II Contents:**

Cover	Homeowners Including Catastrophe
"High Risk" Items	
Total Limit	B\$0
Single Article Limit	B\$0

**III Valuables:**

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)	Included
b) As Employer of Domestic Staff	Included

**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.

<b>Location No. :</b>	3
<b>Home Address:</b>	Common Areas Mariners Cove Condominium Treasure Cay, Abaco, Bahamas
<b>Class :</b>	Abaco Home Property / Guardian
<b>Geographical Area :</b>	The Commonwealth of the Bahamas

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

**I Buildings:**

Garage	B\$100,000
Cover	Homeowners Including Catastrophe
Other Interests	None

**II Contents:**

Cover	Homeowners Including Catastrophe
"High Risk" Items	
Total Limit	B\$0
Single Article Limit	B\$0

**III Valuables:**

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)	Included
b) As Employer of Domestic Staff	Included

**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.

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<b>Location No. :</b>	4
<b>Home Address:</b>	Common Areas Mariners Cove Condominium Treasure Cay, Abaco, Bahamas
<b>Class :</b>	Abaco Home Property / Guardian
<b>Geographical Area :</b>	The Commonwealth of the Bahamas
Section (only operative if stated as "Included" or an amount is shown)	
<b>I Buildings:</b>	
Garage	B\$150,000
Cover	Homeowners Including Catastrophe
Other Interests	None
<b>II Contents:</b>	Not Included
Cover	Homeowners Including Catastrophe
"High Risk" Items	
Total Limit	B\$0
Single Article Limit	B\$0
<b>III Valuables:</b>	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
<b>IV Liabilities:</b>	
a) As Owner or Occupier (Including Personal Liability)	Included
b) As Employer of Domestic Staff	Included
<b>Excesses:</b>	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.

<b>Location No. :</b>	5
<b>Home Address:</b>	Common Areas Mariners Cove Condominium Treasure Cay, Abaco, Bahamas
<b>Class :</b>	Abaco Home Property / Guardian
<b>Geographical Area :</b>	The Commonwealth of the Bahamas
Section (only operative if stated as "Included" or an amount is shown)	
<b>I Buildings:</b>	
Pool	B\$15,000
Cover	Homeowners Including Catastrophe
Other Interests	None
<b>II Contents:</b>	Not Included
Cover	Homeowners Including Catastrophe
"High Risk" Items	
Total Limit	B\$0
Single Article Limit	B\$0
<b>III Valuables:</b>	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

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**Version : 001/000/000**

**IV Liabilities:**

- |  |          |
|--|----------|
| a) As Owner or Occupier (Including Personal Liability) | Included |
| b) As Employer of Domestic Staff                       | Included |

**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/16/0201**

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**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/16/0201                      **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/16/0201

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**For and on behalf of the company**

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

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