



in partnership with



Prepared for Anchors Point COA Inc.
Effective Date 08/18/2021 | 08/18/2022 Package
10/24/2021 | 10/24/2022 D&O
Presented by Randy Brashers

Disclaimer: This information is for illustrative purposes only and is not a contract. This information is intended to provide a general review of the coverages available. Remember that only your insurance policy can give you actual terms, coverages, amounts, conditions, and exclusions of your coverage.



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Dear Ray,

On behalf of your Connell Insurance Team, thank you for the opportunity to review your organization's risk management needs. We appreciate your time and effort in providing information critical to this analysis of your overall risk.

As your partner in risk, this proposal intends to:

1. Identify specific solutions and recommendations for your unique risks and exposures.
2. Evaluate major insurance carriers to identify the best value for your premium dollars.
3. Suggest various risk management resources available through Connell Insurance to help minimize your costs and exposures.

Once again, thank you for allowing us to be of service.

Randy Brashers
Insurance Consultant



Location Schedule

Loc	Address	City	State	Zip
001	371 Anchors Point Lane	Kimberling City	MO	65686
002	393-407 Anchors Point Lane	Kimberling City	MO	65686

Additional Insureds

Name	Address	Type
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*Please let us know if any additional interests need to be added



Commercial Property			Statement of Values	
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Loc	Bld	Description/Address		Last Year	This Year
001	001	Units 400-465/371 Anchors Point	Building	2,465,200	2,465,200
002	001	Units 466-533/393-407 Anchors Point	Building	2,424,400	2,494,400
002	002	Well House/407 Anchors Point	Building	92,700	92,700
			Total Value	\$5,052,300	\$5,052,300

Coinsurance	80%
Valuation	Replacement Cost
Perils Insured	Special Causes of Loss
Deductible	\$ 10,000 per Building
Wind and Hail Deductible	2% of Building Limit
Business Income w/ Extra Expense	Included with no waiting period
Equipment Breakdown	Included
Earthquake	Included up to each building limit with a 5% deductible
Flood	Excluded
Extension Endorsement	Included

Coverage Notation:

Please note that it is extremely important that all properties are insured to value. Our responsibility as your agent is to convey the values of your properties to the carrier as reported by you, our client.



**EQUIPMENT BREAKDOWN ENDORSEMENT:
Applies to Locations 1, 2**

The Equipment Breakdown endorsement provides coverage for physical loss or damage to a variety of types of electronic and mechanical equipment resulting from mechanical breakdown, electrical or electronic breakdown and electronic equipment deficiency, or rupture, bursting, bulging, implosion or steam explosion.

The Equipment Breakdown endorsement also provides the following additional coverages for covered property as the result of an Equipment Breakdown loss:

- Pollutant Clean-up and Removal
- Electronic Data Restoration
- Expediting Expenses
- Refrigerant Contamination
- Spoilage Coverage
- CFC Refrigerants
- Computer Equipment
- Business Interruption, Extra Expense, Electronic Data and Service Interruption
- Temperature Fluctuation
- Unauthorized Instruction
- Risk Improvement
- Off Premises Coverage

**PROPERTY PLUS COVERAGE PACKAGE:
Standard Option - Applies to Locations 1, 2**

The coverages and limits below apply separately to each building at the locations to which this package applies.

Accounts Receivable	\$ 100,000
Bailees	\$ 5,000 per occurrence / \$2,500 per item
Business Income & Extra Expense w/Rental Value, including Newly Acquired Locations	\$ 50,000
Debris Removal	\$ 25,000
Electronic Data Processing Equipment	\$ 25,000
Employee Dishonesty	\$ 15,000
Fine Arts, Collectibles & Memorabilia	\$ 10,000 per occurrence / \$2,500 per item
Fire Department Service Charge	\$ 5,000
Forgery or Alteration	\$ 10,000
Money and Securities	\$ 15,000 inside premises / \$15,000 outside premises
Newly Acquired Business Personal Property	\$ 500,000 for 90 days
Newly Acquired or Constructed Property	\$1,000,000 for 90 days
Ordinance or Law	Included in Building Limit - Coverage A
	\$ 50,000 - Coverage B
	\$ 50,000 - Coverage C
	\$ 50,000 - Coverage D
Outdoor Property	\$ 15,000 for fences, trees, shrubs, plants
	\$ 1,000 limitation trees, shrubs, plants only
	\$ 10,000 for radio or television antennas
Personal Effects and Property of Others	\$ 15,000
Pollutant Clean Up and Removal	\$ 25,000
Property in Transit	\$ 25,000
Property Off-Premises	\$ 25,000
Refrigerated Products	\$ 10,000



General Liability	Occurrence Form
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Limit of Liability:

Each Occurrence	\$ 1,000,000
General Aggregate	\$ 2,000,000
Products & Completed Operations Aggregate	\$ 2,000,000
Personal & Advertising Injury	\$ 1,000,000
Fire Damage (Any One Fire)	\$ 100,000
Medical Expense (Any One Person)	\$ 1,000

Coverage Notation:

General Liability and Umbrella Policies do not provide coverage for Discriminatory Employment Practices, Pollution Liability, and/or Intentional Acts such as Sexual Harassment. General Liability is subject to audit.

General Liability	Rating Basis
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Loc	Classification	Basis	Last Year Exposure	This Year Exposure
001	Condominiums with pool	Unit	33	33
002	Condominiums with pool	Unit	34	34

COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT
Applies to all Locations

Commercial General Liability Plus Endorsement applies to the Commercial General Liability coverage form

- Extended Watercraft - less than 50 feet in length
- Hired Auto and Non-Owned Auto Liability
- Broadened Supplementary Payments
- Loss of Earnings - \$400
- Additional Products-Completed Operations Aggregate
- Personal Injury Extension
- Broadened Knowledge of Occurrence
- Damage to Premises Rented to You -
(Fire, Lightning, Explosion, Smoke, or Water Damage) - up to \$300,000
- Medical Payments Amendment - \$10,000
- Blanket Additional Insured – Lessor of Leased Equipment
- Blanket Additional Insured – Managers or Lessors of Premises
- Newly Formed or Acquired Organizations Extension
- Blanket Waiver of Subrogation



Commercial Umbrella	Excess
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Limit of Liability	\$ 5,000,000
Self-Insured Retention	\$ 10,000
Rating Basis	Flat Annual Premium Non-Auditable
Underlying Liability	General Liability

Coverage Notation:

Pays losses in excess of our primary liability policies. Losses not covered under the primary policies would be subject to the policy exclusions and the self-insured retention.

Directors & Officers Liability	Claims Made
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Limit of Liability	\$ 1,000,000
Retention (Each Claim)	\$ 1,000
Data Breach and Identity Theft	Included



Premium Summary

Package	20,179.00
Umbrella	2,467.43
Directors & Officers Liability	1,140.00
Risk Management Fee	2,912.00
Account Total	\$ 26,698.43

Carrier	Package & Umbrella Auto Owners D&O USLI
Payment Plan	Auto Owners Direct Bill Payment Options Available USLI Direct Bill Please Pay Renewal Billing from carrier
Comments	Auto Owners offers paid in full discount for Package making total premium \$17,977.



In an effort to conserve paper, we are now uploading documents to the Connell Client Portal. Please expect an email soon with an invitation. With Connell's Client Portal, you can view, download or email:

- ◆ Your policy
- ◆ Policy Endorsements
- ◆ Auto ID Cards
- ◆ Existing Certificates

You can also add new certificate holders, request a change to your policy, and file a claim.

Unless you tell us otherwise, from this date forward we will be putting your policy documents on the client portal and emailing you a link to access them. You will be notified when there is a new document to view.



Optional Cyber Quotes

Quote #1	\$ 1,000,000 Limit \$3,412.50 in Premium
Quote #2	\$ 500,000 Limit \$2,992.50 in Premium
Quote #3	\$ 250,000 Limit \$2,782.50 in Premium

All Quotes Include	Business Income
	\$ 2,500 Deductible
	Cyber Crime Limit for \$250,000

Insurance Carrier Rating Summary

Coverage	AM Best Rating	Admitted Non-Admitted
Property	A+	Admitted
General Liability	A+	Admitted
Umbrella	A+	Admitted

Please visit www.ambest.com for further information on AM Best Ratings of Insurance Carriers and financial size of carriers.

Non-Admitted carriers consists of unlicensed insurers that are determined eligible, based upon financial criteria, to write coverage not available in the general commercial market. The Missouri Property and Casualty Guaranty Association does **NOT** cover these companies, and they are **NOT** subject to the usual supervision of the Missouri Department of Insurance.



Trusted Choice® Pledge of Performance

Our Pledge to You!

Trusted Choice® agencies are insurance and financial services firms whose access to multiple companies and commitment to quality service enable us to offer our clients competitive pricing, a broad choice of products and unparalleled advocacy.

As a Trusted Choice® agency, we are dedicated to you and are committed to treating you as a person, not a policy. This commitment means we shall:

- Work with you to identify the insurance and financial services that are right for you, your family or your business, and use our access to multiple companies to deliver those products.
- Guide you through the claims process for a prompt and fair resolution of your claim.
- Help solve problems related to your coverage or account.
- Explain the coverages and options available to you through our agency, at your request.
- Return your phone calls and e-mails promptly and respond to your requests in a timely manner.
- Provide 24/7 services for our customers, offering any or all of the following: emergency phone numbers, Internet account access, e-mail and call center services.
- Use our experience and multiple company relationships to customize your coverage as needed.
- Commit our staff to continuing education so they may be more knowledgeable in serving you.
- Treat you with respect and courtesy.
- Conduct our business in an ethical manner.

We pledge this to you, our clients, and ask that you let us know if we fail to meet our commitment, so we may take corrective action.