



Roger Keith & Sons Insurance Agency, Inc.

1575 Main Street, Brockton, MA 02301

Phone: 508-583-1106

SCHEDULE OF INSURANCE

Date:

October 1, 2025

Named Insured:

Jay Peak Village Association, Inc.

Address:

Physical: 830 Jay Peak Road, Jay, VT 05859

Mailing: c/o O'Brien-Shortle CPA's, P.O. Box 100, Rutland, VT 05702-0100

Contact:

Julie Pitts

O'Brien Shortle Reynolds & Sabotka, PC

Phone: (802) 772-0692

Email: jlp@vtcpa.com

Commercial Account Manager:

Anna Bailey

Chief Operating Officer

Email: abailey@rogerkeith.com

Phone: 508-559-5514

Policy Period:

July 1, 2025 – July 1, 2026

Type of Business:

Residential Condominium Association

This document serves as a summary of the coverages, limits, and deductibles currently provided for the named insured. All limits described within this document are in effect as of the policy inception date and are subject to policy terms and conditions. Should you notice any discrepancies, or have any questions about the information provided, please contact your Account Manager listed above.

COVERAGE	LIMITS	PREMIUM
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Property Policy

\$254,285

Carrier: Philadelphia Insurance Company
Policy #: PHPK2570844-005
Effective Dates: 07/01/2025 – 07/01/2026

Property Coverage

Blanket Building Limit:	\$70,827,460
Business Personal Property:	N/I
Blanket Business Income:	\$ 2,000,000
Deductible:	\$ 25,000
Deductible – Per Unit Ice Damming:	\$ 25,000
Deductible – Per Unit Water Damage:	\$ 25,000
Co-Insurance:	100%
Property Valuation:	Guaranteed Replacement Cost

Other Coverages

Earthquake Coverage:	\$ 1,000,000 Any One Covered Premise \$ 1,000,000 Any Single Policy Year
Earthquake Deductible:	2% per Property
Flood Coverage:	\$ 1,000,000 Any One Covered Premise \$ 1,000,000 Any Single Policy Year
Flood Deductible:	\$ 100,000
Equipment Breakdown:	Included
Sewage & Drainage Backup:	Included When Flood-Related Limited to \$25,000 When Not Flood-Related
Increased Cost of Construction:	\$ 300,000
Demolition Cost:	\$ 300,000
Pollution Cleanup:	\$ 25,000

COVERAGE	LIMITS	PREMIUM
<u>Crime Coverage</u>		Included
Employee Dishonesty:	\$ 500,000	
Deductible:	\$ 5,000	
Forgery or Alteration:	\$ 100,000	
Deductible:	\$ 500	
Computer Fraud:	\$ 100,000	
Deductible:	\$ 500	
Kidnap and Ransom – Extortion:	\$ 25,000	
<u>Inland Marine Coverage</u>		
Accounts Receivable:	\$ 250,000	
Valuable Papers and Records:	\$ 250,000	
<u>Total Package Policy Premium:</u>		<u>\$261,783</u>

COVERAGE	LIMITS	PREMIUM
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Umbrella Policy

\$ 5,000

Carrier: Philadelphia Insurance Company

Policy #: PHUB870056-005

Effective Dates: 07/01/2025 – 07/01/2026

Limits of Liability

Each Occurrence Limit: \$ 5,000,000

General Aggregate Limit: \$ 5,000,000

Retained Limit/Deductible: \$ 10,000

Applies in Excess over General Liability, Automotive Liability and Directors & Officers Liability.

Directors & Officers Liability and Employment Practice Liability Policy

\$ 5,818

Carrier: The Cincinnati Insurance Company

Policy #: EMO 0754395

Effective Dates: 08/05/2025 – 08/05/2026

D&O Liability:

Each Claim Limit: \$ 5,000,000

Retained Limit/Deductible: \$ 5,000

Employment Practice Liability:

Each Claim Limit: \$ 5,000,000

Retained Limit/Deductible: \$ 5,000

Policy Aggregate Limit: \$ 5,000,000