Roger Keith & Sons Insurance Agency, Inc.
1575 Main Street, Brockton, MA 02301
Phone: 508-583-1106

SCHEDULE OF INSURANCE

Date:
July 1, 2026

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:
Trevor Hart
Commercial Lines Account Manager
Email: thart@rogerkeith.com
Phone: 508-559-5517

Policy Period:
July 1, 2026 – July 1, 2027

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
General Liability Policy		**$ 7,398**

Carrier: Philadelphia Insurance Company
Policy #: PHPK2570844-006
Effective Dates: 07/01/2026 – 07/01/2027

Commercial General Liability

Generate Aggregate	$ 2,000,000
Products/Completed Ops Aggregate	$ 2,000,000
Each Occurrence	$ 1,000,000
Personal & Advertising Injury	$ 1,000,000
Damage to Rented Premises	$ 1,000,000
Medical Expenses (Any One Person)	$ 5,000

Premium Basis:

62003- Condominium – Residential	182 Units
Policy Form:	Occurrence Basis
Host Liquor Liability:	Included
Employment Practice Liability:	Not Included
Hired & Non-Owned Auto Liability:	$ 1,000,000
Employee Benefits Liability:	Not Included
Pollution Liability:	Not Included

COVERAGE	LIMITS	PREMIUM
Property Policy		**$ 267,210**

Carrier: Philadelphia Insurance Company
Policy #: PHPK2570844-006
Effective Dates: 07/01/2026 – 07/01/2027

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
Deductible - Sewer, Drain or Sump Pump Overflow:	$ 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 Singe Policy Year
Earthquake Deductible:	2% per Premise
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
Pollution Cleanup:	$ 35,000

Ordinance or Law:

Undamaged Portion:	Included in Building Limit
Increased Cost of Construction:	$ 300,000 per occurrence
Demolition Cost:	$ 300,000 per occurrence

COVERAGE	LIMITS	PREMIUM
Crime Coverage		**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	
Accounts Receivable:	$ 250,000	
Valuable Papers and Records:	$ 250,000	

Total Package Policy Premium: **$ 274,608**

Umbrella Liability **$ 5,000**

Carrier: Philadelphia Insurance Company
Policy #: PHUB870056-006
Effective Dates: 07/01/2026 – 07/01/2027

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, Directors & Officers Liability, and Workers Compensation.

COVERAGE	LIMITS	PREMIUM

Directors & Officers Liability and Employment Practice Liability Policy **(Annual Premium)** **$ 5,818**

Carrier: The Cincinnati Insurance Company
Policy #: EMO 0754395
Effective Dates: 08/05/2025 – 08/05/2028

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

Workers Compensation **$ 1,192**

Carrier: Property and Casualty Insurance Company of Hartford
Policy #: 08 WEC BJ3VZB
Effective Dates: 08/06/2025 - 08/06/2026

Employers Liability:

Bodily Injury By Accident:	$ 500,000 each accident
Bodily Injury by Disease:	$ 500,000 policy limit
Bodily Injury by Disease:	$ 500,000 each employee

Commercial Inland Marine: **(Shingles for Roof Replacements)** **$ 2,543**

Carrier: Liberty Mutual
Policy #: BMO (26) 69588277
Effective Dates: 8/25/2025 - 8/25/2026

Installation Floater Coverage

Jobsite Limit (Each Building):	$ 50,000
Catastrophe Limit:	$ 50,000
Deductible:	$ 500

Increased Storage & Transit Limits

Storage Locations Limit:	$ 1,000,000
Property in Transit:	$ 100,000
Deductible:	$ 1,000

Roof Shingles stored at: 348 Main Street, Montgomery Center, Vermont 05471