

# Pre-Renewal Summary For Linden Tree Lane Homeowner's Association Property/Casualty Insurance

Presented By

Hub International

Review Date: October 12, 2023

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**Please note the following regarding this Insurance Review:**

THIS REVIEW CONTAINS ONLY A SUMMARY OF YOUR INSURANCE COVERAGE AND POLICY. IT IS YOUR RESPONSIBILITY TO CAREFULLY AND COMPLETELY REVIEW THE ENTIRE POLICY FOR ITS ACTUAL TERMS, LIMITS AND CONDITIONS. IN THE EVENT OF ANY INCONSISTENCY BETWEEN THE TERMS OF THE POLICY AND THE PROVISIONS OF THIS REVIEW, THE TERMS OF THE POLICY WILL GOVERN AND CONTROL.



# Information Summary

**First Named Insured:** Linden Tree Lane Homeowners Association

*The First Named Insured will be the insured that is:*

- A. Responsible for payment of premium*
- B. Authorized to make changes in policy with approval of insurance company*
- C. Authorized to cancel the policy*
- D. Designated to receive notice of cancellation*

**Mailing Address:** c/o Ken Walter  
17982 N. 100th Way  
Scottsdale, AZ 85255

Coverage Becomes Effective 12:01 A.M. Standard Time at your mailing address.

**Locations:** See Attached

**Effective Date:** 10/15/2023

**DISCLAIMER:** This document contains only a summary of your insurance coverage. It is your responsibility to carefully and completely review the actual policies for actual terms, limits and conditions. In the event of any inconsistency between the terms of the policies and the provisions of this document, the terms of the policies will govern and control.

# Premium Summary

Line Of Coverage	2022-2023 Renewal	2023-2024 Renewal
Commercial Package <i>Including Property &amp; General Liability</i>	\$46,187	\$56,976
Hired & Non-Owned Auto Liability	\$321	\$327
Employee Benefits Liability	\$150	\$150
<b>Estimated Annual Acuity Premium</b>	<b>\$46,658</b>	<b>\$57,453</b>
Directors & Officers	\$1,892	\$1,892
Commercial Umbrella	\$1,937.20	\$1,937.20
<b>Total Estimated Annual Premium</b>	<b>\$50,487.20</b>	<b>\$61,282.20</b>

# Named Insureds

Linden Tree Lane Homeowners Association

**NOTE: Review Named Insureds and Property Owners**

Please check to ensure all appropriate entities are named. Any entity (including partnerships, corporations, joint ventures, individuals, etc.) not listed above is not included as a Named Insured. Entities with limited interests in policies, such as those who are to be included as an Additional Insured, Loss Payee, Lessor, or Mortgagee, are listed in the relevant coverage sections of this proposal.

## Locations

Loc #	Bldg #	Description and Address	City	State	Zip
1	1	Residential - 2 Units 4220 & 4222 Linden Tree Lane	Glenview	IL	60026
2	1	Residential - 2 Units 4226 & 4228 Linden Tree Lane	Glenview	IL	60026
3	1	Residential - 2 Units 4232 & 4234 Linden Tree Lane	Glenview	IL	60026
4	1	Residential - 2 Units 4240 & 4242 Linden Tree Lane	Glenview	IL	60026
5	1	Residential - 2 Units 4246 & 4248 Linden Tree Lane	Glenview	IL	60026
6	1	Residential - 2 Units 4252 & 4254 Linden Tree Lane	Glenview	IL	60026
7	1	Residential - 2 Units 4258 & 4260 Linden Tree Lane	Glenview	IL	60026
8	1	Residential - 2 Units 4264 & 4266 Linden Tree Lane	Glenview	IL	60026
9	1	Residential - 2 Units 4270 & 4272 Linden Tree Lane	Glenview	IL	60026
10	1	Residential - 2 Units 4276 & 4278 Linden Tree Lane	Glenview	IL	60026
11	1	Residential - 2 Units 4282 & 4284 Linden Tree Lane	Glenview	IL	60026
12	1	Residential - 2 Units 4288 & 4290 Linden Tree Lane	Glenview	IL	60026
13	1	Residential - 2 Units 4294 & 4296 Linden Tree Lane	Glenview	IL	60026
14	1	Residential - 8 Units 4299, 4297, 4295, 4293, 4291, 4289, 4287, 4285 Linden Tree Lane	Glenview	IL	60026
15	1	Residential - 8 Units 4281, 4279, 4277, 4275, 4273, 4271, 4269, 4267 Linden Tree Lane	Glenview	IL	60026
16	1	Residential - 8 Units 4263, 4261, 4259, 4257, 4255, 4253, 4251, 4249 Linden Tree Lane	Glenview	IL	60026
17	1	Residential - 8 Units 4245, 4243, 4241, 4239, 4237, 4235, 4233, 4231 Linden Tree Lane	Glenview	IL	60026
18	1	Residential - 8 Units 4225, 4223, 4221, 4219, 4217, 4215, 4213, 4211 Linden Tree Lane	Glenview	IL	60026
19	1	Pump House 4300 Linden Tree Lane	Glenview	IL	60026

# Property

Client: Linden Tree Lane Homeowner's Association  
 Carrier: ACUIITY, A Mutual Insurance Company  
 Policy Term: 10/15/2023 to 10/15/2024

## Coverages/Limits

Cause of Loss: Special (Including theft)

Loc #	Bldg #	Address	Description	
1	1	4220 & 4222 Linden Tree Lane, Glenview, IL	Residential - 2 Units	
Subject of Insurance		Current Limit	Deductible	Valuation
Building		\$943,257	\$5,000	Replacement Cost
Building Ordinance or Law Coverage A		Included- All Locations	\$5,000	Replacement Cost
Equipment Breakdown		Included	\$5,000	Replacement Cost
Business Income with Extra Expense		Included	-	Actual Loss Sustained
Business Personal Property		\$620,731	\$5,000	Replacement Cost

Loc #	Bldg #	Address	Description	
2	1	4226 & 4228 Linden Tree Lane, Glenview, IL	Residential - 2 Units	
Subject of Insurance		Current Limit	Deductible	Valuation
Building		\$943,257	\$5,000	Replacement Cost

Loc #	Bldg #	Address	Description	
3	1	4232 & 4234 Linden Tree Lane, Glenview, IL	Residential - 2 Units	
Subject of Insurance		Current Limit	Deductible	Valuation
Building		\$943,257	\$5,000	Replacement Cost

Loc #	Bldg #	Address	Description	
4	1	4240 & 4242 Linden Tree Lane, Glenview, IL	Residential - 2 Units	
Subject of Insurance		Current Limit	Deductible	Valuation
Building		\$943,257	\$5,000	Replacement Cost

Loc #	Bldg #	Address	Description	
5	1	4246 & 4248 Linden Tree Lane, Glenview, IL	Residential - 2 Units	
Subject of Insurance		Current Limit	Deductible	Valuation
Building		\$943,257	\$5,000	Replacement Cost

Loc #	Bldg #	Address	Description	
6	1	4252 & 4254 Linden Tree Lane, Glenview, IL	Residential - 2 Units	
Subject of Insurance		Current Limit	Deductible	Valuation
Building		\$943,257	\$5,000	Replacement Cost

Loc #	Bldg #	Address	Description	
7	1	4258 & 4260 Linden Tree Lane, Glenview, IL	Residential - 2 Units	
Subject of Insurance		Current Limit	Deductible	Valuation
Building		\$943,257	\$5,000	Replacement Cost



Loc #	Bldg #	Address	Description
8	1	4264 & 4266 Linden Tree Lane, Glenview, IL	Residential - 2 Units
Subject of Insurance		Current Limit	Deductible
Building		\$943,257	\$5,000
			Valuation
			Replacement Cost

Loc #	Bldg #	Address	Description
9	1	4270 & 4272 Linden Tree Lane, Glenview, IL	Residential - 2 Units
Subject of Insurance		Current Limit	Deductible
Building		\$943,257	\$5,000
			Valuation
			Replacement Cost

Loc #	Bldg #	Address	Description
10	1	4276 & 4278 Linden Tree Lane, Glenview, IL	Residential - 2 Units
Subject of Insurance		Current Limit	Deductible
Building		\$943,257	\$5,000
			Valuation
			Replacement Cost

Loc #	Bldg #	Address	Description
11	1	4282 & 4284 Linden Tree Lane, Glenview, IL	Residential - 2 Units
Subject of Insurance		Current Limit	Deductible
Building		\$943,257	\$5,000
			Valuation
			Replacement Cost

Loc #	Bldg #	Address	Description
12	1	4288 & 4290 Linden Tree Lane, Glenview, IL	Residential - 2 Units
Subject of Insurance		Current Limit	Deductible
Building		\$943,257	\$5,000
			Valuation
			Replacement Cost

Loc #	Bldg #	Address	Description
13	1	4294 & 4296 Linden Tree Lane, Glenview, IL	Residential - 2 Units
Subject of Insurance		Current Limit	Deductible
Building		\$943,257	\$5,000
			Valuation
			Replacement Cost

Loc #	Bldg #	Address	Description
14	1	4299, 4297, 4295, 4293, 4291, 4289, 4287, 4285 Linden Tree Lane	Residential - 8 Units
Subject of Insurance		Current Limit	Deductible
Building		\$2,682,732	\$5,000
			Valuation
			Replacement Cost

Loc #	Bldg #	Address	Description
15	1	4281, 4279, 4277, 4275, 4273, 4271, 4269, 4267 Linden Tree Lane	Residential - 8 Units
Subject of Insurance		Current Limit	Deductible
Building		\$2,682,732	\$5,000
			Valuation
			Replacement Cost

Loc #	Bldg #	Address	Description
16	1	4263, 4261, 4259, 4257, 4255, 4253, 4251, 4249 Linden Tree Lane	Residential - 8 Units
Subject of Insurance		Current Limit	Deductible
Building		\$2,682,732	\$5,000
			Valuation
			Replacement Cost

Loc #	Bldg #	Address	Description
17	1	4245, 4243, 4241, 4239, 4237, 4235, 4233, 4231 Linden Tree Lane	Residential - 8 Units
Subject of Insurance		Current Limit	Deductible
Building		\$2,682,732	\$5,000
			Valuation
			Replacement Cost

Loc #	Bldg #	Address	Description
18	1	4225, 4223, 4221, 4219, 4217, 4215, 4213, 4211 Linden Tree Lane	Residential - 8 Units
Subject of Insurance		Current Limit	Deductible
Building		\$2,682,732	\$5,000
			Replacement Cost

Loc #	Bldg #	Address	Description
19	1	4300 Linden Tree Lane	Pump House
Subject of Insurance		Current Limit	Deductible
Building		\$11,664	\$5,000
			Replacement Cost

# General Liability

Client: Linden Tree Lane Homeowner's Association  
 Carrier: ACUIITY, A Mutual Insurance Company  
 Policy Term: 10/15/2023 to 10/15/2024

This type of policy protects your business from claims arising from your legal liability for injury or damages to other people or their property. Coverage payments can include judgments, attorney fees, court costs, or other related expenses as defined in the form.

## General Coverage Information

Coverage Form Used	Occurrence
<b>Coverage Description</b>	<b>Limits</b>
General Aggregate	\$3,000,000
Products and Completed Operations Aggregate	\$3,000,000
Personal and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Legal Liability	\$300,000
Medical Expense/Medical Payments	\$10,000
Employee Benefits	\$1,000,000

## Commercial General Liability Schedule of Hazards

Loc #	Classification	Class Code	Basis	Current Exposure
1	Condominium Residential Assoc. Risk	62003	U	66

(S) Gross Sales – Per \$1,000/Sales  
 (M) Admissions – Per 1,000/Admissions  
 (C) Total Cost – Per 1,000 Cost  
 (T) Other

(A) Area – Per 1,000/Square Feet  
 (P) Payroll – Per \$1,000/Payroll  
 (U) Unit – Per Unit

## Covers the Following

- Premises and Operations
- Products & Completed Operations
- Independent Contractors
- Personal Injury
- Advertising Injury
- Fire Damage Liability (Rented Premises)
- Blanket Contractual Liability
- Host Liquor Liability
- Broad Form Property Damage
- Incidental Medical Malpractice
- Non-Owned Watercraft (under 26 feet)
- Limited Worldwide Products
- Medical Expenses Incurred By Others
- Employees as Additional Insureds

All liability policies contain provisions that define the scope of coverage provided by them. Since these are standardized, many times one or more of these provisions must be modified to better suit the coverage needs for a particular insured. These modifications, called endorsements, allow us to customize your general liability policy to ensure you have been provided with the necessary coverage for your particular situation.



# Business Auto

Client: Linden Tree Lane Homeowner's Association  
 Carrier: ACUITY, A Mutual Insurance Company  
 Policy Term: 10/15/2023 to 10/15/2024

This policy can provide a combination of Liability and Physical Damage protection for vehicles owned, maintained, or used by you. Additional coverage, such as medical payments and uninsured motorist protection, can be purchased to customize the policy to fit your particular needs.

## Coverages/Limits

Coverage	Covered Auto Symbols	Limit
Limit of Liability	8 9	\$1,000,000
Uninsured	8 9	\$1,000,000
Underinsured Motorist	8 9	\$1,000,000

## Hired and Non Owned Auto Coverage

Coverage	Included
Hired / Borrowed Auto Liability	Yes
Non-Owned Auto Liability	Yes

COVERED AUTO SYMBOLS	
(1) ANY AUTO	(5) ALL OWNED AUTOS WHICH REQUIRE NO-FAULT COVERAGE
(2) ALL OWNED AUTOS	(6) OWNED AUTOS SUBJECT TO COMPULSORY U.M. LAW
(3) OWNED PRIVATE PASSENGER AUTOS	(7) AUTOS SPECIFIED ON SCHEDULE
(4) OWNED AUTOS OTHER THAN PRIVATE PASSENGER	(8) HIRED AUTOS
	(9) NON-OWNED AUTOS

# Directors and Officers

Client: Linden Tree Lane Homeowner's Association  
Carrier: Great American Insurance Company  
Policy Term: 10/15/2023 to 10/15/2024

Directors and officers liability Insurance (often called "D&O") is liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.

## Coverages/Limits

### Claims Made Basis

Coverage	Limits
Per Claim	\$4,000,000
FLSA Defense Sublimit of Liability	\$150,000

## Terms and Conditions

Coverage Description	
Retention	
• Insuring Agreement A	\$0
• Insuring Agreement B	\$25,000
• Insuring Agreement C	\$25,000
Pending and Prior Litigation Date	10/15/2011

## Forms and Endorsements

Form Number	Description
D26740	DATA SECURITY WRONGFUL ACTS AND PRIVACY WRONGFUL ACTS COVERAGE ENDORSE

# Umbrella / Excess

Client: Linden Tree Lane Homeowner's Association  
Carrier: Great American Insurance Company  
Policy Term: 10/15/2023 to 10/15/2024

This policy provides protection against catastrophic liability claims. The policy acts as an excess coverage over your primary liability policies. Its limits apply in addition to that provided by the underlying coverage.

## Policy Coverage Limits

Policy Type / Coverage	Each Occurrence	Aggregate
Umbrella / Occurrence	\$5,000,000	\$5,000,000

## Underlying Insurance Information

### Automobile Liability

Insurance Carrier	Policy Term	Combined Single Limit
ACUITY, A Mutual Insurance Company	10/15/2023 to 10/15/2024	\$1,000,000

### General Liability

Insurance Carrier	Policy Term	Each Occurrence	General Aggregate	Products Aggregate
ACUITY, A Mutual Insurance Company	10/15/2023 to 10/15/2024	\$1,000,000	\$3,000,000	\$3,000,000

### Directors & Officers

Insurance Carrier	Policy Term	Limit
Great American Insurance Company	10/15/2023 to 10/15/2024	\$1,000,000