

Condominio Bahía del Mar

Renovación Seguro Comunal

16 de mayo 2024-2025



	Multinational Insurance Co. Actual 2023-2024 ***BARE WALL*** 100% Coaseguro	Multinational Insurance Co. Propuesta I 2024-2025 ***BARE WALL*** 100% Coaseguro	Antilles Insurance Co. Propuesta II 2024-2025 *** BARE WALL *** 100% Coaseguro	Guardian Insurance Co. Propuesta III 2024-2025 *** BARE WALL *** 100% Coaseguro	Multinational Insurance Co. Propuesta IV 2024-2025 *** FULL VALUE ** 100% Coaseguro
<i>Clasificación Financiera AM Best</i>	A -	A -	A -	B ++	A -
PROPERTY:	Costo de Reemplazo	Costo de Reemplazo	Costo de Reemplazo	Costo de Reemplazo	Costo de Reemplazo
<i>RESIDENTIAL BUILDING:</i>	On a (5) stories all concrete building. Occupied as 24 residential apartments.				
<i>Special</i>	\$ 2,902,114	\$ 3,122,229	\$ 3,122,229	\$ 3,122,229	\$ 4,460,327
<i>Deductible 2%</i>	\$ 58,042	\$ 62,445	\$ 156,111	\$ 62,445	\$ 89,207
<i>Earthquake</i>	\$ 2,950,993	\$ 3,454,676	\$ 3,454,676	\$ 3,454,676	\$ 4,792,774
<i>Deductible 5%</i>	\$ 147,550	\$ 172,734	\$ 172,734	\$ 172,734	\$ 239,639
Deducibles: AOP - ALL OTHER PERILS , FIRE, THEFT & VANDALISM	AOP \$250 2% Windstorm 5% Earthquake	AOP \$500 2% Windstorm 5% Earthquake	AOP \$250 5% Windstorm 5% Earthquake	AOP \$500 2% Windstorm 5% Earthquake	AOP \$500 2% Windstorm 5% Earthquake
SPECIAL CLASSES:					
Pool	\$ 37,900	\$ 46,000	\$ 46,000	\$ 46,000	\$ 46,000
Pool Fences	\$ 9,000	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500
Pool Gazebo & Pump Room	\$ 32,000	\$ 35,000	\$ 35,000	\$ 35,000	\$ 35,000
Water Pumps Equipment & Cistern	\$ 38,040	\$ 41,000	\$ 41,000	\$ 41,000	\$ 41,000
250KW Diesel Generator	\$ 135,750	\$ 145,000	\$ 145,000	\$ 145,000	\$ 145,000
Illuminating Poles	\$ 26,975	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000

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Waste Container Area	\$ 7,500	\$ 7,800	\$ 7,800	\$ 7,800	\$ 7,800
Vehicular Gates & Hydraulic Arms	\$ 12,900	\$ 14,900	\$ 14,900	\$ 14,900	\$ 14,900
Electrical Sub-station	\$ 112,000	\$ 129,000	\$ 129,000	\$ 129,000	\$ 129,000
Mailbox Station	\$ 2,800	\$ 3,200	\$ 3,200	\$ 3,200	\$ 3,200
Surveillance System	\$ 11,900	\$ 13,000	\$ 13,000	\$ 13,000	\$ 13,000
Tele-Entry Panel	\$ 3,900	\$ 4,200	\$ 4,200	\$ 4,200	\$ 4,200
Wheel Stoppers	\$ 2,975	\$ 3,325	\$ 3,325	\$ 3,325	\$ 3,325
Fences & Retaining Walls	\$ 58,000	\$ 74,000	\$ 74,000	\$ 74,000	\$ 74,000
Open Areas	\$ 60,000	\$ 72,000	\$ 72,000	\$ 72,000	\$ 72,000
TOTAL "SPECIAL CLASSES"	\$ 551,640	\$ 627,925	\$ 627,925	\$ 627,925	\$ 627,925
ADDITIONAL COVERAGES:					
Business Personal Property	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Equipment Breakdown	Full Limit	Full Limit	Full Limit	Full Limit	Full Limit
Deductible	*** \$1,000	*** \$1,000	\$ 2,500	\$ 2,500	*** \$1,000
Pollutant Clean Up	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
Deductible	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000

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Claims Preparation Expenses	\$ 25,000	\$ 25,000	\$ 25,000	\$ 10,000	\$ 25,000
Debris Removal	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Extra Expenses	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
GENERAL LIABILITY					
General Aggregate	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Products Completed Operation Aggregate	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Personal Injury & Advertising Injury	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Each Occurrence	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Damage to Premises Rented to you	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
Medical Expenses	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Employer Liability Stop-Gap	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Hired and Non-Owned Auto	\$ 1,000,000	\$ 1,000,000	Not Included	\$ 1,000,000	\$ 1,000,000
DIRECTORS & OFFICERS					
Junta de Directores Cond. Bahía del Mar Retro- Date 11/14/2011	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Deductible	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000



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CRIME					
Employee Dishonesty	\$ 14,000	\$ 14,000	\$ 14,000	\$ 14,000	\$ 14,000
Deducible	\$ 500	\$ 500	\$ 500	\$ 2,500	\$ 500
Prima Total Programa de Seguros	\$ 35,837	\$ 50,014	\$ 78,477	\$ 72,040	\$ 63,582
* Derrama - Requerida por el Comisionado de Seguros	N/A	\$ 150	\$ 235	\$ 216	\$ 191
Prima Total	\$ 35,837	\$ 50,164	\$ 78,712	\$ 72,256	\$ 63,773

*La derrama comenzó el pasado 1 de junio de 2023, la cantidad cobrada, además de la prima, es una cantidad determinada por el Comisionado de Seguros de Puerto Rico con el fin de recobrar las sumas no reembolsadas pagadas por el asegurado a la Asociación de Garantía de Seguros Misceláneos de Puerto Rico.

*** Deducible cubierta Equipment Breakdown que ofrece Multinational Insurance Co. - Direct Coverage: \$1,000. Transformers \$20 PER kva \$5,000 minimum Generators or Refrigerating Equip. \$25 per horsepower, \$5,000 minimum. Elevators \$10,000 Covered equipment 10 years & older will be valued "Actual Cash Value"