

Retreat Landowners Association  
Insurance Policies

1. Directors & Officers Liability  
Company: Travelers Casualty & Surety Company of America  
Expiration Date: 01/01/2013  
Limit: \$1,000,000  
Deductible: Non-Indemnified \$0, Indemnified \$15,000
  
2. Commercial Package  
Company: Travelers Indemnity Company of CT  
Expiration Date: 01/01/2013  
Deductible: \$500  
Coverage Building: \$24,823  
General Liability: \$2,000,000 Aggregate, \$1,000,000 per Occurrence
  
3. Vehicles  
Company: Auto-Owners Insurance  
1969 Water Tank Truck  
Expiration Date: 01/01/2013  
Liability: \$500,000  
Uninsured Motorist: 500/500  
  
1992 GMC Pickup  
Expiration Date: 01/01/2013  
Liability: \$500,000  
Uninsured Motorist: 500/500
  
4. Inland Marine  
Company: Auto-Owners Insurance  
1993 Champion Road Grader  
Expiration Date: 01/01/2013  
Deductible: \$500  
Limit: \$50,000  
  
1996 John Deere Backhoe/Loader  
Expiration Date: 01/01/2013  
Deductible: \$500  
Limit: \$25,000