



Condominio Bahía del Mar

Renovación Seguro Comunal

16 de mayo de 2025 @ 2026

	Multinational Insurance Co. Actual 2024-2025 BARE WALL 100% Coaseguro	Multinational Insurance Co. Propuesta I 2025-2026 BARE WALL 100% Coaseguro	Antilles Insurance Co. Propuesta II 2025-2026 BARE WALL 100% Coaseguro	One Alliance Insurance Co. Propuesta III 2025-2026 BARE WALL 100% Coaseguro	One Alliance Insurance Co. Propuesta IV 2025-2026 FULL VALUE 100% Coaseguro
Clasificación Financiera AM Best	A -	A -	A	B	B
PROPIEDAD:	<i>Costo Reemplazo</i>	<i>Costo Reemplazo</i>	<i>Costo Reemplazo</i>	<i>Costo Reemplazo</i>	<i>Costo Reemplazo</i>
Residential Buildings	On a (5) stories all concrete building. Occupied as 24 residential apartments.				
Special - Building	\$ 3,122,229	\$ 3,122,229	\$ 3,122,229	\$ 3,122,229	\$ 4,460,327
Deductible 2%	\$ 62,445	\$ 62,445	\$ 156,111	\$ 156,111	\$ 223,016
Earthquake - Building	\$ 3,454,676	\$ 3,454,676	\$ 3,454,676	\$ 3,454,676	\$ 4,792,774
Deductible 5%	\$ 172,734	\$ 172,734	\$ 172,734	\$ 345,468	\$ 479,277
Deductibles: AOP - ALL OTHER PERILS , FIRE, THEFT & VANDALISM	AOP \$500 2% Windstorm 5% Earqthquake	AOP \$500 2% Windstorm 5% Earqthquake	AOP \$500 5% Windstorm 5% Earqthquake	AOP \$250 5% Windstorm 10% Earqthquake	AOP \$250 5% Windstorm 10% Earqthquake
AREAS COMUNALES (Special Classes):					
Pool	\$ 46,000	\$ 46,000	\$ 46,000	\$ 46,000	\$ 46,000
Pool Pences	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500
Pool Gazebo & Pump Room	\$ 35,000	\$ 35,000	\$ 35,000	\$ 35,000	\$ 35,000
Water Pumps Equipment & Cistern	\$ 41,000	\$ 41,000	\$ 41,000	\$ 41,000	\$ 41,000
250 KW Diesel Generator	\$ 145,000	\$ 145,000	\$ 145,000	\$ 145,000	\$ 145,000
Illuminating Poles	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000	\$ 30,000
Waste Container Area	\$ 7,800	\$ 7,800	\$ 7,800	\$ 7,800	\$ 7,800
Vehicular Gates & Hydraulic Arms	\$ 14,900	\$ 14,900	\$ 14,900	\$ 14,900	\$ 14,900
Electrical Sub-Station	\$ 129,000	\$ 129,000	\$ 129,000	\$ 129,000	\$ 129,000
Mailbox Station	\$ 3,200	\$ 3,200	\$ 3,200	\$ 3,200	\$ 3,200
Surveillance System	\$ 13,000	\$ 13,000	\$ 13,000	\$ 13,000	\$ 13,000
Tele-Entry Panel	\$ 4,200	\$ 4,200	\$ 4,200	\$ 4,200	\$ 4,200
Wheel Stops	\$ 3,325	\$ 3,325	\$ 3,325	\$ 3,325	\$ 3,325
Fences & Retaining Walls	\$ 74,000	\$ 74,000	\$ 74,000	\$ 74,000	\$ 74,000



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Open Areas	\$ 72,000	\$ 72,000	\$ 72,000	\$ 72,000	\$ 72,000
Total Special Classes	\$ 627,925	\$ 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	\$ 1,000	\$ 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
Extra Expenses	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
Claim Preparation Expense	\$ 25,000	\$ 25,000	\$ 10,000	\$ 10,000	\$ 10,000
Debris Removal	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
COMMERCIAL GENERAL LIABILITY					
General Aggregate	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000
Each Occurrence	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Products Completed Operations	Included	Included	Included	Included	Included
Personal Injury & Advertising Injury	\$ 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 Expense	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Employer's Liability Stop Gap	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Hired / Non-Owned Auto Liability - CSL	\$ 1,000,000	\$ 1,000,000	Not Included	\$ 1,000,000	\$ 1,000,000
DIRECTORES Y OFICIALES					
Junta de Directores Condominio 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	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
Deductible	\$ 500	\$ 500	\$ 1,000	\$ 1,000	\$ 1,000
Prima Programa de Seguros	\$ 45,514	\$ 45,589	\$ 78,381	\$ 67,571	\$ 88,178
* Derrama - Requerida por el Comisionado de Seguros	\$ 137	\$ 137	\$ 235	-	-
Prima Total	\$ 45,651	\$ 45,726	\$ 78,616	\$ 67,571	\$ 88,178

*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"