Sandal Cove 1 Property/Liability/Flood Insurance 2026-2027				
Current		Premium	Company	Policy Period
	Policy with renewal date of 4/13			
4/13/2026	Commercial Property Insurance	46,623.71	American Integrity Ins. Co	4/13/26-4/13/27
	Total for policies renewing 4/13	**46,623.71**		
	Policies with renewal date of 12/9			
12/9/2025	General Liability	11,388.30	Superior Specialty Ins. Co.	12/9/25 - 12/9/26
12/9/2025	Umbrella	5,406.53	Starstone National Ins. Co.	12/9/25-12/9/26
12/9/2025	Workers Comp	503.00	Zenith Ins. Co.	12/9/25-12/9/26
12/9/2025	Flood Insurance - Building 1	24,590.00	Wright Nati'l Flood Ins. Co.	12/9/25 - 12/9/26
12/9/2025	Flood Insurance - Building 2	16,790.00		
12/9/2025	Flood Insurance - Building 3	18,763.00		
	Subtotal Flood Insurance	60,143.00		
	Total for policies renewing 12/9	**77,440.83**		
	Total insurance premiums before finance	**124,064.54**		
	Total for policies renewing 12/9	77,440.83		
	Finance Charge and Fees	3,209.97		
	Total Insurance Premiums	**124,064.54**		
	Total Finance Chg and Fees	**4,543.32**		
	Total Premiums and Finance Chg	**128,607.86**		

Policy Renewing on 4/13/26	46,623.71
Finance Charge & Fee	1,333.35
Total for 4/13 renewals	47,957.06
Policies Renewing on 12/9/25	77,440.83
Finance Charge & Fee	3,209.97
Total for 12/9 renewals	80,650.80
Grand total including financing	**128,607.86**

Ins. Expense Per Year-end Financials			Change
	Amount	Change	Percent Change
12/31/2025	148,411	(10,636)	-6.7%
12/31/2024	159,047	31,244	24.4%
12/31/2023	127,803	28,690	28.9%
12/31/2022	99,113	165	0.2%
12/31/2021	98,948	21,285	27.4%
12/31/2020	77,663	(16,867)	-17.8%
12/31/2019	94,530	(2,623)	-2.7%
12/31/2018	97,153	15,942	19.6%
12/31/2017	81,211	1,415	1.8%
12/31/2016	79,796	19,972	33.4%
12/31/2015	59,824		

Insurance cost in 2026 Budget	
$ 150,000	Total
$ 3,125	Annual per owner
$ 260	Monthly per owner

11/16/2026

Annual Insurance Budgets			
2026	150,000	(10,000)	-6.3%
2025	160,000	172	0.1%
2024	159,828	24,021	17.7%
2023	135,807	33,557	32.8%
2022	102,250	13,450	15.1%
2021	88,800	12,800	16.8%
2020	76,000	-	0.0%
2019	76,000	(1,000)	-1.3%
2018	77,000	25,000	48.1%
2017	52,000	459	0.9%
2016	51,541	3,541	7.4%
2015	48,000	(15,000)	-23.8%
2014	63,000	-	0.0%
2013	63,000	(3,128)	-4.7%
2012	66,128	140	0.2%
2011	65,988	2,124	3.3%
2010	63,864	(5,256)	-7.6%
2009	69,120	14,304	26.1%
2008	54,816	(14,904)	-21.4%
2007	69,720	27,696	65.9%
2006	42,024	23,484	126.7%
2005	18,540	18,540	