

Loma Linda Homeowner's Association, Inc.  
PO Box 285,  
Loughman FL 33858

January 23, 2026

#### REPORT ON INSURANCE ACQUISITION

10-22-25 - LLHOA requested quotations for renewal of our 2 policies through our Insurance Agent, Wilson Agency :

- A. General Liability (GL) \$1M incident- \$2M aggregate.
- B. Director's and Officer's Liability (D & O) \$1M

11-14-25 - Wilson Agency Quoted GL Policy Offers from Underwriters. (Prices ranged from \$5,724 - \$22,000)

11-21-25 - Wilson Agency & Mt Vernon Fire WITHDREW OFFER DUE TO SHORT TERM RENTALS (STRs)

12-17-25 - Wilson Agency & USLI gave NOTICE OF INTENT TO NON-RENEW DUE TO STRs

12-20-25 - LLHOA requested GL Insurance Proposal from a new Agent - Harris Insurance Agency, Fort Walton Beach FL 32548

1-2-26 - LLHOA signed GL Policy from Harris Agency - One Year - \$6,122.55

1-6-26 - LLHOA requested D & O Liability Proposal from Harris Agency - One Year - \$2,710.

1-12-26 - LLHOA signed D & O Policy from Harris Agency

1-23-26 - Signed Documents from Harris Agency mailed on 1-15-26 - not yet received.

LLHOA is currently insured until January 6, 2027. The total annual Premiums are \$8,832.55