BizGUARD Plus
Comp • Businessowner's • Auto • Umbrella

BUSINESSOWNER'S POLICY DECLARATIONS

AmGUARD Insurance Company
A Stock Company

Issued: 10/28/2018

Policy No.:
WEBP981180

Renewal of: WEBP859404

POLICY INFORMATION PAGE

[1] Named Insured and Mailing Address
West Fork Village Owners Association Inc.
5775 29th St Unit 1601
Greeley, CO 80634

[2] Agency
1ST AMERICAN INSURANCE AGENCY
1610 Hover St.
#201
Longmont, CO 80501

[3] Policy Period
From December 2, 2018 to December 2, 2019, 12:01 AM, standard time at the insured's mailing address.

[4] Description of Business
Other Services to Buildings and Dwellings

[5] Coverage
This policy consists of the Coverage Forms listed on the **Schedule of Forms and Endorsements (IIT SF 01 05)**.

[6] Premium
The premium shown below may be subject to adjustment.

Terrorism - Certified Acts	Excluded
TOTAL POLICY PREMIUM	$44,535.00
TOTAL PAYABLE	$44,535.00

[7] Payment of Premium
In return for your payment of premium, and subject to all terms of this policy, we agree with you to provide insurance as stated in this policy.

SECTION I – PROPERTY COVERAGES AND LIMITS OF INSURANCE

BLANKET INSURANCE

Type of Property	Limit of Insurance
Building	$24,113,310

LOCATION: 001 BUILDING: 001
5775 29th St Bldg 1
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,418,063
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail	
Coverage	Refer to form BP 99 249
Money and Securities	
On Premises Limit	$5,000
Off Premises Limit	$5,000
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	

Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 001 BUILDING: 002
5775 29th St Bldg 1
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,291,929
Valuation	Replacement Cost
Inflation Guard %	4
Business Personal Property Coverage	
Limit	$38,000
Seasonal Increase Percent	25
Valuation	Replacement Cost
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail	
Coverage	Refer to form BP 99 249
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 002 BUILDING: 001
5775 29th St Bldg 2
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,418,063
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail	
Coverage	Refer to form BP 99 249
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 002 BUILDING: 002
5775 29th St Bldg 2
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$333,414
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail	
Coverage	Refer to form BP 99 249
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 003 BUILDING: 001
5775 29th St Bldg 3
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,418,063
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000

Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail	
Coverage	Refer to form BP 99 249
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 004 BUILDING: 001
5775 29th St Bldg 4
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,418,063
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail	
Coverage	Refer to form BP 99 249
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	

Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 004 BUILDING: 002
5775 29th St Bldg 4
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$333,414
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 005 BUILDING: 001
5775 29th St Bldg 5
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500

Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,418,063
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 006 BUILDING: 001
5775 29th St Bldg 6
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,418,063
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON

	AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 006 BUILDING: 002
5775 29th St Bldg 6
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$333,414
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	

Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 007 BUILDING: 001
5775 29th St Bldg 7
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,418,063
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 008 BUILDING: 001
5775 29th St Bldg 8
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000

Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,418,063
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 008 BUILDING: 002
5775 29th St Bldg 8
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$333,414
Valuation	Replacement Cost
Inflation Guard %	4
Liability	

IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 009 BUILDING: 001
5775 29th St Bldg 9
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,401,249
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000

Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 010 BUILDING: 001
5775 29th St Bldg 10
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,401,249
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 010 BUILDING: 002
5775 29th St Bldg 10
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$239,167
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 011 BUILDING: 001
5775 29th St Bldg 11
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,417,470
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO

	AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 012 BUILDING: 001
5775 29th St Bldg 12
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,417,470
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	

Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 012 BUILDING: 002
5775 29th St Bldg 12
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$7,103
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 013 BUILDING: 001
5775 29th St Bldg 13
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500

Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,417,470
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 014 BUILDING: 001
5775 29th St Bldg 14
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,417,470
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON

	AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 014 BUILDING: 002
5775 29th St Bldg 14
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$7,103
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	

Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

LOCATION: 015 BUILDING: 001
5775 29th St Bldg 15
Greeley, CO 80634-8334
Weld County

Property Deductible: $10,000
Optional Coverages/Glass Deductible: $500
Classification: 69145 - Condominium - Residential Condominium (Association risk only)

COVERAGES:

Awnings Coverage	
Limit	$2,500
Building Coverage	
Limit	$1,417,470
Valuation	Replacement Cost
Inflation Guard %	4
Liability	
IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included
Accounts Receivable	
On-Premises Limit	$25,000
Off-Premises Limit	25,000
Debris Removal	
Limit	25%/$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Travis Ryan
Phone Number	970-415-1926
Ordinance or Law - Increased Cost Of Construction	
Limit	$10,000
Outdoor Property	
Limit	$10,000
Outdoor Signs - Optional Coverage	
Limit	$5,000
Valuable Papers and Records	
On-Premises Limit	$25,000
Off-Premises Limit	$25,000

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SECTION II – LIABILITY COVERAGES AND LIMITS OF INSURANCE

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II – Liability in the Businessowners Coverage form and any attached endorsements.

Coverage	Limits of Insurance
Liability and Medical Expenses - Each Occurrence	$1,000,000
General Aggregate (Other than Products and Completed Operations)	$2,000,000
Personal & Advertising Injury	Included
Products & Completed Operations Aggregate	$2,000,000
Medical Expenses (Each Person)	$5,000
Liability Property Damage Deductible	None
Liability Deductible - Bodily Injury	None

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POLICY WIDE COVERAGES AND LIMITS OF INSURANCE

Appurtenant Structures	
Limit	$50,000 combined Building/BPP
Blanket Coverage	
Blanket Rating Option	Building and Personal Property Separate Avg. Rates
Are all locations included?	Yes
Blanket Building Coverage	Included
Blanket Personal Property Coverage	Excluded
Margin Clause	120%
Coverage Description	Refer to Form BP 99 154
Business Income & Extra Expense	
Limit	Refer to form BP 99 41
Condominiums, Co-ops, Associations - Directors and Officers Liability	
Name of the Association	West Fork Village Owners Association Inc
Annual Aggregate Limit of Insurance	$1,000,000
Deductible	$500
Retroactive Date	12/02/2008
Pending or Prior Litigation Date	12/02/2008
Claims Expense	$50,000
Damage To Premises Rented To You	
Limit	$50,000
Electronic Data	
Limit	$10,000
Employee Dishonesty	
Limit	$100,000
Fire Department Service Charge	
Limit	$25,000
Fire Extinguisher Systems Recharge Expense	
Limit	$5,000
Forgery or Alteration	
Limit	Employee Dishonesty Limit
Fungi, Wet Rot, Dry Rot & Bacteria (Mold)	
Property Limit	$15,000
Business Income/EE Number of Days	30
Liability Coverage Option	Exclude Coverage
Glass Expense	
Limit	Actual Loss Sustained
Hired Automobile	
Limit	Included in Liability Limit
Interruption of Computer Operations	
Limit	$10,000
Loss by Theft of furs, fur garments, garments trimmed with fur	
Limit	$2,500
Loss by Theft of jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals	
Limit	$5,000
Loss by Theft of patterns, dies, molds and forms	
Limit	$2,500
Money Orders and "Counterfeit Money"	
Limit	$1,000
Newly Acquired Or Constructed Property - Buildings	
Limit	25% of Building Limit/Not more than

	$500,000/Bldg
Newly Acquired Or Constructed Property - Business Personal Property	
Limit	$250,000
Non-owned Automobile	
Exposure	Without Delivery Service
Personal Effects	
Limit	$5,000
Personal Property Off Premises	
Limit	$10,000
Pollutant Clean Up and Removal	
Limit	$10,000
Preservation of Property	
Limit	Within 30 Days
Terrorism	
Certified Acts	Exclude Coverage

BUSINESSOWNERS POLICY DECLARATIONS

Issued: 10/28/2018

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SCHEDULE OF FORMS AND ENDORSEMENTS

Form Number	Title
IIT DS 01 05	Businessowners Policy Declarations
BP 00 03 01 10	Businessowners Coverage Form
BP IN 01 01 10	Businessowners Coverage Form Index
END SCHD	Schedule Of Forms And Endorsements
IL 99 00 08 13	Authorization and Attestation
IL P 001 01 04	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholder
PN CO 01 07 15	Colorado Claims-made Coverages Disclosure Form
PRIV POL	Privacy Policy
BP 99 CO 09 16	CO Policy Customizations
BP 01 81 03 15	Colorado Changes
BP 03 12 01 10	Windstorm or Hail Percentage Deductibles
BP 04 04 01 10	Hired Auto And Non-owned Auto Liability
BP 04 17 01 10	Employment - Related Practices Exclusion
BP 05 01 07 02	Calculation Of Premium
BP 05 24 01 15	Exclusion Of Certified Acts Of Terrorism
BP 05 41 01 15	Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States
BP 05 42 01 15	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
BP 15 04 05 14	Exclusion – Access or Disclosure of Confidential or Personal Information and Data-related Liability - With Limited Bodily Injury Exception
BP 17 01 01 06	Condominium Association Coverage
BP 99 04 01 10	Equipment Breakdown Coverage
BP 99 09 01 10	Fungi or Bacteria Coverage Exclusion
BP 99 10 09 08	Exclusion – Liability for Hazards of Lead
BP 99 142 07 15	Colorado - Condominiums, Co-ops, Associations - Directors and Officers Liability Endorsement
BP 99 154 10 15	Blanket Insurance
BP 99 188 06 16	Deductible Endorsement - Property
BP 99 249 07 17	Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail - Scheduled Buildings
BP 99 41 08 16	Business Income, Extra Expense and Related Coverages Limit of Insurance

THIS ENDORSEMENT AUTHORIZES THE POLICY.

AUTHORIZATION AND ATTESTATION

This endorsement authorizes the insurance contract between you and the insurance company subsidiary listed on the DECLARATIONS PAGE of your insurance policy.

In Witness Whereof, this page executes and fully attests to this policy. If required by state law, the policy shall not be valid unless countersigned by our authorized representatives.

Authorizing signatures

Michael J. Dulin
General Counsel and Secretary

Sy Foguel, ACAS, FILAA
Chief Executive Officer and President