

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.
MADISON, WISCONSIN 53783-0001

COMMON DECLARATIONS

POLICY NUMBER
05 XQ6174-01

COMPANY CODE
0022-BLBK-CO

CUSTOMER BILLING ACCOUNT
021-395-523 43

NAMED
INSURED CEDAR SPRINGS IMPROVEMENT ASSOCIATION
MAILING PO BOX 8
ADDRESS DRAKE CO 80515-0008

POLICY PERIOD FROM 07/14/2022 TO 07/14/2023
12:01 A.M. Standard Time at your mailing address shown above.

FORM OF BUSINESS: CORPORATION

BUSINESS DESCRIPTION: HOMEOWNERS ASSOCIATION

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

This policy consists of the following coverage parts for which a premium is indicated, this premium may be subject to adjustment.

	PREMIUM	
CRIME AND FIDELITY COVERAGE PART	\$100.00	MINIMUM
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$541.00	
COMMERCIAL PROPERTY COVERAGE PART	\$200.00	MINIMUM
TOTAL PREMIUM	\$841.00	

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AUTHORIZED REPRESENTATIVE

William B. West
President

Peck
Secretary

COUNTERSIGNED LICENSED RESIDENT AGENT



AGENT 023-309
DANIELLE D ARNOLD AGENCY, INC.
601 COMMUNITY DR
ESTES PARK CO 80517-5435
AF DS 00 08 18

PAGE 01
BRANCH KEG 02-12
ENTRY DATE 04/18/2022

INSURED

Stock No. 05975

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.
MADISON, WISCONSIN 53783-0001

CRIME AND FIDELITY COVERAGE PART
DECLARATIONS

POLICY NUMBER
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COVERAGE, LIMITS OF INSURANCE AND DEDUCTIBLE
PLAN 1 COMMERCIAL CRIME - SEPARATE LIMITS OPTION

COVERAGE FORMS FORMING PART OF THIS COVERAGE PART	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	PREMIUM
EMPLOYEE THEFT (BLANKET)	\$25,000	\$500	\$69.00
	BALANCE TO MINIMUM	\$31.00	
	TOTAL ADVANCE PREMIUM	\$100.00	

Forms and endorsements applying to this coverage part and made part of this policy at time of issue:

IL00171198	IL02280907	IL75261205	IL09350702	CR00210506
CR07510808	CR03041113	CR01601104		

CANCELLATION OF PRIOR INSURANCE
By acceptance of this Policy you give us notice canceling prior policy or bond numbers:

NONE
NONE
The cancellation to be effective at the time this Coverage Part becomes effective.

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AUTHORIZED
REPRESENTATIVE

William B. West
President

Peck
Secretary

COUNTERSIGNED
LICENSED RESIDENT AGENT

AGENT 023-309
DANIELLE D ARNOLD AGENCY, INC.
601 COMMUNITY DR
ESTES PARK CO 80517-5435
CR AF 01 08 18

PAGE 01
BRANCH KEG 02-12
ENTRY DATE 04/18/2022

INSURED

Stock No. 07145

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.
MADISON, WISCONSIN 53783-0001
COMMERCIAL GENERAL LIABILITY COVERAGE PART
DECLARATIONS

POLICY NUMBER
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NAMED INSURED CEDAR SPRINGS IMPROVEMENT ASSOCIATION
MAILING PO BOX 8
ADDRESS DRAKE CO 80515-0008

LIMITS OF INSURANCE

GENERAL AGGREGATE LIMIT (OTHER THAN PRODUCTS-COMPLETED OPERATIONS)	\$2,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$2,000,000
PERSONAL & ADVERTISING INJURY LIMIT	\$1,000,000
EACH OCCURRENCE LIMIT	\$1,000,000
DAMAGE TO PREMISES RENTED TO YOU LIMIT - ANY ONE PREMISES	\$100,000
MEDICAL EXPENSE LIMIT - ANY ONE PERSON	\$5,000

LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY

LOCATION 0001 PREMISES 001
31 CHIPMUNK CT
DRAKE LARIMER COUNTY CO 80515

CLASSIFICATION CODE	DESCRIPTION	PREMIUM BASIS	RATE		ADVANCE PREMIUM	
			ALL OTHER	PR/ CO	ALL OTHER	PR/ CO
09030	HOMEOWNERS ASSOCIATION PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT	140 (007)	3.015 (A)		\$422.00	
45523	LAKES OR RESERVOIRS-EXISTENCE HAZARD ONLY - OTHER THAN NOT-FOR-PROFIT PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT	1 (037)	3.489 (A)		\$3.00	

A=EACH ONE
037=LAKES OR RESERVOIRS

007=UNITS

APPLICABLE ENDORSEMENT CHARGES \$116.00
TOTAL ADVANCE PREMIUM \$541.00

AGENT 023-309
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PAGE 01
BRANCH KEG 02-12
ENTRY DATE 04/18/2022

INSURED

Stock No. 05981

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**HIRED AUTO AND NON-OWNED
AUTO LIABILITY INSURANCE**This endorsement modifies insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART**SCHEDULE**

Insurance is provided only with respect to those coverages for which an entry is shown under Premium:

Coverage	Premium
Hired Auto Liability Insurance	\$
Non-Owned Auto Liability Insurance	\$ INCLUDED

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

A. Hired Auto Liability

The insurance provided under Coverage A – Bodily Injury And Property Damage Liability (Section I – Coverages) applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your "employees" in the course of your business.

B. Non-Owned Auto Liability

The insurance provided under Coverage A – Bodily Injury And Property Damage Liability (Section I – Coverages) applies to "bodily injury" or "property damage" arising out of the use of a "non-owned auto" by any person in the course of your business.

C. Changes In Exclusions

With respect to the insurance provided by this endorsement:

- Subparagraphs **b., c., e., g., h., j., k., l., m.** and **n.** of Paragraph 2., **Exclusions of Coverage A – Bodily Injury And Property Damage Liability** (Section I – Coverages) do not apply.
- The following exclusions are added to Paragraph 2., **Exclusions of Coverage A – Bodily Injury And Property Damage Liability** (Section I – Coverages):

This insurance does not apply to:

- "Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:
 - That the insured would have in the absence of the contract or agreement; or
 - Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement.
- "Bodily injury" to:
 - An "employee" of the insured arising out of and in the course of:
 - Employment by the insured; or
 - Performing duties related to the conduct of the insured's business; or

- The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies:

- Whether the insured may be liable as an employer or in any other capacity; and
- To any obligation to share damages with or repay someone else who must pay the damages because of the injury.

This exclusion does not apply to:

- Liability assumed by the insured under an "insured contract"; or
 - "Bodily injury" to domestic "employees" not entitled to workers' compensation benefits.
- c. "Property damage" to:**
- Property owned or being transported by, or rented or loaned to the insured; or
 - Property in the care, custody or control of the insured.

D. Who Is An InsuredFor the purposes of this endorsement only, **Section II – Who Is An Insured** is replaced by the following:

- Each of the following is an insured under this insurance to the extent set forth below:
 - You.
 - Any other person using a "hired auto" with your permission.
 - With respect to a "non-owned auto", any partner or "executive officer" of yours, but only while such "non-owned auto" is being used in your business.
 - Any other person or organization, but only with respect to their liability because of acts or omissions of an insured under Paragraphs **a., b.** or **c.** above.
- None of the following is an insured:
 - Any person engaged in the business of his or her employer with respect to "bodily injury" to any co-employee of such person injured in the course of employment;



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COMMERCIAL PROPERTY COVERAGE PART
DECLARATIONS

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NAMED INSURED CEDAR SPRINGS IMPROVEMENT ASSOCIATION
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ADDRESS DRAKE CO 80515-0008

COVERAGES PROVIDED

Insurance at the described premises applies only for coverages for which a Limit of Insurance is shown.

DESCRIPTION OF PREMISES

PREMISES NO. 0001 BUILDING NO. 001
LOCATION 31 CHIPMUNK CT
DRAKE LARIMER COUNTY CO 80515

OCCUPANCY STORAGE
CONSTRUCTION FRAME

COVERAGE BUILDING (RC)

LIMIT OF INSURANCE \$20,000

COVERED CAUSE OF LOSS

DEDUCTIBLE

COINSURANCE

PREMIUM

SPECIAL FORM \$2,500 80% \$82.00
(RC) = REPLACEMENT COST

BALANCE TO MINIMUM \$118.00

TOTAL ADVANCE PREMIUM \$200.00 MINIMUM

Forms and endorsements applying to this coverage part and made part of this policy at time of issue:

IL 00 17 11 98 CP 12 70 09 96 IL 02 28 09 07 IL 75 26 12 05 IL 09 35 07 02
IL 09 85 01 15 CP 01 40 07 06 CP 00 90 07 88 IL 09 53 01 15 CP 00 10 04 02
CP 10 30 04 02

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PEC
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INSURED

Stock No. 05976

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