

Wilderrest

Issuing Co.	Mid-Century	Policy No.	603283060
Association	Sterling Cottonwoods Homeowner's Association	Coverage Date	4/1 2008
Property Coverages		Policy Forms	Limits
General Property Deductible			\$5,000
Building Coverage	CP 00 17 10 00		10,000
Condominium Association Unit Coverage Endorsement	E0002 Manuscript	Includes permanently attached assets & improvements within residential units!	
Blanket Limits for Buildings and Business Personal Property	E0002 Manuscript	Policy Building Limits Available for each insured location	
Business Personal Property (within 1000 ft. of premises)	CP 00 17 10 00		
Association Fees and Extra Expense	E0002 Manuscript		100,000
Equipment Breakdown (Boiler & Machinery)	E8157 1st Edition		nil
Earthquake (in approved states)	CP 10 40 06 95		nil
Arson Conviction Reward	E0002 Manuscript		5,000
Master Key Coverages	E0002 Manuscript	100 per lock / 10,000 aggregate	
Additional Building Property (Signs, Fences, Walls, Walks, Pools, and Mail Boxes)	E0002 Manuscript		Building limit
Building Glass			included in building limit
Building Ordinance - Loss to Undamaged Property	CP 04 05 10 00		included in building limit
Building Ordinance - Demolition Cost	CP 04 05 10 00		100,000
Building Ordinance - Increased Cost of Construction	CP 04 05 10 00		10% Building Value
Back-up of Sewer and Drain (on-premises endorsement)	E0002 Manuscript		25,000
Business Income (and extra expense)	CP 00 30 10 00		
Premier Extension Endorsement	E 2027 2nd Edition		
Outdoor Property: Trees, shrubs, plants			500 ea / 10,000 aggregate
Brands and Labels			10,000
Consequential Damage			10,000
Extra Expense			25,000
Fine Arts			10,000
Fire Department Service Charge			5,000
Fire Extinguisher Recharge			5,000
Inventory and Appraisal in the Event of a Loss			5,000
Newly Acquired Buildings			250,000

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Newly Acquired Business Personal Property	250,000
Personal Effects and Property of Others	15,000
Property in Transit	15,000
Property Off Premises	50,000
Accounts Receivable	25,000
Valuable Papers and Records	25,000
Common Policy Conditions	IL 00 17 11 98
Commercial Property Conditions	CP 00 90 07 88
Cancellation Changes	CP 02 99 11 85
Condominium Additional Provision	CP 01 07 04 92
Causes of Loss Special Form	CP 10 30 10 00
Other Types of Loss Endorsement	E 2029 1st Edition
Exclusion of Loss Due to Virus or Bacteria	CP 01 40 07 06
Asbestos and Silica Exclusion	E0051 2nd Edition
Exclusion of War, Military Action and Terrorism	IL 09 41 01 02
Limited Terrorism Exclusion; Cap on Losses from Certified Acts	IL 09 59 11 02
Colorado Changes - Concealment, Misrep. Or Fraud	IL 01 69 04 98
Colorado Changes - Cancellation and Nonrenewal	IL 02 28 04 98
Nuclear Energy Liability Exclusion Endorsement	IL 00 21 04 98
Calculation of Premium	IL 00 03 04 98
Disclosure Pursuant to Terrorism Risk Insurance Act	IL 09 85 01 06
No Converge for Certain Computer-Related Losses	E3027 1st Edition
Conditional Exclusion of Terrorism	IL 09 95 01 07

Liability Coverages - No deductible	Policy Forms	Limits
Commercial General Liability	CG 00 01 12 04	
Per Occurrence Limit		2,000,000
Aggregate limit - Products & Completed Operations		2,000,000
Aggregate limit - all other occurrences		3,000,000
Personal and Advertising Injury Liability		2,000,000
Medical Payments		5,000
Independent contractors you hire		
Contractual liability (Limited)		
Host Liquor Liability		
Amendment - Aggregate Limits of Insurance (Per Loc.)	E3334 1st Edition	
Real Estate Manager Amendatory Endorsement	E0002 Manuscript	

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Additional Insured Condominium Owners	CG 20 04 11 85
Binding Arbitration	CG 24 02 11 85
Additional Insured Condominium Owners	CG 20 04 11 85
Abuse or Molestation Exclusion	CG 21 46 07 98
Employment Related Practices Exclusion	CG 21 47 07 98
Total Pollution Exclusion	CG 21 49 07 98
Limited Terrorism Exclusion; Cap on Losses from Certified Acts	CG 21 71 12 02
Conditional Exclusion of Terrorism	CG 21 87 01 07
Lead Poisoning and Contamination Exclusion	E6036 1st Edition
Punitive or Exemplary Damages Exclusion	E 0207 1st Edition
Mobile Equipment Amendatory Endorsement	E 4024 1st Edition
Amendment of Insured Contact Definition	CG 24 26 07 04
Exclusion Violation of Statutes that Govern e-mails, Fax, Phone Calls	CG 00 67 03 06
Mold and Microorganism Exclusion	E 4009 4th Edition

Directors & Officers Liability - \$1000 deductible	Policy Forms	Limits
Director and Officers Coverage Form (Condos and Co'ops)	E 9122 1st Edition	2,000,000
Broad definition of "Named Insured"		
Defense Costs in addition to policy limits		
Extended Reporting Period Available		
Property Manager as Additional Insured	E 9124 1st Edition	
Discrimination coverage included	E 9126 1st Edition	
D&O Amendatory End (Failure to Procure adequate insurance - excluding Flood and Earthquake)	E0002 Manuscript	

Commercial Auto & Garage Keepers Liability	Policy Forms	Limits
Business Auto Coverage Form	CA 00 01 10 01	2,000,000
Non-owned auto liability	CA 00 01 10 01	2,000,000
Hired auto liability	CA 00 01 10 01	2,000,000
Covered Auto Symbol	CA 99 54 07 09	
Garage Keepers Limit	CA 99 37 10 01	250,000
Per Auto Comp. Ded. / Aggregate Comp. Ded.		250 / 1000
Collision Deductible		500
Colorado Changes	CA 01 13 09 98	
Exclusion of Terrorism	CA 23 84 01 06	
War Exclusion	CA 00 38 12 02	

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Crime Coverage - \$0 deductible		Policy Forms	Limits
Crime General Provisions		CR 10 00 06 95	
Employee Dishonesty (Form A)		CR 00 01 10 90	1,000,000 Shared Limit
Employee Dishonesty Additional - Property Manager		E0002 Manuscript	
Employees of management co as employees of the HOA!			
Forgery or Alteration Coverage (Form B)		CR 00 03 01 86	1,000,000 Shared Limit
Premises Theft (Form C)		CR 00 04 10 90	1,000,000 Shared Limit
Messenger Theft (Form C)		CR 00 04 10 90	1,000,000 Shared Limit
Liability for Guests' Property (Form L)		CR 00 13 07 88	3,000

Inland Marine - \$250 deductible		Policy Forms	Limits
Commercial Inland Marine Conditions		CM 00 01 09 00	
Electronic Data Processing Equipment Form		E6145 1st Edition	15,000

Umbrella Coverages		Policy Forms	Limits
Issuing Co.	Zurich	Coverage Date	4/1 2008
Policy No.	AUC902375403-5A0106140-00		
General Liability			5,000,000
Directors and Officers Liability			5,000,000
No shared Limits!			

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