

**Wilderrest**

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

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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
<b>Commercial General Liability</b>	CG 00 01 12 04	
<b>Per Occurrence Limit</b>		2,000,000
<b>Aggregate limit - Products &amp; Completed Operations</b>		2,000,000
<b>Aggregate limit - all other occurrences</b>		3,000,000
<b>Personal and Advertising Injury Liability</b>		2,000,000
<b>Medical Payments</b>		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

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

<b>Commercial Auto &amp; Garage Keepers Liability</b>	<b>Policy Forms</b>	<b>Limits</b>
<b>Business Auto Coverage Form</b>	CA 00 01 10 01	<b>2,000,000</b>
<b>Non-owned auto liability</b>	CA 00 01 10 01	<b>2,000,000</b>
<b>Hired auto liability</b>	CA 00 01 10 01	<b>2,000,000</b>
<b>Covered Auto Symbol</b>	CA 99 54 07 09	
<b>Garage Keepers Limit</b>	CA 99 37 10 01	<b>250,000</b>
Per Auto Comp. Ded. / Aggregate Comp. Ded.		<b>250 / 1000</b>
Collision Deductible		<b>500</b>
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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<b>Crime Coverage - \$0 deductible</b>		<b>Policy Forms</b>	<b>Limits</b>
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
<b>Inland Marine - \$250 deductible</b>		<b>Policy Forms</b>	<b>Limits</b>
Commercial Inland Marine Conditions		CM 00 01 09 00	
Electronic Data Processing Equipment Form		E6145 1st Edition	15,000
<b>Umbrella Coverages</b>		<b>Policy Forms</b>	<b>Limits</b>
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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