

## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 10/31/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER. AND THE CERTIFICATE HOLDER.

PRODUCER	CONTACT J. Lee Froman					
Froman Insurance Agency LLC PO Box 3000 #518		XX /C, No): 970-845-8460				
Edwards CO 81632	E-MAIL ADDRESS: Ifroman@farmersagent.com					
	PRODUCER CUSTOMER ID:					
	INSURER(S) AFFORDING COVERAGE	NAIC#				
NSURED  Trail Ridge Townhouse Association Inc	INSURER A : Truck Insurance Exchagne	21709				
PO Box 5250	INSURER B:					
Avon CO 81620	INSURER C:					
	INSURER D:					
	INSURER E :					
	INSURER F:					

**COVERAGES CERTIFICATE NUMBER:** REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

## 640 Homestead Drive Edwards, CO 81632

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR	TYPE OF INSURANCE		SURANCE	POLICY NUMBER	POLICY EFFECTIVE	POLICY EXPIRATION	COVERED PROPERTY		LIMITS
LTR			JONANOE	- OLIGI NOMBER	DATE (MM/DD/YYYY)	DATE (MM/DD/YYYY)			
	~	PROPERTY					~	BUILDING	\$ 13,888,600
	CAUSES OF LOSS DEDUCTIBLES						~	PERSONAL PROPERTY	\$ <b>5</b> ,800
		BASIC	\$5000	607011904	10/15/2024	10/15/2025		BUSINESS INCOME	\$
		BROAD	CONTENTS					EXTRA EXPENSE	\$
Α		SPECIAL						RENTAL VALUE	\$
		EARTHQUAKE					Г	BLANKET BUILDING	\$
	~	WIND	1%					BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
							V	Ordinance & Law	\$ 1,765,500
									\$
		INLAND MARINE		TYPE OF POLICY					\$
	CAL	JSES OF LOSS					Г		\$
		NAMED PERILS		POLICY NUMBER				1	\$
								1	\$
4	~	CRIME					~	\$500 deductible	\$ 250,000
	TYPE OF POLICY Employee Dishonesty			607011904	10/15/2024	10/15/2025			\$
			onesty						\$
Α	~	BOILER & MACH		607011904	10/15/2024	40/45/0005	~		\$ Included
		EQUIPMENT BRI	EARDOWN	007011904	10/15/2024	10/15/2025			\$
A	Linkilia			607011904	10/15/2024	10/15/2025	~	General	\$\$1/\$2,000,000
	Liability			607011909	10/15/2024	10/15/2025	V	Umbrella	s \$5,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

\*\*\*Building coverage includes extended 50% replacement cost \*\*\*HOA has 30 units within 7 buildings

\*\*\*Wind & Hail coverage with 1% Deductible \*\*\*Separation of Insureds or Severability of Interests clause included

\*\*\*Unit Owners coverage included. Per the governing documents "Property insurance on the Units, including all fixtures and other property conveyed by the original Declarant and any improvements by the Association made thereafter but not including any improvements made by the Owners or any personal property of the Owners."

CERTIFICATE HOLDER	CANCELLATION
Client Copy	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE

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