

**Highlands at Vallejo Homeowner's Association  
c/o Realty One, Inc.  
1630 Carr Street, Suite D  
Lakewood CO 80214  
303.237.8000**

***Master Insurance Policy***

Mortgage Certificate of Insurance or a Master Insurance Policy

Policy Period: 4/15/22 - 4/15/23

Broker Information:

Richard Mann  
Mann Agency  
American Family Insurance  
10465 Melody Dr., Ste 109  
Northglenn, CO 80234

303.280.3346  
303.280.3499 (fax)

**BUSINESSOWNERS POLICY  
CONDOMINIUM CERTIFICATE OF INSURANCE**

American Family Mutual Insurance Company  
American Family Insurance Company  
6000 American Pkwy Madison, WI 53783-0001

Agent's Name, Address

**Richard A. Mann Agency Inc.**  
10465 Melody Drive Suite 109  
Northglenn, CO. 80234  
303-280-3346

This Certificate of Insurance is issued as a matter of information only and confers no rights upon the Certificate Holder.

This Certificate of Insurance does not amend, extend or alter the coverage afforded by the policy listed below.

This Certificate does not constitute a contract between the issuing insurer, authorized representative and the certificate holder.

**INSURED**

CONDOMINIUM ASSOCIATION'S NAME AND ADDRESS

**Highlands at Vallejo Condominium Association Inc. c/o Realty One 1630 Carr St. Lakewood, CO 80214**

POLICY NUMBER	POLICY EFFECTIVE DATE (Mo., Day, Yr.)	POLICY EXPIRATION DATE (Mo., Day, Yr.)
05XK-8014-03	04/15/22	04/15/23

★ **PROPERTY**

Risks of Direct Physical Loss       Named Perils      \$ 5,000 Property Deductible

PROPERTY COVERED	VALUATION OF COVERED PROPERTY	LIMIT OF INSURANCE
Building(s) _____	<input checked="" type="checkbox"/> Replacement Cost <input type="checkbox"/> Actual Cash Value	\$ <u>2,524,574.00</u>
Business Personal Property _____	<input type="checkbox"/> Replacement Cost	\$ _____

★ **BUSINESSOWNERS LIABILITY AND MEDICAL EXPENSES**

COVERAGE	LIMIT OF INSURANCE
Liability And Medical Expenses	
Damage To Premises Rented To You	\$2,000,000
Medical Expenses - Any One Person	\$50,000
Aggregate Limit (Other Than Products Completed Operations)	\$5,000
Products - Completed Operations Aggregate Limit	\$4,000,000
	\$4,000,000

Consult the Condominium Association's policy for insurance afforded Unit Owners.

CERTIFICATE HOLDER(S) \_\_\_\_\_ Effective Date 04/15/22       New Ownership/Occupancy       Change Ownership/Occupancy

UNIT OWNER'S NAME AND ADDRESS OR UNIT DESIGNATION NO.

**Highlands at Vallejo Condominium Association Inc. c/o Realty One 1630 Carr St. Lakewood, CO 80214**

UNIT OWNER'S MORTGAGEE NAME AND ADDRESS

LOAN NO.

UNIT OWNER'S CONTRACT OF SALES NAME AND ADDRESS

LOAN NO.

MISCELLANEOUS

**12 units, As built, Improvements & Betterments not included. Crime/Fidelity \$55,000, Property Management is additional insured under Fidelity policy, boiler or machinery coverage through Hartford, Separation of Insured applies, Liability per Occurrence \$2 million. Building Limit Inflation Protection Coverage included. Ordinance/Law Included. This policy is insured for a coverage amount that is at least 100% of the current estimated replacement cost of the building.**

DATE ISSUED

**04/04/22**

AUTHORIZED REPRESENTATIVE

**Lindsey Nelson**