

**Village at McCoy Jensen Association
c/o Realty One, Inc.
1630 Carr Street, Suite D
Lakewood CO 80214
303.237.8000**

Master Insurance Policy

Request for:

Mortgage Certificate of Insurance or a Master Insurance Policy

Carrier: Auto Owners Insurance Company

Policy # 124632-74048974-18 Policy Period: 8/26/18-8/26/19

Broker Information:

Todd Borth
Neisen Borth Agency
333 W. Hampden Ave., Ste 305
Englewood, CO 80110

303.781.6776
303.789.4409 (fax)

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY NEISEN BORTH AGENCY
32-0020-00 MKT TERR 127 303-781-6776

Renewal Effective 08-26-2018

POLICY NUMBER 124632-74048974-18

INSURED THE VILLAGE AT MCCOY JENSEN
C/O REALTY ONE INC

Company Use 74-46-CO-1208

ADDRESS 1426 PIERCE ST
LAKEWOOD CO 80214-1941

Policy Term	
12:01 a.m.	12:01 a.m.
to	
08-26-2018	08-26-2019

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Homeowner Associatio

Entity: Nonprofit Organizati

Program: Special

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):		PREMIUM
COMMERCIAL PROPERTY COVERAGE		\$1,092.00
MINIMUM EQUIPMENT BREAKDOWN PREMIUM ADJUSTMENT (CP)		\$17.00
COMMERCIAL GENERAL LIABILITY COVERAGE		\$99.00
MINIMUM PREMIUM ADJUSTMENT (GL)		\$164.00
COMMERCIAL CRIME COVERAGE		\$123.00
MINIMUM PREMIUM ADJUSTMENT (CR)		\$52.00
TOTAL		\$1,547.00
PAID IN FULL DISCOUNT		\$107.00
TOTAL POLICY PREMIUM IF PAID IN FULL		\$1,440.00

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):
IL0017 (11-85) 55000 (07-12) 59392 (01-15) 59349 (10-03)

A merit rating plan factor of 0.95 applies.

Countersigned By: COMPANY ISSUED



Auto-Owners Ins. Co.

Issued 07-11-2018

AGENCY NEISEN BORTH AGENCY
32-0020-00 MKT TERR 127Company POLICY NUMBER 124632-74048974-18
Bill 74-46-CO-1208

INSURED THE VILLAGE AT MCCOY JENSEN

Term 08-26-2018 to 08-26-2019

54104 (07-87)

COMMERCIAL PROPERTY COVERAGE**Coverages Provided**

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

LOCATION 0001 - BUILDING 0001**Location:** 2699 S Johnson Cir, Lakewood, CO 80227-2880**Occupied As:** Fences**Secured Interested Parties:** None**Rating Information**

Territory: 300

County: Jefferson

Program: Special

Construction: N/A

Protection Class: 03

Class Code: 1190

Spcl Class Rate - Fences/Arbors: 0.100

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
FENCES/ARBORS			\$70,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.078	\$55.00
Basic Group II	90%	\$1,000		0.600	\$420.00
Special	90%	\$1,000		0.086	\$60.00
Theft	90%	\$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$9.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$10,000		Included
Coverage C-Increased Cost		\$1,000	\$10,000		Included

Forms that apply to this building:

54835 (07-08)	IL0169 (02-93)	IL0017 (11-85)	IL0003 (07-02)	59351 (01-15)
59319 (03-15)	64224 (01-16)	64238 (02-16)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	64020 (12-10)	59526 (08-13)	54843 (12-10)	59392 (01-15)

LOCATION 0001 - BUILDING 0002**Location:** 2699 S Johnson Cir, Lakewood, CO 80227-2880**Occupied As:** Guard House**Secured Interested Parties:** None

Auto-Owners Ins. Co.

Issued 07-11-2018

 AGENCY NEISEN BORTH AGENCY
 32-0020-00 MKT TERR 127

 Company POLICY NUMBER 124632-74048974-18
 Bill 74-46-CO-1208

INSURED THE VILLAGE AT MCCOY JENSEN

Term 08-26-2018 to 08-26-2019

Rating Information

Territory: 300

County: Jefferson

Program: Special

Construction: N/A

Protection Class: 03

Class Code: 1190

Spcl Class Rate - Property In The Open: 0.080

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$23,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.061	\$14.00
Basic Group II	90%	\$1,000		0.154	\$35.00
Special	90%	\$1,000		0.090	\$21.00
Theft	90%	\$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$1.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$10,000		Included
Coverage C-Increased Cost		\$1,000	\$10,000		Included

Forms that apply to this building:

54835 (07-08)	IL0169 (02-93)	IL0017 (11-85)	IL0003 (07-02)	59351 (01-15)
59319 (03-15)	64224 (01-16)	64238 (02-16)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	64020 (12-10)	54843 (12-10)	59392 (01-15)	

LOCATION 0001 - BUILDING 0003**Location:** 2699 S Johnson Cir, Lakewood, CO 80227-2880**Occupied As:** Gazebo**Secured Interested Parties:** None**Rating Information**

Territory: 300

County: Jefferson

Program: Special

Construction: N/A

Protection Class: 03

Class Code: 1190

Spcl Class Rate - Property In The Open: 0.930



Auto-Owners Ins. Co.

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INSURED THE VILLAGE AT MCCOY JENSEN

Term 08-26-2018 to 08-26-2019

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$10,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.708	\$71.00
Basic Group II	90%	\$1,000		3.469	\$347.00
Special	90%	\$1,000		0.090	\$9.00
Theft	90%	\$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$7.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$10,000		Included
Coverage C-Increased Cost		\$1,000	\$10,000		Included

Forms that apply to this building:

54835 (07-08)	IL0169 (02-93)	IL0017 (11-85)	IL0003 (07-02)	59351 (01-15)
59319 (03-15)	64224 (01-16)	64238 (02-16)	CP0090 (07-88)	64000 (12-10)
64010 (12-10)	64020 (12-10)	54843 (12-10)	59392 (01-15)	

LOCATION 0001 - BUILDING 0004**Location:** 2699 S Johnson Cir, Lakewood, CO 80227-2880**Occupied As:** Entry Fence Sign**Secured Interested Parties:** None**Rating Information**

Territory: 300

County: Jefferson

Program: Special

Construction: N/A

Protection Class: 03

Class Code: 1190

Spcl Class Rate - Outdoor Signs: 0.100

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OUTDOOR SIGNS			\$10,000		
Causes of Loss					
Basic Group I	80%	\$1,000		0.080	\$4.00
Basic Group II	80%	\$1,000		0.663	\$33.00
Special	80%	\$1,000		0.094	\$5.00
Theft	80%	\$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$1.00

Auto-Owners Ins. Co.

Issued 07-11-2018

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 32-0020-00 MKT TERR 127

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INSURED THE VILLAGE AT MCCOY JENSEN

Term 08-26-2018 to 08-26-2019

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$10,000		Included
Coverage C-Increased Cost		\$1,000	\$10,000		Included

Forms that apply to this building:

54835 (07-08)	IL0169 (02-93)	IL0017 (11-85)	IL0003 (07-02)	59351 (01-15)
59319 (03-15)	64224 (01-16)	64238 (02-16)	CP0090 (07-88)	64000 (12-10)
CP1440 (06-07)	64010 (12-10)	64020 (12-10)	54843 (12-10)	59392 (01-15)

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 54835, 59392

LOCATION 0001

PREMIUM

EXCLUDED

\$1,092.00

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate	\$2,000,000
(Other Than Products-Completed Operations)	
Products-Completed Operations Aggregate	\$2,000,000
Personal Injury and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Premises Rented to You (Fire Damage)	\$50,000 Any One Premises
Medical Payments	\$5,000 Any One Person

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55300.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

55405 (07-08)	59351 (01-15)	55146 (06-04)	55084 (06-04)	55447 (05-09)
55296 (09-09)	55300 (07-05)	IL0017 (11-85)	IL0021 (07-02)	55513 (11-11)
55576 (06-13)	55592 (02-14)	55637 (09-14)	59319 (03-15)	55718 (11-15)
59392 (01-15)				



Auto-Owners Ins. Co.

Issued 07-11-2018

 AGENCY NEISEN BORTH AGENCY
 32-0020-00 MKT TERR 127

 Company POLICY NUMBER 124632-74048974-18
 Bill 74-46-CO-1208

INSURED THE VILLAGE AT MCCOY JENSEN

Term 08-26-2018 to 08-26-2019

LOCATION 0001 - BUILDING 0001

Location: 2699 S Johnson Cir, Lakewood, CO 80227-2880

Territory: 001

County: Jefferson

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Homeowners &/Or Mobile Homeowners Associations - No Buildings Or Premises Owned Or Leased Except For Office Purposes. (Not-For Profit)	41670	Prem/Op Prod/Comp Op	Prem/Op Prem 41 41	Each 1 2.389 .014	\$98.00 \$1.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY**PREMIUM**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

EXCLUDED

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 55405, 59392

LOCATION 0001

\$99.00

55041 (02-88)

COMMERCIAL CRIME COVERAGE

THIS DECLARATIONS PAGE SHOWS THE COVERAGE FORM(S) AND SECTION(S) WHICH APPLY AND FOR WHICH YOU HAVE PAID A PREMIUM.

Plan: 01 Combination Crime-Separate Limits Option

Location: All Premises

COVERAGE	BY PERSON/ POSITION	SECTION	LIMIT	DEDUCTIBLE	PREMIUM
A-Blanket Employee Dishonesty			\$25,000	\$1,000	\$123.00

Cancellation of prior insurance: By acceptance of this fidelity bond you give us notice cancelling prior fidelity bond with the cancellation to be effective at the time this policy becomes effective.

Forms that apply to all premises:

 IL0017 (11-85) CR1006 (01-86) IL0003 (07-02) 59319 (03-15) 59526 (08-13)
 29415 (01-16) CR0001 (10-90) CR1000 (06-95) CC175 (01-86) 25053 (07-16)
COMMERCIAL CRIME COVERAGE - ALL PREMISES PREMIUM SUMMARY**PREMIUM****ALL PREMISES PREMIUM****\$123.00**