## Lakeside Yacht Club Homeowners 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

Carrier: Allied World Surplus Lines Insurance Co.

Policy Period: 8/24/20 - 8/24/21

Broker Information:

Tyne Hall All Colorado Insurance Services, Inc. 9725 Hampden Ave, Ste 320 Denver, CO 80231

303.481.8177 303.847.0409 (fax)



## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 09/02/2020

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s). PRODUCER CONTACT Melissa Hansen All Colorado Insurance Services PHONE (303) 481-8177

E-MAIL | melissa hansen@ FAX (A/C, No): (303) 847-0409 3443 S. Galena St. E-MAIL melissa.hansen@allcolorado.org Suite 180 Denver, CO 80231 INSURER(S) AFFORDING COVERAGE NAIC # INSURER A: Allied World Surplus Lines Insurance Co 24319 Lakeside Yacht Club Condominium Assoc, Inc. INSURER B: GREAT AMERICAN INSURANCE CO 16691

| INSR     | TYPE OF INSURANCE   | ADDL   | SUBF  | POLICY NUMBER                             | POLICY EFF<br>(MM/DD/YYYY) | POLICY EXP<br>(MM/DD/YYYY) | LIMIT  |             |           |
|----------|---|--------|-------|---|----------------------------|----------------------------|--|-------------|-----------|
| Α        | COMMERCIAL GENERAL LIABILITY                              | Υ      |       | 5021050000                                | 08/24/2020                 | 08/24/2021                 | EACH OCCURRENCE                              | \$          | 1,000,000 |
| 1        | CLAIMS-MADE OCCUR   |        |       |   |                            |                            | DAMAGE TO RENTED<br>PREMISES (Ea occurrence) | \$          | 100,000   |
| 1        |   |        |       |   |                            |                            | MED EXP (Any one person)                     | \$          | 5,000     |
|          |   |        |       |   |                            |                            | PERSONAL & ADV INJURY                        | \$          | 1,000,000 |
| 1        | GEN'L AGGREGATE LIMIT APPLIES PER:                        |        |       |   |                            |                            | GENERAL AGGREGATE                            | \$          | 2,000,000 |
|          | ✓ POLICY PRO-<br>JECT LOC                                 |        |       |   |                            |                            | PRODUCTS - COMP/OP AGG                       | \$          | 2,000,000 |
| <u> </u> | OTHER:  |        |       |   |                            |                            |  | \$          |           |
|          | AUTOMOBILE LIABILITY                                      |        |       |   |                            |                            | COMBINED SINGLE LIMIT<br>(Ea accident)       | \$          |           |
| 1        | ANY AUTO OWNED SCHEDULED                                  |        |       |   |                            |                            | BODILY INJURY (Per person)                   | \$          |           |
|          | AUTOS ONLY AUTOS  |        |       |   |                            |                            | BODILY INJURY (Per accident)                 | \$          |           |
| 1        | HIRED AUTOS ONLY NON-OWNED AUTOS ONLY                     |        |       |   |                            |                            | PROPERTY DAMAGE<br>(Per accident)            | \$          |           |
|          |   |        |       |   |                            | 1                          |  | \$          |           |
|          | UMBRELLA LIAB OCCUR                                       |        |       |   |                            |                            | EACH OCCURRENCE                              | \$          |           |
| 1        | EXCESS LIAB CLAIMS-MADE                                   | 1      |       |   |                            |                            | AGGREGATE                                    | \$          |           |
|          | DED RETENTION \$  |        |       |   |                            |                            |  | \$          |           |
|          | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N         |        |       |   |                            |                            | PER OTH-<br>STATUTE ER                       |             |           |
|          | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? | N/A    |       |   |                            |                            | E.L. EACH ACCIDENT                           | \$          |           |
|          | (Mandatory in NH)   |        |       |   |                            |                            | E.L. DISEASE - EA EMPLOYEE                   | \$          |           |
| L        | If yes, describe under DESCRIPTION OF OPERATIONS below    |        |       |   |                            |                            | E.L. DISEASE - POLICY LIMIT                  | \$          |           |
| В        | Directors & Officers Liability                            |        |       | EPP3795370-15                             | 09/16/2020                 | 09/16/2021                 | Annual Aggregate                             | \$          | 1,000,000 |
|          |   |        |       |   |                            |                            |  |             |           |
| _        |   |        |       |   |                            |                            |  |             |           |
| DES      | CRIPTION OF OPERATIONS / LOCATIONS / VEHICLI              | ES (AC | ORD 1 | 01, Additional Remarks Schedule, may be a | attached if more sp        | pace is required)          | A 200  | 10000000000 |           |
| 1        |   |        |       |   |                            |                            |  |             |           |
| 1        |   |        |       |   |                            |                            |  |             |           |
|          |   |        |       |   |                            |                            |  |             |           |
|          |   |        |       |   |                            |                            |  |             |           |
|          |   |        |       |   |                            |                            |  |             |           |
| I        |   |        |       |   |                            |                            |  |             |           |

| CERTIFICATE HOLDER           | CANCELLATION   |  |  |  |
|------------------------------|--|--|--|--|
| FOR INFORMATION PURPOSE ONLY | 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  |  |  |  |



## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 09/02/2020

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 | All Colorado Insurance Services  | CONTACT Melissa Hansen                                | NAME: Wellssa Hansen                    |  |  |  |  |
|----------|--|---|---|--|--|--|--|
|          | 3443 S. Galena St.   | PHONE<br>(A/C, No, Ext): (303) 481-8177               | FAX<br>(A/C, No): (303) 847-0409        |  |  |  |  |
|          | Suite 180<br>Denver, CO 80231  | ADDRESS: melissa.hansen@allcolorado.org               | ADDRESS: melissa.hansen@allcolorado.org |  |  |  |  |
|          | Deliver, 00 80231  | CUSTOMER ID: 5206                                     | PRODUCER CUSTOMER ID, 5206              |  |  |  |  |
|          | A THE REST HAVE NOW BOND BY THE REST OF TH | INSURER(S) AFFORDING COVERAGE                         | NAIC#                                   |  |  |  |  |
| INSURED  | Lakeside Yacht Club Condominium Assoc, Ir c/o Realty One, Inc.   | C. INSURER A : Allied World Surplus Lines Insurance C | co 24319                                |  |  |  |  |
|          | 1630 Carr Street, Suite D  | INSURER B:  |   |  |  |  |  |
|          | Denver, CO 80214   | INSURER C:  |   |  |  |  |  |
|          |  | INSURER D :   |   |  |  |  |  |
|          |  | INSURER E :   |   |  |  |  |  |
|          |  | INSURER F:  |   |  |  |  |  |
| COVERA   | GES CERTIFICATE NU   | MBER: REVISION NUM                                    | BER:                                    |  |  |  |  |

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

Loc 1-3: 6830, 6840 & 6850 Xavier Cr, Westminster, CO

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<br>LTR | TYPE OF INSURANCE |  | SURANCE                                  | POLICY NUMBER                | POLICY EFFECTIVE<br>DATE (MM/DD/YYYY) | POLICY EXPIRATION<br>DATE (MM/DD/YYYY) |  | LIMITS   |  |
|-------------|-------------------|--|--|------------------------------|---------------------------------------|--|--|--|--|
| A           | ✓<br>✓            | PROPERTY JSES OF LOSS BASIC BROAD SPECIAL EARTHQUAKE WIND FLOOD HAIL | DEDUCTIBLES BUILDING 2,500 CONTENTS  *2% | 5021050000                   | 08/24/2020                            | 08/24/2021                             | BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE BLANKET BUILDING BLANKET PERS PROP BLANKET BLDG & PP | \$ 4,447,872<br>\$<br>\$<br>\$<br>\$<br>\$<br>\$<br>\$<br>\$ |  |
|             | CAL               | INLAND MARINE<br>USES OF LOSS<br>NAMED PERILS                        |  | TYPE OF POLICY POLICY NUMBER |                                       |  |  | \$<br>\$<br>\$   |  |
| A           | TYP               | CRIME<br>PE OF POLICY  |  | 5021050000                   | 08/24/2020                            | 08/24/2021                             | Empl. Dishonesty Forgery/Alteration  | \$ 50,000<br>\$ 25,000                                       |  |
| A           | <b>V</b>          | BOILER & MACH<br>EQUIPMENT BR  | EAKDOWN                                  | 5021050000                   | 08/24/2020                            | 08/24/2021                             | Equip. Breakdown   | \$ 4,447,872<br>\$   |  |
| A           |                   | linance or Law   |  | 5021050000                   | 08/24/2020                            | 08/24/2021                             | Coverage A Cov B & C - each  | \$ 4,447,872<br>\$ 44,787                                    |  |

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

3 Bldgs - 24 Units. 100% Guaranteed Replacement Cost to Original Building Specifications as noted in the Association Decs & Bylaws. Separation of insured wording is included in policy form. \*Wind/Hail deductible is 2% of the building value as scheduled.

| CERTIFICATE HOLDER           | CANCELLATION   |  |  |  |
|------------------------------|--|--|--|--|
| FOR INFORMATION PURPOSE ONLY | 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  |  |  |  |