

**Brentwood Estates Townhome 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: 2/9/24 - 2/9/25

Broker Information:

JJ Insurance Corporation  
Tracy Warren

303.552.3758



BRENEST-01

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# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
2/15/2024

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.

**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).

<b>PRODUCER</b> JJ Insurance 880 Buchtel Blvd Denver, CO 80210	<b>CONTACT NAME:</b> Tracy Warren	
	<b>PHONE (A/C, No, Ext):</b> (303) 552-3758	<b>FAX (A/C, No):</b>
<b>E-MAIL ADDRESS:</b> tracy@jj-insurance.com		
<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
<b>INSURED</b> Brentwood Estates Townhomes Association Inc c/o Realty One, Inc 1630 Carr Street, Suite D Lakewood, CO 80214	<b>INSURER A:</b> St. Paul Mercury Insurance Company	<b>24791</b>
	<b>INSURER B:</b> TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	<b>31194</b>
	<b>INSURER C:</b>	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	

**COVERAGES**                      **CERTIFICATE NUMBER:**                      **REVISION NUMBER:**

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 LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR		BIP-7X776609-24-42	2/9/2024	2/9/2025	EACH OCCURRENCE \$ <b>2,000,000</b> DAMAGE TO RENTED PREMISES (Ea occurrence) \$ <b>300,000</b> MED EXP (Any one person) \$ <b>5,000</b> PERSONAL & ADV INJURY \$ <b>2,000,000</b> GENERAL AGGREGATE \$ <b>4,000,000</b> PRODUCTS - COMP/OP AGG \$ <b>4,000,000</b>
	GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:					
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> <b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> <input type="checkbox"/> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	N/A			PER STATUTE    OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
B	Directors & Officers		107576208	2/9/2024	2/9/2025	Per Claim/Aggregate \$ <b>1,000,000</b>

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
Proof of Insurance.

<b>CERTIFICATE HOLDER</b> Realty One, Inc 1630 Carr Street, Suite D Lakewood, CO 80214	<b>CANCELLATION</b> 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 <i>Tracy Warren</i>
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# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
2/15/2024

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

AGENCY JJ Insurance 880 Buchtel Blvd Denver, CO 80210	PHONE (A/C, No, Ext): (303) 552-3758	COMPANY Aspen Specialty Insurance Company
FAX (A/C, No): (303) 733-5091	E-MAIL ADDRESS: tracy@jj-insurance.com	
CODE: AGENCY CUSTOMER ID #: BRENEST-01	SUB CODE:	
INSURED Brentwood Estates Townhomes Association Inc c/o Realty One, Inc 1630 Carr Street, Suite D Lakewood, CO 80214	LOAN NUMBER	POLICY NUMBER 069863333-01
	EFFECTIVE DATE 2/9/2024	EXPIRATION DATE 2/9/2025
	CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

## PROPERTY INFORMATION

LOCATION/DESCRIPTION  
Loc # 1, Bldg # 1, 605 - 677 Brentwood Street, Lakewood, CO 80214

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 EVIDENCE OF PROPERTY INSURANCE 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.

## COVERAGE INFORMATION

PERILS INSURED	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS					
Loc # 1, Bldg # 1					
Building RC Co-Ins Waived, Special Incl Theft 28 Units				\$11,741,201	100,000
Building, Windstorm - 5% Per Building				\$11,741,201	5.0000%
Business Income with Extra Expense and Rental Value				\$100,000	
Business Personal Property				\$60,500	100,000
Back up of Water and Sewer				\$100,000	25,000
Building Ordinance or Law - Coverage A Included					
Building Ordinance or Law Coverage B & C Combined				\$100,000	
Crime - Property Manager Included as an Additional Insured				\$75,000	5,000

## REMARKS (Including Special Conditions)

Special Conditions:  
Coverage applies per the associations governing documents:

"The Association's insurance policy shall be a "walls out" policy that will rebuild the building structures, including all portions of the Common Elements. The Association's insurance policy shall exclude the finished surfaces of perimeter and partition walls, floors, and ceilings within the Unit (including, but not limited to paint, wallpaper, paneling, other wall coverings and window coverings, tile, carpet and any floor covering). The Association's policy shall also exclude all cabinetry, fixtures, interior appliances and improvements and betterments to Units made by Owners.  
Waiver of Subrogation applies.  
SEE ATTACHED ACORD 101

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

## ADDITIONAL INTEREST

NAME AND ADDRESS  Realty One, Inc 1630 Carr Street, Suite D Lakewood, CO 80214	<input checked="" type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE		
	<i>Tracy Warren</i>		

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>JJ Insurance</b>		NAMED INSURED Brentwood Estates Townhomes Association Inc c/o Realty One, Inc 1630 Carr Street, Suite D Lakewood, CO 80214	
POLICY NUMBER <b>069863333-01</b>			
CARRIER <b>Aspen Specialty Insurance Company</b>	NAIC CODE <b>10717</b>	EFFECTIVE DATE: <b>02/09/2024</b>	

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

**Special Conditions:**  
Aspen Speciality is on the \$5,000,000 primary Layer, Policy #069863333-01  
Underwriters at Lloyds is on the \$6,901,701 Excess Layer - Policy # UB231264A-1352  
2/9/2024 to 2/9/2025.

**Proof of Insurance.**