

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/07/2022

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).

COVEDACEO	OFFICIOATE NUMBER.	DEVIOION NU	MDED.			
Denver, CO 80230		INSURER F:				
275 Spruce St		INSURER E: Philadelphia Insurance Comp	any			
c/o Oblio Management		INSURER D: PMA				
Hampstead at Lowry HOA		INSURERC: Philadelphia Insurance Comp	any			
INSURED		INSURER B: Philadelphia Insurance Company				
(719) 228-1070		INSURER A: Philadelphia Insurance Comp	any			
Colorado Springs, CO 80903		INSURER(S) AFFORDING COVERAGE	NAIC #			
One South Nevada Avenue, S						
USI Insurance Services, LLC		PHONE (A/C, No, Ext): 877-456-3643	FAX (A/C, No):			
PRODUCER		CONTACT NAME: EOI Direct				
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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	NSR TYPE OF INSURANCE		SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR	INSD	WVD	PHPK2428536	` '	07/31/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000	
							MED EXP (Any one person) \$ 5,000	
							PERSONAL & ADV INJURY \$ 1,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE \$ 2,000,000	
	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG \$ 2,000,000	
	OTHER:						\$	
В	AUTOMOBILE LIABILITY			РНРК2428536	7/31/2022	7/31/2023	COMBINED SINGLE LIMIT \$ 1,000,000	
	ANY AUTO						BODILY INJURY (Per person) \$	
	OWNED SCHEDULED AUTOS						BODILY INJURY (Per accident) \$	
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident) \$	
							\$	
С	X UMBRELLA LIAB X OCCUR			PHUB819910	7/31/2022	7/31/2023	EACH OCCURRENCE \$ 3,000,000	
	EXCESS LIAB CLAIMS-MADE						AGGREGATE \$ 3,000,000	
	DED X RETENTION \$ 10,000						\$	
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			2022011399922Y	8/1/2022	8/1/2023	X PER OTH- STATUTE ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A					E.L. EACH ACCIDENT \$ 1,000,000	
	(Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE \$ 1,000,000	
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT \$ 1,000,000	
E	D&O			PHPK2428539	7/31/2022	7/31/2023	1,000,000/\$1,000 retention	
E	Crime			PHPK2428536	7/31/2022	7/31/2023	\$25,000 / \$500 deductiblre	
E	Property			PHPK2428536	7/31/2022	7/31/2023	17,865 / \$1,000 deductiblre	

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

Master Certificate, XXXXXXXXXXXXXXX, XXXXXXXXXXXXX, CO 80230

CERTIFICATE HOLDER	CANCELLATION
Master Certificate . XXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXX	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
Loan Number: N/A	AUTHORIZED REPRESENTATIVE