

**Vance Townhome Condominium 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: State Farm Fire and Casualty Company  
Policy # 96-04-1546-7 Policy Period: 4/1/19-4/1/20

Broker Information:

Dan Kelly  
Dan Kelly Insurance Agency  
7800 Ralston Road  
PO Box 147  
Arvada, CO 80001

303.424.2073  
303.423.8411 (fax)



3 Ravinia Drive  
Atlanta GA 30346-2117

**Named Insured**

AT2 002048\_3125 M-20-1639-FB05 F V  
VANCE TOWNHOUSE CONDO ASSN  
C/O REALTY ONE  
1630 CARR ST STE D  
LAKEWOOD CO 80214-5986



**Policy Number** 96-04-1546-7

**Policy Period** 12 Months  
**Effective Date** APR 1 2019  
The policy period begins and ends at time at the premises location.

**Agent and Mailing Address**  
DAN KELLY INSURANCE AGENCY  
PO BOX 147  
ARVADA CO 80001-0147  
PHONE: (303) 424-2073

**Residential Community Association Policy**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder compliance with the policy provisions or as required by law.

Premium includes charge for the Claim Record Rating plan.

**NOTICE:** Information concerning changes in your policy language is included. Please call your agent if you have any questions.

POLICY PREMIUM \$ 16,915.00

Discounts Applied:  
Renewal Year

Prepared  
FEB 01 2019  
CMP-4000

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0107-ST-0001

**RENEWAL DECLARATIONS (CONTINUED)**

Residential Community Association Policy for VANCE TOWNHOUSE CONDO ASSN  
Policy Number 96-04-1546-7

**SECTION I - PROPERTY BLANKET**

Coverage A - Buildings  
Coverage B - Business Personal Property

Limit of Insurance\*  
\$ 2,009,500  
No Coverage

Location Number	Location of Described Premises
001	1365-1381 VANCE ST BLDG 1 LAKEWOOD CO 80214-4249
002	1382-1399 VANCE ST BLDG 2 LAKEWOOD CO 80214-4249

**AUXILIARY STRUCTURES**

Location Number	Description
001A	Fence, walls, etc.

\* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due

**SECTION I - INFLATION COVERAGE INDEX(ES)**

Inflation Coverage Index: 193.9

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# RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VANCE TOWNHOUSE CONDO ASSN  
Policy Number 96-04-1546-7



0207-ST-0001

## SECTION I - DEDUCTIBLES

Basic Deductible \$5,000

### Special Deductibles:

Money and Securities	\$250	Employee Dishonesty	\$250
Equipment Breakdown	\$2,500		

Other deductibles may apply - refer to policy.

## SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premise Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

### COVERAGE

Collapse	II
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Cover
Debris Removal	25% of c
Equipment Breakdown	
Fire Department Service Charge	
Fire Extinguisher Systems Recharge Expense	
Glass Expenses	
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	

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Ordinance Or Law - Equipment Coverage

Preservation Of Property

Water Damage, Other Liquids, Powder Or Molten Material Damage

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX**

The coverages and corresponding limits shown below apply separately to each complex as desc

**COVERAGE**

Accounts Receivable  
On Premises  
Off Premises

Arson Reward

Forgery Or Alteration

Money And Securities (Off Premises)

Money And Securities (On Premises)

Money Orders And Counterfeit Money

Outdoor Property

Personal Effects (applies only to those premises provided Coverage B - Business  
Personal Property)

Personal Property Off Premises

Pollutant Clean Up And Removal

Property Of Others (applies only to those premises provided Coverage B - Business  
Personal Property)

Signs

Valuable Papers And Records  
On Premises  
Off Premises



# RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VANCE TOWNHOUSE CONDO ASSN  
Policy Number 96-04-1546-7



0307-ST-0001

## SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the net described premises shown in these Declarations.

### COVERAGE

IN

Back-Up of Sewer or Drain

Employee Dishonesty

Loss Of Income And Extra Expense

Actual Loss Sustained

## SECTION II - LIABILITY

### COVERAGE

IN

Coverage L - Business Liability

\$

Coverage M - Medical Expenses (Any One Person)

Damage To Premises Rented To You

Directors And Officers Liability

\$

### AGGREGATE LIMITS

IN

Products/Completed Operations Aggregate

\$

General Aggregate

\$

Directors and Officers Aggregate

\$

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VANCE TOWNHOUSE CONDO ASSN  
Policy Number 96-04-1546-7

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, forms and endorsements that apply, including those shown below as well as those issued subsequent to issuance of this policy.

### FORMS AND ENDORSEMENTS

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CMP-4100	Businessowners Coverage Form
FE-6999.2	*Terrorism Insurance Cov Notice
CMP-4206.1	Amendatory Endorsement
CMP-4830	Interior Building Damage
CMP-4815	Directors/Officers Endorsement
CMP-4550	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4710	Employee Dishonesty
CMP-4508	Money and Securities
CMP-4705.2	Loss of Income & Extra Expnse
FE-3650	Actual Cash Value Endorsement
CMP-4561.1	Policy Endorsement
CMP-4788	Addl Insd Mgrs Lessor of Prem
FD-6007	Inland Marine Attach Dec
	* New Form Attached

### SCHEDULE OF ADDITIONAL INTERESTS

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Interest Type: Addl Insured-Section II  
Endorsement #: CMP4788  
Loan Number: N/A

REALTY ONE  
1426 PIERCE ST  
LAKEWOOD CO 802141941

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