

**Highlands at Vallejo Homeowner's 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: American Family Mutual Insurance Company
PO # 05XK801403 Policy Period: 4/15/19-4/15/20

Broker Information:

Richard Mann
Mann Agency
American Family Insurance
10465 Melody Dr., Ste 109
Northglenn, CO 80234

303.280.3346
303.280.3499 (fax)

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY

DECLARATIONS

POLICY NUMBER

05XK801403

CUSTOMER BILLING ACCOUNT

014-389-020 73

NAMED INSURED HIGHLANDS AT VALLEJO HOMEOWNERS ASSOCIATION INC

MAILING ADDRESS C/O HOA SIMPLE LLC PO BOX 13823 DENVER, CO 80201-3823

POLICY PERIOD FROM 04-15-2019 TO 04-15-2020 12:01 A.M. Standard Time at your mailing address shown above.

FORM OF BUSINESS CORPORATION

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

SECTION I PROPERTY

ALL PROPERTY COVERAGES ARE SUBJECT TO THE FOLLOWING:

COVERED CAUSES OF LOSS SPECIAL - RISK OF DIRECT PHYSICAL LOSS

COVERAGE PROVIDED INSURANCE AT THE FOLLOWING DESCRIBED PREMISES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN UNLESS COVERAGE IS PROVIDED BY AN ENDORSEMENT.

DESCRIPTION OF PREMISES

PREMISES NO. 0001 BUILDING NO. 001 LOCATION 3233 VALLEJO ST DENVER, CO 80211-3456

BUILDING INTEREST LEASED TO OTHERS PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 12 CONSTRUCTION JOISTED MASONRY YEAR BUILT 1958 COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 376

CERTIFIED ACTS OF TERRORISM \$145.00

POLICY PROPERTY DEDUCTIBLE \$5,000

OTHER PROPERTY DEDUCTIBLE(S)

OPTIONAL COVERAGE/GLASS DEDUCTIBLE \$500

Table with 3 columns: COVERAGE, LIMIT OF INSURANCE, PREMIUM. Rows include BUILDING REPLACEMENT COST (\$1,679,463 / \$8,007.00) and BUSINESS PERSONAL PROPERTY (\$1,541 / \$5.00).

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AGENT 011-304 RICHARD MANN 10465 MELODY DR STE 109 NORTHGLENN, CO 80234-4124

PHONE 303-280-3346

PAGE 0001 BRANCH KJR022 REW ENTRY DATE 02-21-2019

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REPLACEMENT COST
AUTOMATIC INCREASE IN COVERAGE 4%

ADDITIONAL COVERAGE
BUSINESS INCOME

LIMIT OF INSURANCE
ACTUAL LOSS SUSTAINED

PREMIUM
INCLUDED

Property forms and endorsements applying to this premises and made part of this policy at time of issue:
Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP 85 17 09 15 BP 84 10 07 98 BP 84 11 07 98 BP 85 11 12 08

APPLICABLE PROPERTY ENDORSEMENT CHARGES \$204.00

TOTAL ADVANCE PROPERTY PREMIUM \$8,361.00

Property forms and endorsements applying to all premises and made part of this policy at time of issue:
Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP 06 01 01 07 BP 83 01 07 98 BP 83 02 01 07

SECTION II LIABILITY AND MEDICAL EXPENSES

Except for Damage To Premises Rented To You, each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to **Section II Liability** in the BUSINESSOWNERS COVERAGE FORM and any attached endorsements.

COVERAGE	LIMIT OF INSURANCE
AGGREGATE LIMIT (OTHER THAN PRODUCTS COMPLETED OPERATIONS)	\$4,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$4,000,000

DAMAGE TO PREMISES RENTED TO YOU - ANY ONE PREMISES \$50,000

LIABILITY - EACH OCCURENCE LIMIT \$2,000,000

PREM 0001 BLDG 001 MEDICAL EXPENSES - ANY ONE PERSON \$5,000

LOCATION	PREMIUM BASIS	RATE	ADVANCE PREMIUM
PREMISES NO. 0001 BUILDING NO. 001	12 UNITS		\$54.00

CERTIFIED ACTS OF TERRORISM \$1.00

TOTAL ADVANCE BUSINESS LIABILITY PREMIUM \$55.00

AGENT 011-304
RICHARD MANN
10465 MELODY DR STE 109
NORTHGLENN, CO 80234-4124

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303-280-3346

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AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

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POLICY NUMBER
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DECLARATIONS

CUSTOMER BILLING ACCOUNT
014-389-020 73

Liability forms and endorsements applying to all premises and made part of this policy at time of issue:

Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP 04 17 07 02	BP 04 39 07 02	BP 04 54 01 06	BP 04 93 01 06
BP 05 17 01 06	BP 05 77 01 06	BP 10 05 07 02	BP 14 60 06 10
BP 15 04 05 14	BP 84 24 01 07	BP 85 04 07 10	BP 85 05 07 98CO
BP 85 10 07 98	BP 85 12 01 06	IL 75 26 12 05	

TOTAL ADVANCE BUSINESS PREMIUM \$8,416.00

This premium may be subject to adjustment.

Forms and endorsements applying to property and liability at all premises and made part of this policy at time of issue:

Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP IN 01 01 06	BP 00 03 01 06	BP 01 81 11 13	BP 05 01 07 02
BP 05 15 01 15	BP 05 23 01 15	BP 05 38 01 15	BP 80 01 08 18
BP 87 01 08 10	BP 87 90 08 10		

AUTHORIZED REPRESENTATIVE

William B. Vestal
President

Peck
Secretary

COUNTERSIGNED
LICENSED RESIDENT AGENT

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AGENT 011-304
RICHARD MANN
10465 MELODY DR STE 109
NORTHGLENN, CO 80234-4124

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BP AF 01 08 18

INSURED

Stock No. 15141