

**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

Mortgage Certificate of Insurance or a Master Insurance Policy

Policy Period: 4/15/24 - 4/15/25

Broker Information:

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

303.280.3346
303.280.3499 (fax)

**BUSINESSOWNERS POLICY
CONDOMINIUM CERTIFICATE OF INSURANCE**

American Family Mutual Insurance Company
American Family Insurance Company
6000 American Pkwy Madison, WI 53783-0001

Agent's Name, Address
**Richard A. Mann Agency Inc.
10465 Melody Drive Suite 109
Northglenn, CO. 80234
303-280-3346**

This Certificate of Insurance is issued as a matter of information only and confers no rights upon the Certificate Holder.

This Certificate of Insurance does not amend, extend or alter the coverage afforded by the policy listed below.

This Certificate does not constitute a contract between the issuing insurer, authorized representative and the certificate holder.

INSURED

<small>CONDOMINIUM ASSOCIATION'S NAME AND ADDRESS</small> Highlands at Vallejo Condominium Association Inc. c/o Realty One 1630 Carr St. Lakewood, CO 80214														
POLICY NUMBER	POLICY EFFECTIVE DATE <small>(Mo., Day, Yr.)</small>	POLICY EXPIRATION DATE <small>(Mo., Day, Yr.)</small>												
91003-32275-54	04/15/24	04/15/25												
<p>★ PROPERTY</p> <p><input checked="" type="checkbox"/> Risks of Direct Physical Loss <input type="checkbox"/> Named Perils \$ <u>10,000</u> Property Deductible</p>														
PROPERTY COVERED	VALUATION OF COVERED PROPERTY	LIMIT OF INSURANCE												
Building(s) _____	<input checked="" type="checkbox"/> Replacement Cost <input type="checkbox"/> Actual Cash Value	\$ <u>3,862,000.00</u>												
Business Personal Property _____	<input type="checkbox"/> Replacement Cost	\$ _____												
<p>★ BUSINESSOWNERS LIABILITY AND MEDICAL EXPENSES</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:70%;">COVERAGE</th> <th style="width:30%;">LIMIT OF INSURANCE</th> </tr> </thead> <tbody> <tr> <td>Liability And Medical Expenses</td> <td align="right">\$2,000,000</td> </tr> <tr> <td> Damage To Premises Rented To You</td> <td align="right">\$50,000</td> </tr> <tr> <td> Medical Expenses - Any One Person</td> <td align="right">\$5,000</td> </tr> <tr> <td> Aggregate Limit (Other Than Products Completed Operations)</td> <td align="right">\$4,000,000</td> </tr> <tr> <td> Products - Completed Operations Aggregate Limit</td> <td align="right">\$4,000,000</td> </tr> </tbody> </table> <p><small>Consult the Condominium Association's policy for insurance afforded Unit Owners.</small></p>			COVERAGE	LIMIT OF INSURANCE	Liability And Medical Expenses	\$2,000,000	Damage To Premises Rented To You	\$50,000	Medical Expenses - Any One Person	\$5,000	Aggregate Limit (Other Than Products Completed Operations)	\$4,000,000	Products - Completed Operations Aggregate Limit	\$4,000,000
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CERTIFICATE HOLDER(S) Effective Date 04/15/24 New Ownership/Occupancy Change Ownership/Occupancy

<small>UNIT OWNER'S NAME AND ADDRESS OR UNIT DESIGNATION NO.</small> Highlands at Vallejo Condominium Association Inc. c/o Realty One 1630 Carr St. Lakewood, CO 80214	
<small>UNIT OWNER'S MORTGAGEE NAME AND ADDRESS</small>	<small>LOAN NO.</small>
<small>UNIT OWNER'S CONTRACT OF SALES NAME AND ADDRESS</small>	<small>LOAN NO.</small>
<p><small>MISCELLANEOUS</small> 12 units, As built, Improvements & Betterments not included. Crime/Fidelity \$100,000, Property Management is additional insured under Fidelity policy, Separation of Insured applies, Liability per Occurrence \$2 million. Building Limit Inflation Protection Coverage included. Ordinance/Law Included. This policy is insured for a coverage amount that is at least 100% of the current estimated replacement cost of the building. Wind & Hail Deductible 5%</p>	
<small>DATE ISSUED</small> 04/16/24	<small>AUTHORIZED REPRESENTATIVE</small> Lindsey Nelson