

**Strong Insurance Agency, Inc.**

Master Policy Showing Default Limits and Forms		Policy Number: 604108875
Association Name: Copper Springs Lodge Condominium Association, Inc.		Mid-Century Policy Dates: 01/01/10 to 12/31/10
Property Coverage's	Policy Forms	Limits
Default General Property Deductible: \$1,000		Deductible Buy-back available
Building Coverage**	CP 00 17 10 00	24,262,500
Condominium Association Unit Coverage Endorsement	E 00 02 1st Edition - Manuscript (E3418 clone)	Includes permanently attached assets & improvements within residential units!
Contents Coverage**	CP 00 17 10 00	nil
Association Fees and Extra Expense	E 00 02 1st Edition	100,000
Equipment Breakdown (Boiler & Machinery)	E 81 57 1st Edition	Included
Earthquake ( in approved states)	CP 10 40 06 95	nil
Blanket Limits for Buildings and Business Personal Property	E 00 02 1st Edition	Aggregate Building / Business Pers. Prop. Limits
Additional Building Property (Signs, Fences, Walls, Walks, Pools, and Mail Boxes)	E 00 02 1st Edition	Building limit
Building Ordinance - Loss of Value of Undamaged Building	CP 04 05 10 00	Included in building limit
Building Ordinance - Demolition Cost	CP 04 05 10 00	100,000
Building Ordinance - Increased Cost of Construction	CP 04 05 10 00	10% of Bldg
Commercial Property Conditions	CP 00 90 07 88	
Cancellation Changes	CP 02 99 11 85	
Condominium Additional Provision	CP 01 07 04 92	
Causes of Loss Special Form	CP 10 30 10 00	
Business Income (and extra expense)	CP 00 30 10 00	100,000
Premier Extension Endorsement	E 20 27 2nd Edition	
Computers and Data		Contents Limit
Outdoor Property: Trees, shrubs, plants		500 ea / 10,000 agg.
Brands and Labels \$10,000		10,000
Consequential Damage \$10,000		10,000
Extra Expense \$25,000		25,000
Fine Arts \$10,000		10,000
Fire Department Service Charge \$5,000		5,000
Fire Extinguisher Recharge \$5,000		5,000
Inventory and Appraisal in the Event of a Loss \$5,000		5,000
Newly Acquired BPP \$250,000		250,000
Personal Effects and Property of Others \$15,000		15,000
Property In Transit \$15,000		15,000
Property Off Premises \$50,000		50,000
Accounts Receivable \$25,000		25,000
Valuable Papers and Records \$25,000		25,000
Master Key Coverage's (Condo Assoc Coverage CP 00 17 10 91 Amend Endorsement)	E 00 02 1st Edition	\$100 per lock / \$10,000 aggregate
Back-up of Sewer and Drain (on-premises endorsement)	E 00 02 1st Edition	100,000
Premier Ext. Coverage End. - Fire Extinguisher. Recharge	E 00 02 1st Edition	
Exclusion of Loss Due to Virus or Bacteria	CP 01 40 07 06	
Other Types of Loss Endorsement	E 20 29 1st Edition	

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<b>Liability Coverage's - No deductible</b>	<b>Policy Forms</b>	<b>Limits</b>
<b>Commercial General Liability</b>	CG 00 01 12 04	
Per occurrence limit		2,000,000
Aggregate limit - Products & Completed Operations		2,000,000
Aggregate limit - all other occurrences		3,000,000
Medical Payments		5,000
Management company as Insured		
Independent contractors you hire		
Contractual liability		
Host Liquor Liability		
Personal and Advertising Injury Liability		
<b>Aggregated Limits of Insurance (per location)</b>	CG 25 04 11 85	2,000,000
<b>Binding Arbitration</b>	CG 24 02 11 85	
<b>Additional Insured Condominium Unit Owners</b>	CG 20 04 11 85	
<b>Abuse or Molestation Exclusion</b>	CG 21 46 07 98	
<b>Employment Related Practices Exclusion</b>	CG 21 47 07 98	
<b>Total Pollution Exclusion</b>	CG 21 49 07 98	
<b>Lead Poisoning and Contamination Exclusion</b>	E 60 36 1st Edition	
<b>Punitive or Exemplary Damages Exclusion</b>	E 02 07 1st Edition	
<b>Mobile Equipment Amendatory Endorsement</b>	E 40 24 1st Edition	
<b>Amendment of Insured Contract Definition</b>	CG 24 26 07 04	
<b>Real Estate manager Amendatory Endorsement</b>	E 00 02 1st Edition	
<b>Change to Limits of Insurance</b>	J 63 54 1st Edition	
<b>Exclusion Violation of Statutes that Govern E-mails, Fax, Phone Calls or other Methods of Sending Material of Information</b>	CG 00 67 03 05	
<b>Conditional Exclusion of Terrorism</b>	CG 21 87 01 07	
<b>Directors &amp; Officers Liability - \$1000 deductible</b>		
	<b>Policy Forms</b>	<b>Limits</b>
<b>Per Occurrence Limit</b>	E 91 22 2nd Edition	2,000,000
Broad definition of "Named Insured"		
Defense Costs in addition to policy limits		
<b>Property Manager as Additional Insured</b>	E 91 24 1st Edition	
<b>Discrimination coverage included</b>	E 91 26 1st Edition	
<b>Directors and Officers Amendatory Coverage Endorsement</b>	J 63 61 1st Edition	
<b>Commercial Auto &amp; Garage Keepers Liability</b>		
	<b>Policy Forms</b>	<b>Limits</b>
<b>Business Auto Coverage Form</b>	CA 00 01 10 01	2,000,000
Non-owned auto liability		2,000,000
Hired auto liability		2,000,000
<b>Garage Keepers Limit</b>	CA 99 37 10 01	250,000
Per Auto Comp. Ded. / Aggregate Comp. Ded.		250 / 1000
Collision Deductible		500
<b>Colorado Changes</b>	CA 01 13 09 98	
<b>Exclusion of Terrorism</b>	CA 23 84 01 06	
<b>War Exclusion</b>	CA 00 38 12 02	

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Crime Coverage - \$0 deductible	Policy Forms	Limits
Crime General Provisions (loss sustained form)	CR 10 00 04 97	
Employee Dishonesty (Form A)	CR 00 01 10 90	1,000,000 (shared limits)
Employee Dishonesty Additional Insured - Property Manager	E 00 02 1st Edition	Employees of management co as employees of the HOA!
Money and Securities	CR 10 00 06 95	1,000,000 (shared limits)
Forgery or Alteration Coverage (Form B)	CR 00 03 01 86	1,000,000 (shared limits)
Theft, Disappearance And Destruction (Form C)	CR 00 04 10 90	1,000,000 (shared limits)
Liability for Guests' Property (Form L)	CR 00 13 07 88	3,000
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General Provisions	Policy Forms	Limits
Common Policy Conditions	IL 00 17 11 98	
Limited Terrorism Exclusion	J 63 51 Ed1	
Asbestos and Silica Exclusion	E 00 51 2nd Ed 12/03	
Colorado Changes - concealment, miresp. or fraud	IL 01 69 04 98	
Colorado Changes - cancellation and nonrenewal	IL 02 28 04 98	
Nuclear Energy Liability Exclusion	IL 00 21 04 98	
Calculation of Premium	IL 00 03 04 98	
Reciprocal Provisions	56-51 66 2nd Edit.	
Disclosure Pursuant to Terrorism Risk Insurance Act	J 63 00 2nd Edit	
Conditional Exclusion of Terrorism	IL 09 95 01 07	
No Coverage for Certain Computer-Related Losses	E 30 27 1st Edit.	
Additional Named Insured's	E 00 02 1st Edition	
Schedule or Insured Locations	E 00 02 1st Edition	
Mold and Microorganism Exclusion	E 40 09 4th Edition	
Exclusion of War, Military Action and Terrorism	IL 09 41 01 02	

\*\* Building and Contents limits are those associated with the insured location captioned above are established for rating purposes. These limits are established to correlate with:

**CRS 38-33.3-313. Insurance.**

- (1) Commencing not later than the time of the first conveyance of a unit to a person other than a declarant, the association shall maintain, to the extent reasonably available:
  - (a) Property insurance on the common elements and, in a planned community, also on property that must become common elements, for broad form covered causes of loss; except that the total amount of insurance must be not less than the full insurable replacement cost of the insured property less applicable deductibles at the time the insurance is purchased and at each renewal date, exclusive of land, excavations, foundations, and other items normally excluded from property policies;...

Building and contents limits are subject to blanket limits reflected in policy number 604108875 per the **Blanket Limits for Buildings and Business Personal Property E 00 02 1st Edition** which represents the total of all insured locations endorsed on any given date.

The policy conditions, endorsements, limitations issued with respect to policy number 604108875 supersede any description of any kind represented in this summary.

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