



**Coverage Is Provided In:**  
Ohio Security Insurance Company

Policy Number:  
**BKS (20) 55 68 35 73**  
Policy Period:  
**From 07/15/2019 To 07/15/2020**  
12:01 am Standard Time  
at Insured Mailing Location

## Common Policy Declarations

### Named Insured & Mailing Address

HAWK'S NEST TOWN HOMES OWNERS  
ASSOCIATION  
PO Box 2776  
Crested Butte, CO 81224

### Agent Mailing Address & Phone No.

(970) 824-8185  
MOUNTAIN WEST INS & FINANCIAL  
SERVICES LLC  
100 E VICTORY WAY  
CRAIG, CO 81625-1914

Named Insured Is: CORPORATION

Named Insured Business Is: RESIDENTIAL CONDO ASSOCIATION

*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.*

## SUMMARY OF COVERAGE PARTS AND CHARGES - CUSTOM PROTECTOR

This policy consists of this Common Policy Declarations page, Common Policy Conditions, Coverage Parts (which consist of coverage forms and other applicable forms and endorsements, if any, issued to form a part of them) and any other forms and endorsements issued to be part of this policy.

### COVERAGE PART

### CHARGES

Commercial Property

\$6,977.00

Commercial General Liability

\$257.00

*Total Charges for all of the above coverage parts:*  
*Certified Acts of Terrorism Coverage: \$158.00*

**\$7,234.00**  
**(Included)**

*Note: This is not a bill*

## IMPORTANT MESSAGES

- This policy is auditable. Please refer to the conditions of the policy for details or contact your agent.
- Notice: The Employment-Related Practices Exclusion CG 21 47 is added to this policy to clarify there is no coverage for liability arising out of employment-related practices. Please read this endorsement carefully.

Issue Date 05/16/19

Authorized Representative

**To report a claim, call your Agent or 1-800-366-6446**

DS 70 21 11 16



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ASSOCIATION  
PO Box 2776  
Crested Butte, CO 81224

### Agent

(970) 824-8185  
MOUNTAIN WEST INS & FINANCIAL  
SERVICES LLC  
100 E VICTORY WAY  
CRAIG, CO 81625-1914

## SUMMARY OF LOCATIONS

This policy provides coverage for the following under one or more coverage parts. Please refer to the individual Coverage Declarations Schedules, or, the individual Coverage Forms for locations or territory definition for that specific Coverage Part.

0001 17 Hunter Hill Rd, Crested Butte, CO 81224

## POLICY FORMS AND ENDORSEMENTS

This section lists the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 00 01 04 13	Commercial General Liability Coverage Form - Occurrence
CG 20 04 11 85	Add. Insured-Condominium Unit Owners
CG 21 06 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
CG 21 47 12 07	Employment-Related Practices Exclusion
CG 21 67 12 04	Fungi or Bacteria Exclusion
CG 21 70 01 15	Cap on Losses from Certified Acts of Terrorism
CG 21 76 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
CG 24 26 04 13	Amendment of Insured Contract Definition
CG 84 99 08 09	Non-Cumulation Liability Limits Same Occurrence
CG 88 10 04 13	Commercial General Liability Extension
CG 88 60 12 08	Each Location General Aggregate Limit
CG 88 61 12 08	Property Damage - Customers' Goods
CG 88 66 12 08	Property Damage - Borrowed Equipment
CG 88 76 12 08	Exclusion - Earth Movement - Products/Completed Operations Hazard
CG 88 77 12 08	Medical Expense At Your Request Endorsement

In witness whereof, we have caused this policy to be signed by our authorized officers.

Mark Touhey  
Secretary

Paul Condrin  
President

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DS 70 21 11 16



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## Common Policy Declarations

Named Insured	Agent
HAWK'S NEST TOWN HOMES OWNERS ASSOCIATION PO Box 2776 Crested Butte, CO 81224	(970) 824-8185 MOUNTAIN WEST INS & FINANCIAL SERVICES LLC 100 E VICTORY WAY CRAIG, CO 81625-1914

## POLICY FORMS AND ENDORSEMENTS - CONTINUED

This section lists all of the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 88 86 12 08	Exclusion - Asbestos Liability
CP 00 17 10 12	Condominium Association Coverage Form
CP 00 90 07 88	Commercial Property Conditions
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 10 30 10 12	Causes of Loss - Special Form
CP 88 04 03 10	Removal Permit
CP 90 10 01 15	Condominium Custom Protector Endorsement
CP 90 59 12 12	Identity Theft Administrative Services and Expense Coverage
CP 91 42 01 15	Custom Protector Plus Endorsement
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 01 25 11 13	Colorado Changes - Civil Union
IL 01 69 09 07	Colorado Changes - Concealment, Misrepresentation or Fraud
IL 02 28 09 07	Colorado Changes - Cancellation and Nonrenewal
IL 09 35 07 02	Exclusion of Certain Computer-Related Losses
IL 09 52 01 15	Cap On Losses From Certified Acts Of Terrorism

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## Commercial Property Declarations

### Named Insured

HAWK'S NEST TOWN HOMES OWNERS  
ASSOCIATION

### Agent

(970) 824-8185  
MOUNTAIN WEST INS & FINANCIAL  
SERVICES LLC

## SUMMARY OF CHARGES

### Explanation of Charges

### DESCRIPTION

### PREMIUM

Property Schedule Totals \$6,820.00

Certified Acts of Terrorism Coverage \$157.00

**Total Advance Charges: \$6,977.00**

*Note: This is not a bill*

**To report a claim, call your Agent or 1-800-362-0000**

DS 70 22 01 08