



This Policy Information Page reflects coverage, premium and payroll information as of 01/07/2025

Policy Period 01/01/2025 – 01/01/2026	Policy Number 4188856	Policy Type Advance
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Item 1. PolicyHolder Gateway Condominiums Homeowners Association c/o Toad Property Management PO Box 2776 Crested Butte CO 81224	Agent TrueNorth Denver 7900 E Union Ave Suite 300 Denver CO 80237 Commission: 10.00%
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Item 2. Policy Period
From 01/01/2025 to 01/01/2026
12:01 a.m. Mountain Standard Time

Item 3. A. Workers' Compensation Insurance: Part One of the policy applies to the workers' compensation law of the states listed here:

Colorado

B. Employers Liability Insurance: Part Two of the policy applies to work in each state listed in Item

3A. The limits of our liability under part two are:

Bodily Injury by Accident:	500,000	Each Accident
Bodily Injury by Disease:	500,000	Each Employee
Bodily Injury by Disease:	500,000	Policy Limit

C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here:

None

(Contact us for information outside the state of Colorado)

D. This policy includes the attached endorsements and schedules:

Item 4. We will determine the premium for this policy by our manuals of rules, classifications, rates and rating plans. All information required below is subject to verification and change by audit. The statements of estimated advance premium are hereby made a part of this policy.

Coverage Information

Gateway Condominiums Homeowners Associat 18 Snowmass Road Mount Crested Butte CO 81225	John Gavras 214.632.9465
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Period: 01/01/2025 - 01/01/2026

Premium Information

Class	Effective Date	Expiration Date	Rate Type	Description	# Employees	Payroll	Rate	Premium
901505	01/01/2025	01/01/2026	EM	Building or Property Management- All Other Employees	0	\$541	3.0618	\$17
Totals						\$541		\$17

Adjustment Type	Effective Date	Expiration Date	Base Amount	Diff Amount	Adjustment
Ratable Manual Premium	01/01/2025	01/01/2026	\$0.00	\$17.00	17.000
Increased Limits	01/01/2025	01/01/2026	\$17.00	\$0.00	1.008
Increased Limits Minimum Premium	01/01/2025	01/01/2026	\$0.00	\$75.00	75.000
Designated Provider Discount	01/01/2025	01/01/2026	\$92.00	-\$2.00	0.975
Pinnacol Performance Credit - 2	01/01/2025	01/01/2026	\$90.00	-\$5.00	0.950
Minimum Premium	01/01/2025	01/01/2026	\$245.00	\$221.00	466.000
Annual Policy Fee	01/01/2025	01/01/2026	\$85.00	\$160.00	160.000
Terrorism Insurance Coverage	01/01/2025	01/01/2026	\$0.00	\$0.00	0.000
Catastrophe Insurance Coverage	01/01/2025	01/01/2026	\$0.00	\$0.00	0.000
Net Estimated Annual Premium	01/01/2025	01/01/2026	\$466.00	\$0.00	0.000

Policyholder Disclosure Notice of Terrorism and Catastrophe Insurance Coverage

Coverage for acts of terrorism is included in your policy. Under your existing coverage, any losses resulting from certified acts of terrorism would be partially reimbursed by the United States Government. Beginning January 1, 2016:

- The current 85% Federal share of compensation under the TRIPRA decreases by one percentage point per calendar year until it is equal to 80%.
- The current program trigger for aggregate industry insured losses to exceed \$100 million increases by \$20 million per calendar year until it is equal to \$200 million.
- Notwithstanding above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100 billion.

Premium for terrorism is calculated on the basis of total payroll. The total Colorado payroll is divided by \$100 and multiplied by the approved terrorism rate, \$0.005 per \$100 of payroll. The calculation is expressed as (Colorado payroll / \$100 X Approved Terrorism Rate = Premium). This premium is not subject to any other modification including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

Additionally, all workers' compensation carriers are required to charge premium to cover large losses. Premium for Catastrophe (other than Certified Acts of Terrorism) is calculated on the basis of total payroll. The total Colorado payroll is divided by \$100 and multiplied by the approved Catastrophe (other than Certified Acts of Terrorism) rate, \$0.005 per \$100 of payroll. The calculation is expressed as (Colorado payroll/ \$100 X Catastrophe (other than Certified Acts of Terrorism) Value = Premium). This premium is not subject to any other modifications including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

