



**MIDWEST FAMILY MUTUAL  
INSURANCE COMPANY**

P.O. BOX 9425, Minneapolis, MN 55440-9425

**ELK AVE BUILDING CONDOMINIUM  
ASSOCIATION INC  
PO BOX 2776  
C/O TOAD PROPERTY MANAGEMENT  
CRESTED BUTTE, CO 81224**

**CPC00560133063**





**MIDWEST FAMILY GROUP**  
**MIDWEST FAMILY MUTUAL INSURANCE COMPANY**  
**MIDWEST FAMILY ADVANTAGE INSURANCE COMPANY**

## Welcome to Midwest Family's My Advantage Portal!

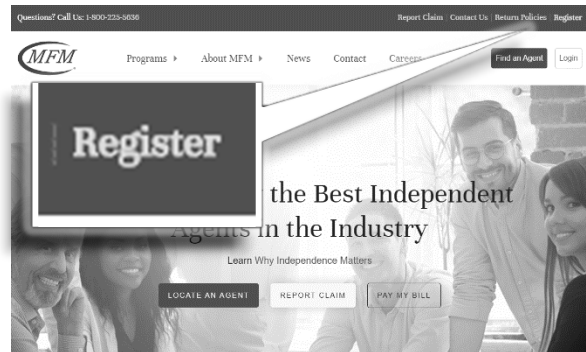
Visit our secure website today at [www.midwestfamily.com](http://www.midwestfamily.com) to get registered on the Midwest Family My Advantage Portal, specifically designed for your convenience to make online payments, print proof-of-insurance cards, review your policy, report claims, and much more!

### ✓ GET REGISTERED

- What you will need: Your policy number(s) and policy ZIP code
- Go to [www.midwestfamily.com](http://www.midwestfamily.com)
- Click on the "Register" link located along the top right of the Home page

### ✓ REGISTRATION CONFIRMATION

- Upon successful Registration, the website will bring you to a "Site Registration" web page.
- An email will be sent to the email address that was provided when you registered. This email is required in order to complete the registration process.
- Once your email account is verified, you will be able to sign in to the Insured Portal website.



### ✓ SIGN IN

- Go to Midwest Family website at [www.midwestfamily.com](http://www.midwestfamily.com)
- Click on the "Login" button in the upper right corner of the page.
- Enter your Username and Password that you created. Remember to record this information for future use. Click on the "Sign In" button.

### ✓ NEW FEATURES

- **Quick Links** – quick access to pay your bill, print ID cards, and report a claim
- **My Policies** – policy information including coverages, limits, and policy documents
- **My Billing** – current billing information, payment options, and payment history
- **My Claims** – report a new claim and view submitted claim details
- **My Account** – update your email and password, give other users access to your policy
- **My Agency Info** – view your agent's contact information

### ✓ MOBILE APP

- Midwest Family My Advantage Portal is available in the App Store and Google Play

[www.midwestfamily.com](http://www.midwestfamily.com)





**Midwest Family Mutual  
Insurance Company**

Insuring Midwest Values Since 1891

**MIDWEST FAMILY MUTUAL  
INSURANCE COMPANY**

P.O. BOX 9425 Minneapolis, MN 55440-9425

### Renewal Coverage Summary

Policy Number	Policy Period			Agent #
	From	To		
CPCO0560133063	09/25/24	09/25/25	12:01 AM Standard Time	14660
Named Insured and Address			Agent	
ELK AVE BUILDING CONDOMINIUM ASSOCIATION INC PO BOX 2776 C/O TOAD PROPERTY MANAGEMENT CRESTED BUTTE, CO 81224			MOUNTAIN WEST INSURANCE & FINANCIAL SERVICES LLC-GLENWOOD SPRINGS 100 E VICTORY WAY 201 CENTENNIAL ST. 4TH FL GLENWOOD SPRINGS, C CRAIG, CO 81625	
			Phone: (970)945-9111	

### Commercial Portfolio Policy Summary

Coverage Part/Policy Attached	Effective Date	Annual Premium	Prorated Premium
This policy consists of the following coverage parts/policies for which a premium is indicated. This premium may be subject to adjustment or final audit.			
Businessowners Policy Coverages	09/25/2024 - 09/25/2025	\$23,113.00	\$23,113.00
	<b>Policy Fees/Taxes</b>	\$ .00	\$ .00
	<b>Estimated Total Premium</b>	\$23,113.00	\$23,113.00





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P.O. BOX 9425 Minneapolis, MN 55440-9425

## Businessowner's Policy

### Renewal Coverage Summary

Policy Number	Policy Period		Agent #
	From	To	
CPCO0560133063	09/25/24	09/25/25	12:01 AM Standard Time 14660
Named Insured and Address		Agent	
ELK AVE BUILDING CONDOMINIUM ASSOCIATION INC PO BOX 2776 C/O TOAD PROPERTY MANAGEMENT CRESTED BUTTE, CO 81224		MOUNTAIN WEST INSURANCE & FINANCIAL SERVICES LLC-GLENWOOD SPRINGS 100 E VICTORY WAY 201 CENTENNIAL ST. 4TH FL GLENWOOD SPRINGS, C CRAIG, CO 81625  Phone: (970)945-9111	

### Policy Summary

'X' IF SUPPLEMENTAL DECLARATION  SUPPLEMENTAL DECLARATION

Business Description: **Offices - Landlord Risk** 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.

**DESCRIBED PREMISES** Forms Applicable: Special

Premises No.	Bldg. No.	Location	Mortgage Holder Name and Address
<b>SEE ATTACHED SUPPLEMENTAL DECLARATIONS</b>			<b>SEE ATTACHED SCHEDULE</b>

**PROPERTY** | PREM NO. | BLDG NO. | PREM NO. | BLDG NO. | PREM NO. | BLDG NO.

**SEE ATTACHED SUPPLEMENTAL DECLARATIONS**

Business Income/Extra Expense	ACTUAL LOSS SUSTAINED
Premium:	<b>Included</b>

Deductible \$ **SEE ATTACHED SUPPLEMENTAL DECLARATIONS**

#### OPTIONAL COVERAGES

**SEE ATTACHED SUPPLEMENTAL DECLARATIONS**

#### LIABILITY AND MEDICAL PAYMENTS

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 paragraph D.4 of the Businessowners Coverage Form.

	Limits of Insurance
Liability and Medical Expenses	\$1,000,000 Per Occurrence
Medical Expense	\$1,000 Per Person
Damage to Premises Rented to You	\$50,000 Any One Premises

Other Than Products/Completed Operations Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal/Advertising Injury	\$1,000,000

**TOTAL PREMIUM** **\$23,113.00**

**FORMS AND ENDORSEMENTS: SEE ATTACHED SCHEDULE**

During the past three years no insurer has canceled any insurance issued to the name insured, similar to that afforded hereunder, unless otherwise stated herein.

*THESE DECLARATIONS, TOGETHER WITH THE COVERAGE FORM(S), COMMON POLICY CONDITIONS AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.*

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**Location Address(es)**

Prem. No.	Bldg. No.	Address
1	1	215 Elk Ave, Crested Butte, CO, 81224

**Description of Premises**

Prem. No.	Bldg. No.	Occupancy	Construction
1	1	Offices - Landlord Risk	Frame

**Coverages**

Prem. No.	Bldg. No.	Coverages	Limit of Insurance	Automatic increase in Insurance	Ded	Wind/Hail Ded
1	1	Building - RC	\$2,980,700	9%	\$5,000	1%

**Optional Coverages**

Prem. No.	Bldg. No.	Coverages	Limit	Ded
1	1	Equipment Breakdown deductible ---- total sublimit on: \$2,980,700 expediating expenses perishable good computer equipment hazardous substances	\$2,980,700	\$5,000
1	1	Ultimate Property Advantage		
1	1	Ultimate Liability Advantage		
1	1	Sewer Backup	\$15,000	\$0
1	1	Hired & Non-owned Auto Liability-Combined	\$1,000,000	
1	1	Ordinance or Law Coverage 1 Limit Coverage 2 and 3 Combined Limit Ordinance or Law Coverage Business Income/Extra Expense BI/EE Limit	\$2,980,700 \$1,000,000	\$5,000 Yes \$298,070

**Form Schedule**

*Forms and Endorsements applying to this Coverage Part and made part of this policy at time of issue:*

**FORMS APPLICABLE TO ALL PREMISES AND COVERAGES**



Form	Edition	Description	Premis-Bldg	Ded	Limit	Premium
000-BOP	07-15	Businessowners Forms	ALL			
BOP0882	11-01	Bodily Injury Property Damage Due to Mold Exc	ALL			
BOP0996	05-00	Deductible Clause	ALL			
BOP P 02	01-21	Policyholder Notice	ALL CO			
BP0417	01-10	Employment-Related Practices Exclusion	ALL CO			
BP0517	01-06	Exclusion - Silica or Silica- Related Dust	ALL			
BP 00 03	02-22	Businessowners Coverage Form	ALL CO			
BP 01 81	07-02	Colorado Changes	ALL CO			
BP 05 01	07-02	Calculation of Premium	ALL			
BP 05 15	12-20	Disclosure Pursuant to TRIA	ALL			
BP 05 23	01-15	Cap Losses from Certified Acts of Terrorism	ALL			
BP 14 86	07-13	Communicable Disease Exclusion	ALL CO			
BP 15 04	12-23	Excl - Access/Disclosure of Confidential Info	ALL CO			
BP 15 60	02-21	Cyber Incident Exclusion	ALL			
BP0526M	01-16	Excl of Certified Acts of Terrorism Inv N/B/C	ALL CO			
MFM 001	05-24	Policyholder Notice	ALL			
MFM 001A	03-20	Midwest Family Mutual Service Fee Schedule	ALL			
MFMBP037	07-19	Medical Expense at Your Request End	ALL CO			
MFMBP038	12-22	Wind/Hail Loss Settlement Provisions	ALL CO			
MFMBP041	04-23	War and Cyber War Exclusion	ALL CO			
MFMBP-02	09-15	Asbestos Exclusion	ALL			
MWILP001	01-04	US Treasury Dept OFAC Advisory Notice	ALL			
PRIV NTC	12-22	Privacy Policy Notice	ALL			
BOP0026	01-16	Equipment Breakdown Coverage	1-1			
BOP 0015	09-15	Sewer Backup Endorsement	1-1			
BP0404	01-10	Hired Auto & Non-Owned Auto Liability	ALL CO			
BP0446	07-13	Ordinance or Law Coverage	1-1			
BP-14-81	07-13	Limitations on Coverage for Roof Surfacing	1-1			
MFM CLRF	01-13	Cyber Liability Rejection Form	ALL			
MFMBP029	08-15	Windstorm or Hail Percentage Deductibles 1%	1-1			
MFMBP035	10-19	Ultimate Property Advantage Endorsement	1-1			
MFMBP036	09-18	Ultimate Liability Advantage Endorsement	1-1			
MFMIL005	09-15	Business Income/Extra Expense Limit	ALL			
IR 08 84	03-18	Commercial (BOP/Garage) Identity	ALL	\$500	25,000	\$27.00

Form	Edition	Description	Premis-Bldg	Ded	Limit	Premium
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Recovery Cov

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION – ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFORMATION**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following is added to Paragraph **1. Applicable To Business Liability Coverage** of **B. Exclusions** under **Section II – Liability**:

This insurance does not apply to:

### **Access Or Disclosure Of Confidential Or Personal Material Or Information**

"Bodily Injury", "property damage" or "personal and advertising injury", arising out of any access to or disclosure of any person's or organization's confidential or personal material or information, including:

- a.** Patents, trade secrets, processing methods, customer lists;
- b.** Financial information, credit card information;

- c.** Health information, biometric information; or
- d.** Any other type of nonpublic material or information.

This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal material or information.



## Annual Meeting of the Members Notice

Midwest Family Mutual Insurance Company (Company) is a “Mutual” form of insurance company. As a Policyholder, you are a “Member” of the Company and have the right to influence the business of the Company. Each Policyholder “member” is entitled to one vote regarding any Company business conducted at this Annual Meeting of the Members.

**The Company’s 2025 Annual Meeting of the Members will be held on the first Monday in May at 10:00 a.m. CST at The Rewind Hotel - Boardroom, 6075 Mills Civic Parkway, West Des Moines, Iowa.**



President



Secretary



## Privacy Policy Notice

This notice is being provided for informational purposes and requires no additional action from you.

Midwest Family Mutual and Midwest Family Advantage value you as a customer and have always safeguarded the information that is collected in order to provide you with the best possible products and services. Federal and state laws require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

We may collect non-personal information and personal information. Non-personal information is information that could not be used to identify you. Personal information is information that could be used to identify you including (but not limited to) your name, address, telephone number, email address, and/or Social Security number. This information is only collected when you voluntarily provide it to us. Personal information is collected from you for business purposes only. You provide us with most of the information about you that we use in evaluating your application and servicing your insurance policy.

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information we receive from our agents; and
- Information we receive from consumer reporting agencies.

Depending on the nature of your coverage, we may collect information about you from third parties, such as other persons proposed for coverage under your policy or the State Motor Vehicle Department concerning your driving record.

We may disclose the following kinds of non-public personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, Social Security number, and driver's license number;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted by law. In some cases, this may mean information can be disclosed to third parties without your authorization. This is only done within the law and with parties that facilitate the underwriting of risk, settlement of claims, reinsurance of these functions or to comply with regulatory requirements. We do not release information for any marketing purpose.

We restrict access to non-public personal information about you to employees or agents to allow them to provide you with products or to provide you benefits or services under them. We maintain strict physical,

**Midwest Family Mutual Insurance Company  
Midwest Family Advantage Insurance Company**

electronic, and procedural safeguards that comply with state and federal regulations to guard your non-public personal information.

You have the right to obtain access to certain items of information we have collected about you, and you have the further right to request correction of information if you feel it is inaccurate. To correct information about you, send a written request, explaining your desired correction. Within 30 days, we will either make the requested correction or tell you why we will not. We cannot correct Consumer Report Information. To do this, you must contact the consumer reporting agency that provided it.

We would also be pleased to tell you about our policies and procedures for the privacy of your information. For additional information or to access your information, please contact us in one of the following ways:

Midwest Family Mutual Insurance Company  
Midwest Family Advantage Insurance Company  
4401 Westown Parkway, Suite 305  
West Des Moines, IA 50266  
Tel: 763-951-7000  
Toll Free: 1-800-225-5636  
Fax: 763-951-7092  
Email: [service@midwestfamily.com](mailto:service@midwestfamily.com)