

COMMON POLICY DECLARATIONS



COMPANY NAME: Landmark American Insurance Company

BRANCH ADDRESS: 945 East Paces Ferry Road, Suite 1800, Atlanta, GA 30326-1160

POLICY NO.: LHD933004 RENEWAL OF: LHD428606

NAMED INSURED AND MAILING ADDRESS: PRODUCER:

The Timbers Owners Association, Inc.  
c/o Toad Property Management  
P O Box 2776  
Crested Butte, CO 81224

THIS CONTRACT IS DELIVERED AS SURPLUS LINES INSURANCE UNDER THE 'NONADMITTED INSURANCE ACT'. THE INSURER ISSUING THIS CONTRACT IS NOT ADMITTED IN COLORADO BUT IS AN ELIGIBLE NONADMITTED INSURER. THERE IS NO PROTECTION UNDER THE PROVISIONS OF THE 'COLORADO INSURANCE GUARANTY ASSOCIATION ACT'.

Joel D. Cavaness

POLICY PERIOD: From 5/25/2023 To 5/25/2024 12:01 A.M. Standard Time at your Mailing Address above.

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.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

COVERAGE PARTS		PREMIUM		COMM.
Commercial Property	RSG 40001 0719		\$	DO NOT WRITE IN THIS AREA
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STATE ASSESSMENTS & FEES			\$	
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FORMS APPLICABLE TO ALL COVERAGE PARTS:

SEE SCHEDULE OF POLICY ATTACHMENTS AND FORMS, RSG 94106 1009

BUSINESS DESCRIPTION: Condominium Association

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

Countersigned: July 07, 2023 Date MC By: [Signature] Authorized Representative

Policy Number: LHD933004  
Insurer: Landmark American Insurance Company  
Named Insured: The Timbers Owners Association, Inc.

**NOTICE - REJECTION OF TERRORISM COVERAGE**

Coverage has been “rejected” by the Insured for all acts of terrorism including but not limited to “certified acts of terrorism” under the federal Terrorism Risk Insurance Act.