0106-ST-1-1001

A STOCK COMPANY WITH

Po Box 2915 Bloomington IL 61702-2915

Named Insured

AT2

001961 3125^{M-20-2866-FC06} F V

MERIDIAN LAKE MEADOWS ASSOCIATION INC PO BOX 2776

CRESTED BUTTE CO 81224-2776

Խմգլինմիլիրկովիքկիլիլիկոնիկիլիլիլուկովիլի

Policy Number 96-CN-1070-2

30-014-1070-2

Policy Period 12 Months MAR 1 2025 MAR 1 2026
The policy period begins and ends at 12:01 am standard time at the premises location.

Agent and Mailing Address
KLINGSMITH INS AND FIN SVC INC
114 N BOULEVARD ST STE 205
GUNNISON CO 81230-3011

PHONE: (970) 642-3259

Residential Community Association Policy

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: HOMEOWNERS ASSOCIATION

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

POLICY PREMIUM \$ 1,513.00

Disaster Mitigation \$ 2.00

Total Amount \$ 1,515.00

Discounts Applied: Renewal Year Claim Record

Prepared JAN 02 2025 CMP-4000

© Copyright, State Farm Mutual Automobile Insurance Company, 2008 Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Residential Community Association Policy for MERIDIAN LAKE MEADOWS Policy Number 96-CN-1070-2

SECTION I - PROPERTY SCHEDULE

Location Number	Location of Described Premises	Limit of Insurance* Coverage A - Buildings	Coverage B - Business Personal Property
001	LOTS 1-56 MERIDIAN LAKE MEADOWS CRESTED BUTTE CO 81224	No Coverage	No Coverage

AUXILIARY STRUCTURES

Location Number	Description	Limit of Insurance* Coverage A - Buildings	Coverage B - Business Personal Property	
001A	Fence, walls, etc.	\$ 6,500	See Prop Sch	

^{*} As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index:

264.9

SECTION I - DEDUCTIBLES

Basic Deductible

\$1,000

LIMIT OF



RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for MERIDIAN LAKE MEADOWS Policy Number 96-CN-1070-2

Special Deductibles:



0206-ST-1-1001

Money and Securities Equipment Breakdown \$250 \$1,000 **Employee Dishonesty**

\$250

Other deductibles may apply - refer to policy.

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

	COVERAGE	INSURANCE
Collapse		Included
Damage T	o Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Rei	moval	25% of covered loss
Equipment	t Breakdown	Included
Fire Depar	rtment Service Charge	\$5,000
Fire Exting	guisher Systems Recharge Expense	\$5,000
Glass Exp	enses	Included
	Cost Of Construction And Demolition Costs (applies only whe a replacement cost basis)	n buildings are
	quired Business Personal Property (applies only if this policy p B - Business Personal Property)	rovides \$100,000
	quired Or Constructed Buildings (applies only if this policy prov A - Buildings)	ides \$250,000
Ordinance	Or Law - Equipment Coverage	Included
Preservation	on Of Property	30 Days
Water Dan	nage, Other Liquids, Powder Or Molten Material Damage	Included

Prepared JAN 02 2025 CMP-4000

© Copyright, State Farm Mutual Automobile Insurance Company, 2008
Includes copyrighted material of Insurance Services Office, Inc., with its permission.

Residential Community Association Policy for MERIDIAN LAKE MEADOWS Policy Number 96-CN-1070-2

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

그	LIMIT OF
Loren vorte engli COVERAGE	INSURANCE
Accounts Receivable On Premises Off Premises	\$50,000 \$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$25,000
Valuable Papers And Records On Premises Off Premises	\$10,000 \$5,000



Residential Community Association Policy for MERIDIAN LAKE MEADOWS Policy Number 96-CN-1070-2



SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

	COVERAGE		American Enforsement Enadurs Offices Entrepanden	LIMIT OF INSURANCE
Back-Up of Se	wer or Drain			Included
Employee Dish	nonesty			\$25,000
Loss Of Incom	oss Of Income And Extra Expense		Actual Loss Sustain	ned - 12 Months

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000
AGGREGATE LIMITS	LIMIT OF
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

Prepared JAN 02 2025 CMP-4000

Residential Community Association Policy for MERIDIAN LAKE MEADOWS Policy Number 96-CN-1070-2

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

CMP-4100	Businessowners Coverage Form
FE-6999.3	*Terrorism Insurance Cov Notice
CMP-4206.2	Amendatory Endorsement
CMP-4815	Directors/Officers Endorsement
CMP-4550	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4710	Employee Dishonesty
CMP-4508	Money and Securities
CMP-4705.2	Loss of Income & Extra Expnse
FE-3650	Actual Cash Value Endorsement
CMP-4561.4	Policy Endorsement
FD-6007	Inland Marine Attach Dec
	* New Form Attached

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Muhille Mancias Secretary

President

State Farm

RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for MERIDIAN LAKE MEADOWS Policy Number 96-CN-1070-2



NOTICE TO POLICYHOLDER:

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date. If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

Your coverage amount....

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc. using information you provide about your structure. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your structure. State Farm ocean not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.

Colorado law requires that we provide the following information to you:

In addition to other allowable reasons for which your policy premium may have been adjusted upward or downward from your prior renewal, your premium increased due to the following:

An increase in the estimated cost of anticipated claims and expenses for State Farm's commercial multi-peril business in Colorado.

Please contact your State Farm agent if you have any questions about your policy.

Prepared JAN 02 2025 CMP-4000

and the second s

I make a commend that you see and kimits that great your needs. We recommend that you are nigge a cover on their



STATE FARM FIRE AND CASUALTY COMPANY A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

INLAND MARINE ATTACHING DECLARATIONS

Po Box 2915 Bloomington IL 61702-2915

Named Insured

M-20-2866-FC06 F V

96-CN-1070-2

Policy Period 12 Months Effective Date MAR 1 2025 Expiration Date MAR 1 2026

The policy period begins and ends at 12:01 am standard time at the premises location.

Policy Number

0506-ST-1-1001

MERIDIAN LAKE MEADOWS ASSOCIATION INC PO BOX 2776 CRESTED BUTTE CO 81224-2776

ATTACHING INLAND MARINE

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Annual Policy Premium

Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

Forms, Options, and Endorsements

FE-8739 FE-8743.1

Inland Marine Conditions Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

Prepared JAN 02 2025 FD-6007

© Copyright, State Farm Mutual Automobile Insurance Company, 2008 Includes copyrighted material of Insurance Services Office, Inc., with its permission.

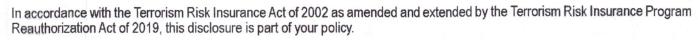
ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

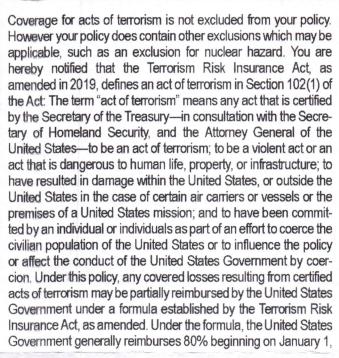
ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDU(AMOU		ANNUAL PREMIUM	
FE-8743.1	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ 10,000 10,000	\$	500	Included Included	

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY-

Page 1 of 1



POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE



2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERROR-ISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UN-DER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUB-JECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

FE-6999.3

©, Copyright, State Farm Mutual Automobile Insurance Company, 2020

StateFarm