
HSB TechAdvantage™ Common Policy Renewal Declarations

Presented by: **A J Gallagher Risk Mgmt Svcs**
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To report a claim - Call 1-888-HSB-LOSS (472-5677); Fax 1-888-329-5677.
For questions and information about your policy – Call 1-800-472-1866.

Issue Date..... 02/24/2023

Policy Number FBP2367538

Named Insured:
The Timbers Owners Association

Mailing Address..... PO BOx 2776
c/o Toad Property Management
Crested Butte, CO 81224

Policy Period..... 05/25/2023 to 05/25/2024 at 12:01 A.M.
Standard Time at the above Mailing Address

Annual Premium\$1,405.00

Notices: Your policy may contain a Notice to Policyholders. State-specific notices are contained in the applicable 'State Changes' documents, attached at the end of your policy. Other notices may appear at the beginning of your policy.

Common Policy Renewal Declarations

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This policy is made up of these Declarations and the following forms:

Description	Form No.		
Equipment Breakdown Coverage Part Declarations No. 1	TEC	EBCDEC	07/2015
Schedule of Locations	EFB	SCHLOCS	11/2014
Agreement and Conditions		6670	07/2015
HSB TechAdvantage™ Equipment Breakdown Coverage Form		TEC150	07/2015
Additional Interests Endorsement	END	ADDLINT	07/2015
Terrorism Risk Insurance Act Disclosure	END	EBTRIA	01/2015
Colorado Changes	FBP	CO	05/2011
Data Compromise Coverage and Identity Recovery Coverage Schedule	DC-IDR	SCH	01/2012
Data Compromise Coverage	TEC	DC	07/2015
Identity Recovery Coverage	TEC	IDR	07/2015

Equipment Breakdown Coverage Part Declarations No. 1

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These coverages apply to any location listed on the Schedule of Locations for Equipment Breakdown Coverage Part Declarations No. 1.

Covered Cause of Loss

Accident..... Included

Electronic Circuitry Impairment..... Included

The Covered Cause of Loss for this Equipment Breakdown Coverage always includes "accident."
If indicated as Included above, the Covered Cause of Loss for this Equipment Breakdown Coverage also includes "electronic circuitry impairment."

Coverages	Limits
Equipment Breakdown Limit.....	\$7,725,000
Property Damage.....	Included
Business Income.....	\$300,000
Extra Expense.....	Combined with Business Income
Civil Authority.....	Combined with Business Income
Contingent Business Income.....	\$25,000
Data Restoration.....	\$50,000
Demolition.....	\$50,000
Expediting Expense.....	\$50,000
Green.....	\$25,000
Hazardous Substances.....	\$50,000
Mold.....	\$25,000
Newly Acquired Locations.....	\$250,000
Off Premise Equipment Breakdown.....	\$25,000
Ordinance or Law.....	\$25,000
Perishable Goods.....	\$25,000
Public Relations.....	\$5,000
Service Interruption.....	\$100,000

Equipment Breakdown Coverage Part Declarations No. 1

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Deductibles

Direct.....	\$5,000.00
Except A/C and Refrigerating Equipment	\$25.00 per HP, Minimum of \$5,000.00
Indirect	24 Hours

Other Conditions

Interruption of Service Waiting Period:	24 Hours
Extended Period of Restoration	5 Days
Newly Acquired Locations	90 Days

Covered Services as defined under "interruption of service" includes "cloud computing service".

Schedule of Locations

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Location Number	Coverage Part Declarations Number	Location Address
1	1	The Timbers Owners Association 20 MARcellina Ln Crested Butte, CO 81225