

January 14, 2019  
Policy #: 4188856

Neil-Garing Insurance  
PO Box 1576  
Glenwood Springs, CO 81602  
(970) 945-9111

Affinity/10.00

ITEM 2. POLICY PERIOD: FROM: 01/01/2019 TO 01/01/2020  
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 3 A. 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

(Please contact Pinnacol Assurance for information on coverage outside the state of Colorado)

D. This policy includes the attached endorsements and schedules:

414	Notification of Change in Ownership Endorsement
511	Other State Endorsement
CAT09	Catastrophe (Other than Certified Acts of Terrorism)
TRPRA	Terrorism Risk Insurance Program Reauthorization Act of 2015

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 advanced premium are also a part of this policy.

**Coverage Information for 4188856**

ESTIMATED PREMIUM

**Location:** Gateway Condominiums Homeowners Associat  
18 Snowmass Road  
Mount Crested Butte, CO 81225

**Period:** 01/01/2019 - 01/01/2020

Class	RT	Description	Emp	Payroll	Rate	Prem Charge
901505	EM	Building or property management-all other employees	.00	\$333	3.718000	\$12
<b>Total for Gateway Condominiums Homeowners Associat</b>				<b>\$333</b>		<b>\$12</b>

Description	Period	Adjustment	Amount
Ratable Manual Premium	01/01/2019 - 01/01/2020		\$12
Increased Limits (500,000/500,000/500,000)	01/01/2019 - 01/01/2020	1.008	\$0
Increased Limits Minimum Premium	01/01/2019 - 01/01/2020		\$75
Designated Provider Discount	01/01/2019 - 01/01/2020	.975	\$2-
Minimum Premium	01/01/2019 - 01/01/2020		\$45
Annual Policy Fee	01/01/2019 - 01/01/2020		\$195
Terrorism Insurance Coverage	01/01/2019 - 01/01/2020		\$0
Catastrophe Insurance Coverage	01/01/2019 - 01/01/2020		\$0
Net Estimated Annual Premium	01/01/2019 - 01/01/2020		\$325

**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, \$0.01 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.

***This Policy Information Page reflects coverage, premium and payroll information as of the date of issuance.***

January 14, 2019  
Policy #: 4188856

Neil-Garing Insurance  
PO Box 1576  
Glenwood Springs, CO 81602  
(970) 945-9111

## Your Pinnacol Team

**Policy** 4188856 **Period Period Effective Date** 01/01/2019

**Policyholder** Gateway Condominiums Homeowners Association

**Team** Diversified A  
**Local Phone** 303.361.4300  
**Toll Free Phone** 877.361.4300

**Local Fax** 303.361.5300  
**Toll Free Fax** 888.329.2208

Position	Team Member	Email	Phone
Team Leader	Sarah Bensman	sarah.bensman@pinnacol.com	303.361.4301
Underwriter	Levi Hunold	levi.hunold@pinnacol.com	303.361.4179
Safety Consultant	Tammy Minter	tammy.minter@pinnacol.com	303.361.4336
Claim Representative	Mark Persich	mark.persich@pinnacol.com	303.361.4261

**For questions about your policy, please contact your agent or your Pinnacol Assurance Team**

*As your team, we would like to sincerely thank you for your business. We look forward to serving you!*

## Billing and Payment Options

Pinnacol Assurance makes it easy to pay your workers' compensation insurance invoices by offering four payment options:

- Credit Card
- Electronic funds transfer (EFT)
- Online bill paying
- Mail directly to our bank's payment processing center

For added convenience, you can select the invoice (billing cycle) date that works best for your company.

### Billing Cycle

You can change the invoice (billing cycle) date of your premium invoices to the day of the month that works best for you. By setting an invoice date, you maintain greater control over your company's cash flow.

### Electronic Funds Transfer

Pinnacol Assurance's Electronic Funds Transfer (EFT) process allows us to transfer funds on a specified date from your savings or checking account to pay your bill. To make a payment using EFT, visit Pinnacol.com, sign in to the Policyholder Portal and select the Pay My Bill icon. You can also contact our Customer Experience Team for assistance anytime between 7 a.m. and 5:30 p.m.

### Online Bill Paying

With online bill paying, you are able to manage your bills without having to worry about paper invoices or checks. If you elect to pay Pinnacol through your bank's online bill service you must:

- Use your policy number as your account number.
- Send payments to the payment processing center.
- Verify with your bank how long it will take for the payment to reach Pinnacol. Each bank has its own timeline.

### Credit Card Payment

To pay your bill with a personal or corporate credit card, visit Pinnacol.com, sign in to the Policyholder Portal and select the Pay My Bill icon. You can also contact our Customer Experience Team for assistance anytime between 7 a.m. and 5:30 p.m.

### Mail Directly to Bank

If you choose to mail payments, it is important to understand our billing process and timeline so that you may adjust your mailing accordingly. To avoid cancellation of your policy, keep the following time frames in mind to allow sufficient time for delivery and posting of your mailed payment.

- Invoices are due 20 days after issuance. Renewal invoices are mailed 35 days before the renewal month and are due 20 days after issuance. Payments must be mailed directly to the payment processing center.
- Please include the payment coupon with your payment and write your policy number on your check.
- Please allow sufficient time for delivery and posting of your payment to avoid possible cancellation. On average, payments are posted the day after they are received at the payment processing center.
- If payment is not received by the due date, a notice of cancellation is issued and sent via certified mail. Please ensure overdue balances are resolved by the cancellation due date so your policy remains in effect.

For more information about what Pinnacol Assurance's technology can offer you, call Pinnacol Assurance at 303-361-4000 or 800-873-7242, or contact your insurance agent.

## Innovative Online Services

Pinnacol.com was designed to provide intuitive navigation, easy-to-order resources, a dedicated safety section, the ability to register for seminars, and even a comprehensive "En Español" section. The site was created to answer your questions about workers' compensation insurance and Pinnacol Assurance, as well as to make doing business with us as easy as possible.

Our online tools, which can be accessed at Pinnacol.com, provide quick, secure ways for you to submit information or to access details about your policy once you register. To register, visit Pinnacol.com and click sign in at the top of your screen. To complete the registration process, you will need your:

- Policy number
- Federal Tax ID Number (FEIN)
- Policy renewal date

Pinnacol.com provides access to all of the tasks you need to perform, including the following tools and information:

- Report an Injury
- Pay Your Bill
- Find a Medical Provider
- Request Certificate of Insurance
- Enter Wages or RTW Information
- Complete Your Audit Report
- Complete Your Payroll Report
- Manage OSHA Recordkeeping
- Monitor the progress of a claim
- Run claims summary reports by:
  - o Accident Type
  - o Body part
  - o Injury type
  - o Claim paid amounts by employee
  - o Date of injury or date received
- View billing and policy information
- Run reports that summarize policy information
- E-mail your underwriter or claims representative
- View a list of certificate holders

**For more information about what you can do online and how to register, call Pinnacol Assurance's Web Support Specialist at 303-361-4740 or 1-866-823-5466 (toll free), or contact your insurance agent.**

NCCI #: WC000414  
Policy #: 4188856

Neil-Garing Insurance  
PO Box 1576  
Glenwood Springs, CO 81602  
(970) 945-9111

**ENDORSEMENT: NOTIFICATION OF CHANGE IN OWNERSHIP ENDORSEMENT**

Experience rating is mandatory for all eligible insureds. The experience rating modification factor, if any, applicable to this policy, may change if there is a change in your ownership or in that of one or more of the entities eligible to be combined with you for experience rating purposes. Change in ownership includes sales, purchases, other transfers, mergers, consolidations, dissolutions, formations of a new entity and other changes provided for in the applicable experience rating plan manual.

You must report any change in ownership to us in writing within 90 days of such change. Failure to report such changes within this period may result in revision of the experience rating modification factor used to determine your premium.