# **BUSINESS KEY POLICY**

Non-assessable policy Issued by

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

6000 American Pkwy Madison WI 53783-0001 (608) 249-2111

Member of American Family Insurance Group

#### THIS POLICY CONSISTS OF:

- DECLARATIONS
- ONE OR MORE COVERAGE PARTS. A COVERAGE PART CONSISTS OF:
  - ONE OR MORE COVERAGE FORMS
  - APPLICABLE FORMS AND ENDORSEMENTS
- COMMON POLICY CONDITIONS

# AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

# **COMMON DECLARATIONS**

POLICY NUMBER 05 XT3321-01

COMPANY CODE 0019-BLBK-CO

CUSTOMER BILLING ACCOUNT 018-175-933 66

NAMED INSURED

RIVERLAND LOT OWNERS ASSOCIATION

MAILING

PO BOX 561

**ADDRESS** 

CRESTED BUTTE CO 81224-0561

POLICY PERIOD

FROM 06/04/2019 TO 06/04/2020

12:01 A.M. Standard Time at your mailing address shown above.

FORM OF BUSINESS:

CORPORATION

**BUSINESS DESCRIPTION:** 

HOMEOWNERS ASSOCIATION

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.

PREMIUM

COMMERCIAL GENERAL LIABILITY COVERAGE PART

\$231.00

**TOTAL PREMIUM** 

\$231.00

Forms and endorsements applying to all coverage parts and made part of this policy at time of issue:

BK 00 00 08 18

AUTHORIZED REPRESENTATIV

Willia B. Westert

Fech

COUNTERSIGNED LICENSED RESIDENT AGENT

AGENT 013-307

CLARIE BROSCHINSKY AGENCY LLC

1140 N MAIN ST STE D

GUNNISON

CO 81230-2460

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ENTRY DATE 03/06/2019

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#### AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

## COMMERCIAL GENERAL LIABILITY COVERAGE PART **DECLARATIONS**

POLICY NUMBER 05 XT3321-01

COMPANY CODE 0019-BLBK-CO

NAMED

RIVERLAND LOT OWNERS ASSOCIATION

INSURED

PO BOX 561

MAILING

CRESTED BUTTE CO 81224-0561

**ADDRESS** 

LIMITS OF INSURANCE

GENERAL AGGREGATE LIMIT (OTHER THAN PRODUCTS-COMPLETED OPERATIONS)	\$2,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$2,000,000
PERSONAL & ADVERTISING INJURY LIMIT	\$1,000,000
EACH OCCURRENCE LIMIT	\$1,000,000
DAMAGE TO PREMISES RENTED TO YOU LIMIT - ANY ONE PREMISES	\$100,000
MEDICAL EXPENSE LIMIT - ANY ONE PERSON	\$5,000

#### LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY

LOCATION 0001

PREMISES 001

HWY 135

CRESTED BUTTE GUNNISON COUNTY CO 81224

CLASSIFICATION

.ASSITIO	ATION	PREMIUN				
ODE	DECODIDATION	RASIS				

CODE	DESCRIPTION	BASIS	R/	ATE	ADVANCE PREMIUM		
			ALL OTHER	PR/ CO	ALL OTHER	PR/ CO	

09030 HOMEOWNERS ASSOCIATION

PRODUCTS-COMPLETED OPERATIONS ARE

SUBJECT TO THE GENERAL AGGREGATE LIMIT

4.473 38

(007)(A)

A=EACH ONE

007=UNITS

**BALANCE TO MINIMUM** 

\$61.00

\$170.00

TOTAL ADVANCE PREMIUM

\$231.00

Forms and endorsements applying to this coverage part and made part of this policy at time of issue:

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AGENT 013-307 CLARIE BROSCHINSKY AGENCY LLC 1140 N MAIN ST STE D CO 81230-2460 GUNNISON

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AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

POLICY NUMBER 05 XT3321-01

COMPANY CODE 0019-BLBK-CO

AUTHORIZED REPRESENTATIVE William B. Wester

Secretary

COUNTERSIGNED LICENSED RESIDENT AGENT

AGENT 013-307
CLARIE BROSCHINSKY AGENCY LLC
1140 N MAIN ST STE D
GUNNISON CO 81230-2460

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#### AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

#### **COMMON DECLARATIONS**

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AUTHORIZED REPRESENTATIVE

William B. Westert

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COUNTERSIGNED LICENSED RESIDENT AGENT

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1140 N MAIN ST STE D
GUNNISON CO 81230-2460

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All Coverage Parts included in this policy are subject to the following condition

#### POLICY PERIOD - RENEWAL OF COVERAGE

Insurance begins and ends at 12:01 A.M., Standard Time, at **your** mailing address and for the policy period shown in the declarations. The first Named Insured shown in the declarations may continue this policy for successive policy periods by paying the required premium on or before the effective date of each renewal policy period. If the premium is not paid when due, this policy expires at the end of the last policy period for which the premium was paid.

The premium for each policy period will be based on our current rates and rules.

If this policy replaces coverage in other policies terminating at 12:00 Noon (standard time) on the inception date of this policy, this policy shall be effective at 12:00 Noon (standard time) instead of at 12:01 A.M., Standard Time.

### Special Provisions for American Family Mutual Insurance Company, S.I. Policyholders

#### 1. MEMBERSHIP AND VOTING

While this policy is in force, each insured named in the Declarations is considered an owner or policyholder and a member of the American Family Insurance Mutual Holding Company (AFIMHC) of Madison, Wisconsin. As a member, you are entitled to one vote at all meetings either in person or by proxy. You can only cast one vote regardless of the number of policies or coverage you purchased. If two or more persons qualify as a member under a single policy, they are considered one member for purposes of voting. The owner of a group policy will have one vote regardless of the number of persons insured or coverage purchased. Fractional voting is not allowed. If you are a minor, any vote will be given to your parent or legal guardian.

#### 2. ANNUAL MEETINGS

The Annual Meetings are held at the Home Office: 6000 American Parkway, Madison, Wisconsin, on the first Tuesday of March at 2:00 P.M. Central Standard Time. Notice in this policy shall be sufficient notification.

#### 3 DIVIDENDS

If any dividends are declared, you will share in them according to law and under conditions set by the Board of Directors.

This policy is signed at Madison, Wisconsin, on **our** behalf by **our** President and Secretary. If it is required by law, it is countersigned on the declarations by **our** authorized representative.

President

William B. West

This is not a complete and valid contract without accompanying DECLARATIONS properly executed.