

General Liability

| Company | Policy Term | Policy Number |
|---------------------------|---------------------|---------------|
| Central Insurance Company | 9/1/2021 - 9/1/2022 | CLP8672477 |

| First Named Insured |
|--|
| Willow Creek Townhomes Association, Inc. |

Limits & Deductibles

| Coverage | Limit/Deductible |
|---|------------------|
| General Aggregate | \$2,000,000 |
| Products & Completed Operations Aggregate | \$2,000,000 |
| Each Occurrence | \$1,000,000 |
| Personal & Advertising Injury | \$1,000,000 |
| Damage to Premises Rented to You | \$300,000 |
| Medical Expense (Any One Person) | \$5,000 |
| Hired and Non-Owned Auto | Included |

Schedule Of Hazards

| Loc # | Address |
|-------|---|
| 1 | 19 Castle Creek Road, Mt. Crested Butte, CO 81225 |

| Class Code | Classification | Premium Basis | Exposure |
|------------|--|---------------|----------|
| 62003 | Condominium Residential - Association Risk Only | Unit | 1 |
| 62003 | Condominium Residential - Association Risk Only | Unit | |

Forms & Endorsements (Including, but not limited to)

| Form # | Name | Remarks |
|---------|---|---|
| CG-2144 | Limitation of Coverage to Designated Premises | |
| CG-2004 | Additional Insured Condo Unit Owners | |
| CG-2132 | Communicable Disease Exclusion | |
| CG-2147 | Exclusion Employment Related Practices | |
| CG-2425 | Limited Fungi or Bacteria Coverage | \$25,000 - Aggregate |
| CG-4014 | Cannabis Exclusion | |
| 8-1889 | General Liability Plus Endorsement | |
| 8-2313 | Premises Pollution Legal Liability Insurance Endorsement | \$50,000 - Each Pollution Condition \$50,000 - Aggregate \$500 - Deductible per Occurrence 09/01/2020 - Retro Date |
| CG-0001 | Commercial General Liability Coverage Form | |
| CG-2106 | Exclusion - Access or Disclosure of Confidential or Personal Informati | |
| CG-2109 | Exclusion - Unmanned Aircraft | |
| CG-2175 | Exclusion of Certified Acts of Terrorism | |
| CG-2186 | Exclusion Exterior Insulation and Finish Systems | |

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|---------|--|--|
| CG-2196 | Silica or Silica Related Dust Exclusion | |
| CG-2426 | Amendment of Insured Contract Definition | |
| CG-4012 | Exclusion all Hazards in Connection with Electronic Smoking | |
| IL-0021 | Nuclear Energy Liability Exclusion Endorsement Broad Form | |
| IL-0125 | Colorado Changes Civil Union | |
| 8-1529 | Quick Reference Commercial General Liability Coverage | |
| 8-1541 | Hired & Non-Owned Auto Liability | |
| 8-1834 | Amendment of Primary and Excess Provisions | |
| 8-2203 | Limited Exclusion Operations Covered by Consolidated Wrap-Up | |
| I-2343 | Amendment of Liquor Liability Exclusion | |
| 20-1934 | Exclusion Asbestos / Lead | |



Commercial Property

| Company | Policy Term | Policy Number |
|---------------------------|---------------------|---------------|
| Central Insurance Company | 9/1/2021 - 9/1/2022 | CLP8672477 |

| First Named Insured |
|--|
| Willow Creek Townhomes Association, Inc. |

Coverages

| Loc # | Bldg # | Address | Description | | | |
|---|-------------|---|------------------|-------------|------------|-----------------|
| 0 | 0 | 19 Castle Creek Road, Mt. Crested Butte, CO 81225 | | | | |
| Coverage | Amount | Cause of Loss | Valuation | Coinsurance | Deductible | Inflation Guard |
| Building | \$4,442,000 | Special (Including theft) | Replacement Cost | 0% | \$5,000 | 6.6% |
| Building Ordinance or Law | \$4,442,000 | Special (Including theft) | Replacement Cost | 0% | \$5,000 | |
| Building Ordinance Demolition Cost | \$250,000 | Special (Including theft) | Replacement Cost | 0% | \$5,000 | |
| Building Ordinance Increased Cost of Construction | \$250,000 | Special (Including theft) | Replacement Cost | 0% | \$5,000 | |
| Backup - Sewers and Drains | \$75,000 | Special (Including theft) | Replacement Cost | 0% | \$5,000 | |

Additional Coverages

| Description | Limit |
|-------------------------------------|-----------|
| Ordinance or Law (A - Included) B&C | \$250,000 |
| Water & Sewer Backup | \$100,000 |

Forms & Endorsements (Including, but not limited to)

| Form # | Name | Remarks |
|---------|---|--|
| 14-3049 | Central Premier Plus Property Extensions | \$50,000 - Limit \$1,000 - Deductible |
| CP-0140 | Exclusion of Loss Due to Virus or Bacteria | |
| CP-0405 | Ordinance or Law Coverage | |
| CP-1038 | Discharge from Sewer, Drain or Sump (Not Flood Related) | |
| CP-9903 | Cannabis Exclusion | |
| 14-3064 | Equipment Breakdown Coverage | |
| 14-3830 | Cyber Incident Exclusion | |
| CP-0017 | Condominium Association Coverage Form | |
| CP-0090 | Commercial Property Conditions | |

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|---------|--|--|
| CP-1030 | Causes of Loss Special Form | |
| CP-1034 | Exclusion of Loss Due to By-Products or Production or Processing | |
| 14-2012 | Quick Reference Commercial Property Coverage Part | |
| 14-3603 | Policyholder Notice - Equipment Breakdown Coverage | |



Excess Liability

| Company | Policy Term | Policy Number |
|---------------------------|---------------------|---------------|
| Central Insurance Company | 9/1/2021 - 9/1/2022 | CXS8672478 |

| First Named Insured |
|--|
| Willow Creek Townhomes Association, Inc. |

Coverage Detail

| Description | Limit/Retention |
|---------------------------------|-----------------|
| Each Occurrence | \$1,000,000 |
| Personal and Advertising Injury | \$1,000,000 |
| Aggregate | \$1,000,000 |
| Retention | \$0 |

Underlying Coverages

| Policy Type | Carrier | Policy # | Effective Date | Expiration Date |
|---------------------------------------|---------------------------|------------|------------------|-----------------|
| Hired and Non-Owned Auto | Central Insurance Company | CLP8672477 | 9/1/2021 | 9/1/2022 |
| Underlying Coverage | | | Underlying Limit | |
| Combined Single Limit - Each Accident | | | \$1,000,000 | |

| Policy Type | Carrier | Policy # | Effective Date | Expiration Date |
|---|---------------------------|------------|------------------|-----------------|
| General Liability | Central Insurance Company | CLP8672477 | 9/1/2021 | 9/1/2022 |
| Underlying Coverage | | | Underlying Limit | |
| General Aggregate | | | \$2,000,000 | |
| Products & Completed Operations Aggregate | | | \$2,000,000 | |
| Each Occurrence | | | \$1,000,000 | |
| Personal & Advertising Injury | | | \$1,000,000 | |

Forms & Endorsements (Including, but not limited to)

| Form # | Name |
|---------|--|
| CU-0001 | Commercial Liability Umbrella Coverage Form |
| CU-0146 | Colorado Changes - Representations or Fraud |
| CU-2123 | Exclusion Nuclear Energy Liability Broad Form |
| CU-2135 | Exclusion of Certified Acts of Terrorism |
| CU-2158 | Communicable Disease Exclusion |
| CU-3420 | Exclusion All Hazards in Connection with an Electronic Smoking Device. |
| CU-3422 | Cannabis Exclusion |
| IL-0017 | Common Policy Conditions |
| IL-0125 | Colorado Changes - Civil Union |
| IL-0028 | Colorado Changes - Cancellation and Non-Renewal |
| 8-1970 | Employee Benefits Liability Coverage |

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|---------|--|
| 8-2004 | Limitation of Policy to Following Form Liability Coverage |
| 8-2074 | Liquor Liability Exclusion |
| 8-2413 | Exclusion Access or Disclosure of Confidential or Personal Information |
| 8-2416 | Colorado Changes Underlying Claims Made Coverage |
| 8-2535 | Policyholder Notice 2018 Commercial Umbrella |
| 8-2257 | Advisory Notice - 2018 Commercial Umbrella Endorsement Revision |
| 8-2560 | Advisory Notice to Policyholders Communicable Disease Exclusion |
| 20-1768 | Mutual policy Conditions Applicable to Central Mutual |
| 20-1769 | Provision Applicable to Central Mutual & All American Insurance |
| 20-1956 | Important Information about your Policy Renewal |
| 20-2143 | Available Pay Plans |

Directors & Officers Liability

| Company | Policy Term | Policy Number |
|------------------------------|----------------------|---------------|
| Continental Casualty Company | 7/11/2021 - 9/1/2022 | 618915404 |

| First Named Insured |
|--|
| Willow Creek Townhomes Association, Inc. |

Policy Information

| Description | Detail |
|----------------------------------|---|
| Entity: | Non-Profit Corporation |
| Type of Policy: | Directors & Officers Liability |
| Description of Operations: | Residential Association |
| Claims Made Coverage Form? | Yes |
| Limit of Liability (Each Claim): | \$1,000,000.00 |
| Limit of Liability (Aggregate): | \$1,000,000.00 |
| Amount of Retention: | \$1,000.00 |
| First Dollar Defense? | Yes |
| Additional Information: | Full Prior Acts: Yes Prior/Pending Date: 07/11/2020 Additional Defense: Yes Property Manager Included: Yes |

Forms & Endorsements

| Form # | Form/Endorsement Name | Remarks |
|-----------|---|--|
| CNA-77509 | Network Risk and Privacy Claim Endorsement | |
| CNA-77510 | Privacy Event Expense Endorsement | \$100,000 - Limit |
| CNA-77512 | Wage and Hour Law Claims Defense Costs Coverage | \$100,000 - Limit |
| CNA-77513 | Outside Director Endorsement | |
| CNA-77516 | Defense Costs Outside the Limits Endorsement | |
| CNA-77517 | Public Relations Event Expenses Endorsement | \$15,000 - Per Public Relations Event \$50,000 - Per Policy Period |
| CNA-80749 | Unlimited Extended Reporting Period for Past | Directors or Officers |
| CNA-95307 | Workplace Violence Act Endorsement (with Sublimit) | \$100,000 - Limit |
| GSL-40679 | Amend Settlement Endorsement | 80/20 Clause |
| GSL-40680 | Mediation Endorsement | 50% or \$5,000 retention reduction if mediation is used prior to arbitration or proceedings. |
| CNA-81758 | Notice Offer of Terrorism Coverage Disclosure of Premium | |
| G-145126A | Policyholder Notice Economic and Trade Sanctions Conditions | |
| G-145170 | Community Association Policy General Terms and Conditions | |
| 145171 | Community Association Liability Coverage Part | |

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|-----------|---|--|
| CNA-77511 | Amend Claims by Insured Exclusions Endorsement | |
| CNA-77515 | Supplementary Payment Defendant Reimbursement Endorsement | |
| CNA-81751 | Cap on Losses from Certified Acts of Terrorism Endorsement | |
| CNA-90997 | Immigration Claim Defense Costs Endorsement | |
| GSL-8393 | Remove Specified Peril | |
| GSL-8394 | Breach of Contract Defense Coverage with Sublimit Endorsement | |
| GSL-11876 | Bi-Lateral Optional Extended Reporting Period Endorsement | |
| CNA-80748 | First Dollar Defense Endorsement | |
| G-145127 | Cancellation and Non-Renewal Endorsement - Colorado | |
| G-145129 | Amendatory Changes - Colorado | |