



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

10/10/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER	Layne Insurance Agency 234 N. Main St Suite 1B Gunnison, CO 81230	CONTACT NAME: Christopher Layne
		PHONE (A/C, No. Ext): (970) 641-3641 FAX (A/C, No): (970) 641-5970 E-MAIL ADDRESS: claynel@farmersagent.com PRODUCER CUSTOMER ID:
INSURED	Chadlington House Condominiums 18 Crystal Road PO Box 2946 Mt Crested Butte, CO 81225	INSURER(S) AFFORDING COVERAGE NAIC #
		INSURER A: Truck Insurance Exchange 21709
		INSURER B: Farmers Insurance Exchange 21652
		INSURER C: Mid Century Insurance Company 21687
		INSURER D:
		INSURER E:
INSURER F:		

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Property address 18 Crystal Rd, Mt Crested Butte, CO 81225, 30 Units.

Policy provides in unit coverage known as "all-inclusive"

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY		LIMITS		
A	☒	PROPERTY	604850543	09/21/2025	09/21/2026	☒	BUILDING	\$10,968,400		
		CAUSES OF LOSS				DEDUCTIBLES		PERSONAL PROPERTY	\$	
		BASIC				BUILDING 5,000		BUSINESS INCOME	\$	
		BROAD				CONTENTS		EXTRA EXPENSE	\$	
	☒	SPECIAL						RENTAL VALUE	\$	
		EARTHQUAKE						BLANKET BUILDING	\$	
	☒	WIND				175,000		BLANKET PERS PROP	\$	
		FLOOD						BLANKET BLDG & PP	\$	
	☒	E6097					EXTENDED REP COST	☒	125%	\$
	☒	Water				20,000		☒		\$
	☐	INLAND MARINE	TYPE OF POLICY				\$			
		CAUSES OF LOSS					\$			
	☐	NAMED PERILS	POLICY NUMBER				\$			
	☐						\$			
A	☒	CRIME	604850543	09/21/2025	09/21/2026	☒	EMP DISHON.	\$50,000		
		TYPE OF POLICY						\$		
								\$		
	☐	BOILER & MACHINERY / EQUIPMENT BREAKDOWN						\$		
								\$		
A		COMM GEN LIABILITY DIRECTORS/OFFICERS	604850543	09/21/2025	09/21/2026		Occur/Agg	\$1M/\$2M		
							Occur/Agg	\$1M/\$1M		

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

This policy offers 125% extended replacement cost in addition to above stated building coverage.

Policy also contains "all-inclusive" unit owners coverage.

CERTIFICATE HOLDER

CANCELLATION

Toad Property Management

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE