

National Union Fire Insurance Company of Pittsburgh, Pa.

(a capital stock company)

Administrative Office: 1271 Ave of the Americas, FL 37 | New York, NY 10020 | 212.458.5000

Administered by:

Glatfelter Underwriting Services, Inc. | 183 Leader Heights Road | York, PA 17402
800.233.1957 | glatfelterpublicentities.com

Glatfelter®
PUBLIC ENTITIES

COMMON POLICY DECLARATIONS

Named Insured and Mailing Address:
SADDLE RIDGE RANCH ESTATES WATER COMPANY
PO BOX 2776
C/O TOAD PROPERTY MANAGEMENT
CRESTED BUTTE, CO 81224-0000

Policy Number:

GPNU-PF-0016449-05/000

Policy Period:

From 06-21-2025

To 06-21-2026

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

Type of Entity:

MUTUAL WATER COMPANY

Business Description:

MUTUAL WATER COMPANY

This policy consists of the following coverage parts:

Premium

Property	\$1,741.00
Crime	\$79.00
Inland Marine	\$250.00
Auto	Not Covered
General Liability	\$750.00
Public Officials and Management Liability	\$250.00
Educators Legal Liability	Not Covered
Excess Liability	\$850.00

Taxes, Fees, Surcharges:

Estimated Total Premium: \$3,920.00

The policy premium is payable on the dates and in the amounts shown below:
See Installment Schedule.

Named Insured:

SADDLE RIDGE RANCH ESTATES WATER COMPANY

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Policy Period: From

06-21-2025

To

06-21-2026

COMMON FORMS

See Schedule of Forms and Endorsements.

In return for payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in the policy. The policy consists of the coverage parts where a premium is shown on page 1 of these Common Policy Declarations. In addition to any common forms, each coverage part consists of a Coverage Part Declarations and any coverage forms and endorsements listed on the Coverage Part Declarations or elsewhere in the policy.



Authorized representative (countersignature, where required)

06-18-2025

Date

The Company has caused this policy to be signed by its President and Secretary



President



Secretary

Policy Number
GPNU-PF-0016449-05/000

SCHEDULE OF FORMS AND ENDORSEMENTS

Named Insured SADDLE RIDGE RANCH ESTATES WATER
COMPANY

Effective Date: 06-21-25
12:01 A.M., Standard Time

Agency Name Glatfelter Underwriting Services, Inc.

COMMON POLICY FORMS AND ENDORSEMENTS

89644	06-13	ECONOMIC SANCTIONS ENDORSEMENT
IL 00 17	11-98	COMMON POLICY CONDITIONS
GCO300	01-20	COMMON POLICY CONDITIONS
125595	03-20	FEDERAL SHARE OF COMPENSATION UNDER TRIA
965560	03-20	POLICYHOLDER DISCLOSURE NOTICE OF TERROR
CG 21 70	01-15	CAP ON LOSSES FROM CERTIFIED ACTS OF TER
IL 09 52	01-15	CAP ON LOSSES FROM CERT ACTS/TERRORISM
GCOCO1	01-20	COLORADO CHANGES - CANCELLATION AND NONR
GCOCO2	01-20	COLORADO CHANGES -CONCEALMENT, MISREPRES
GCOCO3	01-20	COLORADO CHANGES - CIVIL UNION

PROPERTY FORMS AND ENDORSEMENTS

GPR101	01-20	PROPERTY COVERAGE FORM
GPR210	04-22	CYBER INCIDENT EXCLUSION
GPR428	01-20	AMENDMENT OF COVERAGE UNDERGROUND PIPIN
GPR430	01-20	ORDINANCE COVERAGE AMENDMENT
GPR439	04-22	GREEN COVERAGES ENDORSEMENT
GPR440	01-20	CRISIS INCIDENT RESPONSE COVERAGE MUNIC
GPR442	01-20	EQUIPMENT BREAKDOWN COVERAGE LIMIT OF IN

CRIME FORMS AND ENDORSEMENTS

GCR101	01-20	COMMERCIAL CRIME COVERAGE FORM (LOSS SUS
GCR203	04-22	AMENDATORY ENDORSEMENT CRIME COVERAGE FO
GCR308	04-22	INVESTIGATIVE COSTS EXPENSE COVERAGE
GCRCO1	01-20	COLORADO CHANGES

INLAND MARINE FORMS AND ENDORSEMENTS

GIM101	01-20	INLAND MARINE COVERAGE FORM
GIM201	04-22	CYBER INCIDENT EXCLUSION

GENERAL LIABILITY FORMS AND ENDORSEMENTS

GGL101	01-20	GENERAL LIABILITY COVERAGE FORM
GGL222	01-20	SPECIFIC OPERATIONS EXCLUSION - SCHOOLS
GGL227	05-24	EXCLUSION - ACCESS OR DISCLOSURE OF CONF
GGL228	10-23	TOTAL EXCLUSION - PERFLUOROALKYL AND POL
GGL229	05-24	EXCLUSION - VIOLATION OF LAW ADDRESSING
GGL230	05-24	EXCLUSION - CYBER INCIDENT
GGL405	01-20	HIRED AUTO AND NON-OWNED AUTO LIABILITY
GGL412	01-20	WATER OR WASTEWATER PROFESSIONAL ACTIVIT

PUBLIC OFFICIALS AND MANAGEMENT LIAB FORMS AND ENDORSEMENTS

GML102	01-20	PUBLIC OFFICIALS AND MANAGEMENT LIABILIT
GML201	01-20	EXCLUSION - EMPLOYMENT PRACTICES
GML204	01-20	PUBLIC USE OF PROPERTY EXCLUSION WITH I
GML206	01-20	EXCLUSION ELECTRONIC INFORMATION SECURIT
GML207	01-20	AMENDMENT OF PROFESSIONAL LIABILITY EXCL
GML211	10-23	TOTAL EXCLUSION - PERFLUOROALKYL AND POL

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COMPANY

Effective Date: 06-21-25
12:01 A.M., Standard Time

Agency Name Glatfelter Underwriting Services, Inc.

GML212	05-24	EXCLUSION - CONFIDENTIAL INFORMATION
GML302	01-20	AMENDATORY ENDORSEMENT INJUNCTIVE OR DEC
GML303	01-20	AMENDATORY ENDORSEMENT EEOC ADMINISTRATI
GMLCO2	04-22	COLORADO CHANGES

EXCESS FORMS AND ENDORSEMENTS

CX0001	04-13	COMMERCIAL EXCESS LIABILITY COVRG FORM
CX0207	09-08	CO CHANGES - CANCELLATION AND NONRENEWAL
CX2101	09-08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDO
CX2700	12-19	UNDERLYING CLAIMS-MADE COVERAGE
CXE0279	01-20	SUBLIMITED COVERAGES ENDORSEMENT
CXE0286	01-20	ERISA EXCLUSION
CXE0328	01-20	PRODUCTS-COMPLETED OPERATIONS AGGREGATE
CXEG0278	01-20	POLLUTION LIABILITY EXCLUSION - GLATFE
CXEG0329	01-20	UNMANNED AIRCRAFT LIABILITY COVERAGE SUB
CX2130	01-15	CAP ON LOSSES FROM CERTFD ACTS OF TERROR

POLICYHOLDER NOTICES

118477	03-15	POLICYHOLDER NOTICE - TAXES, ASSESSMENTS
91222	09-16	POLICYHOLDER NOTICE
AGLC105774	01-22	AIG PRIVACY NOTICE