

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS				BUILDING		
<p><b>The following coverages apply to the described building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level and to the individual location (premises) section for coverages and limits specific to the location (premises).</b></p>						
<p><b>Option:</b> BV - Blanket Value (see Base Coverage &amp; Extensions for the total limit)  <b>Valuation:</b> ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;  ERC - Extended RC; FRC - Functional RC; GRC - Guaranteed RC  <b>Abbreviation:</b> ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense</p>						
Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address			
001	001	2146th St Crested Butte, CO 81224				
Coverage			Option	Valuation	Deductible/ Waiting Period	
Building Back Up Of Sewers Or Drains Building - Automatic Increase Amount Building Ordinance Or Law - A Building Ordinance Or Law - B & C (Demo & ICC) Combined Building Ordinance Or Law - Increased Period of Restoration Cosmetic Damage Exclusion Exterior Building Glass Windstorm Or Hail Percentage/Fixed Dollar Deductible Applies separately to: a. Each building that sustains loss or damage; b. Business Personal Property at each building that sustains loss or damage; and c. Business Personal Property in the open.				ERC	\$1,464,000 \$50,000 8% Included \$367,900 Included  Included   	\$5,000 \$5,000  None None None  \$5,000 \$10,000

## PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED

## PREMISES

The following coverages apply to the described location (premises). Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level and to the individual building section for coverages and limits specific to the building.

Premises Number	Bldg. No.	Covered Premises Address	
001	All	2146th St , Crested Butte, CO 81224	
Coverage		Limit Of Insurance	Deductible / Waiting Period
Accounts Receivables - On-Premises		\$25,000	\$5,000
Business Income (BI) & Extra Expense (EE)		ALS	0 Hours
Bus Inc & Extra Exp (BI & EE) - Time Period		18 Months	
Debris Removal		25% Of Loss + 25,000	
Equipment Breakdown		Included	\$5,000
Equipment Breakdown - Ammonia Contamination		\$25,000	
Equipment Breakdown - Drying Out Coverage		Included	
Equipment Breakdown - Expediting Expenses		Included	
Equipment Breakdown - Hazardous Substances		\$25,000	
Equipment Breakdown - Water Damage		\$25,000	
Lock Replacement		\$10,000	None
Lock Replacement (Per Lock And Key)		\$100	None
Personal Effects		\$2,500	\$5,000
Pollutant Clean Up And Removal Aggregate		\$25,000	\$5,000
Valuable Paper And Records - On-Premises		\$25,000	\$5,000

**PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS OF INSURANCE**

**The following Coverages and Extensions apply to all covered locations (premises) and /or buildings. Please refer to the individual location (premises) and/or building section for coverages and limits specific to such location (premises) and/or building.**

<b>Base Coverages And Extensions</b>	<b>Limit Of Insurance</b>	<b>Deductible/ Waiting Period</b>
Accounts Receivables - Off-Premises	\$2,500	\$5,000
Business Income & Extra Expense - Civil Authority	3 Weeks	72 Hours - BI
BPP Seasonal Increase	25%	
Claims Expense	\$5,000	None
Condominium Association Coverage	Included	\$5,000
Crime Conviction Reward	\$10,000	None
Drone Aircraft - Direct Damage (per occurrence)	\$10,000	\$5,000
Drone Aircraft - Direct Damage (per item)	\$2,500	\$5,000
Drone Aircraft - BI & EE	\$10,000	72 Hours
Electronic Data Processing Equipment	\$25,000	\$5,000
Electronic Data Processing Media And Records	\$6,250	\$5,000
Employee Dishonesty	\$25,000	\$5,000
Extended Business Income	30 Days	
Fire Department Service Charge	\$5,000	None
Fire Extinguisher Systems Recharge Expense	\$5,000	\$5,000
Forgery And Alteration	\$2,500	\$5,000
Limited Biohazardous Substance Coverage - Per Occurrence	\$10,000	\$5,000
Limited Biohazardous Substance Coverage - Aggregate	\$20,000	\$5,000
Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate	\$15,000	\$5,000
Money And Securities - Inside Premises	\$25,000	\$5,000
Money And Securities - Outside Premises	\$25,000	\$5,000
Money Orders And Counterfeit Paper Currency	\$1,000	\$5,000
Newly Acquired Or Constructed Building	\$1,000,000	\$5,000
Outdoor Property	\$2,500	\$5,000
Outdoor Property - Antennas And Satellite Dishes	\$2,500	\$5,000
Outdoor Property - Trees, Shrubs & Plants	\$2,500	\$5,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)	\$500	\$5,000
Outdoor Signs	\$25,000	\$5,000
Personal Property At Newly Acquired Premises	\$250,000	\$5,000
Personal Property Off Premises	\$5,000	\$5,000
Premises Boundary	1,000 Feet	
Preservation Of Property	60 Days	
Tenants Move-Back Expense	\$10,000	None
Valuable Paper And Records - Off-Premises	\$2,500	\$5,000

**Policy Number:** 60674-51-81

**Effective Date:** 05-21-2025

## LIABILITY AND MEDICAL EXPENSES COVERAGE AND LIMITS OF INSURANCE

Each paid claim for the following coverage reduces the amount of insurance we provide during the applicable policy period. Please refer to the policy.

**Premium Basis:** (A) Area; (C) Total Cost; (P) Payroll; (S) Sales/Receipts; (U) Each Unit  
(M) Public Area Square Feet  
(O) Other:

## Covered Premises And Operations

Address	Classification / Exposure	Class Code	Prem. Basis	Annual Exposure	Rate	Advance Premium
214 6th St Crested Butte, CO 81224	Office Buildings	65123	Incl	Included	Included	Included

**Policy Number:** 60674-51-81

**Effective Date:** 05-21-2025

LIABILITY AND MEDICAL EXPENSES COVERAGE AND LIMITS OF INSURANCE CONTINUED	
Coverage	Amount /Date
General Aggregate (Other Than Products & Completed Operations)	\$4,000,000
Products And Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	Included
Each Occurrence	\$2,000,000
Tenants Liability (Each Occurrence)	\$100,000
Medical Expense (Each Person)	\$5,000
Pollution Exclusion - Hostile Fire Exception	Included
Directors & Officers Liability - Per Claim	\$2,000,000
Directors & Officers Liability - Aggregate	\$2,000,000
Directors & Officers Liability (Self Insured Retention)	\$500
Directors & Officers Liability Retroactive Date	05/21/2019
Per Location General Aggregate Limit	Included