

# Renewal Declarations Businessowners Policy



Please read your policy

American Family Insurance Company  
6000 American Parkway  
Madison WI 53783  
For customer service and claims service  
24 hours a day, 7 days a week  
**1-800-MY AMFAM (1-800-692-6326)**  
**amfam.com**

## Named Insured And Mailing Address

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Mountain Edge Condominium Association  
PO Box 2611  
Crested Butte CO 81224-2611

## Policy Information

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Policy number	Policy period	Billing account number
91001-86290-58	7/1/2024 to 7/1/2025 12:01 A.M. Standard Time at your mailing address shown above.	695-563-002-04

## Business and Operations Information

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Year Started: 1981  
Description of Business and Operations:  
Form of Business: Corporation

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Insurance applies only for coverages for which a limit of insurance or the word "Included" is shown unless coverage is provided by an endorsement. Blanket Insurance applies only for coverages for which a Blanket Limit of Insurance is shown.

As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide the insurance as stated in this policy.

Policy Number: 91001-86290-58

Premium Information	
<b>Total Advance Premium Per Term (Excluding Surcharges and Terrorism):</b>	\$74,268.94
<b>Cyber Claim Support and Risk Management Surcharge:</b>	\$7.00
<b>Certified Acts of Terrorism Premium:</b>	\$498.14
<b>Total Advance Premium Per Term:</b>	\$74,767.08
<b>Premium with Customer Full Pay Discount (not available on policies billed to a Third Party):</b>	\$71,032.57

This premium may be subject to adjustment. You may be charged a fee when: (a) you pay less than the full amount due; (b) your payment is late; and/or (c) when your bank does not honor your check or electronic payment. Refer to your Billing Notice for fee amounts.

Policy Level Coverages	
<b>Property Causes Of Loss</b>	
Causes Of Loss .....	Risks of Direct Physical Loss
<b>General Liability</b>	
Liability And Medical Expense Limit .....	\$1,000,000 Per Occurrence
Medical Expense Limit .....	\$10,000
Other Than Products/Completed Operations Aggregate.....	\$2,000,000
Products/Completed Operations Aggregate .....	\$2,000,000
<b>Condominium Enhancement</b> .....	Refer to BPF 87 90
Level .....	Gold
<b>Cyber Data Breach Coverage</b> .....	Refer to BPF 84 75
Without Business Interruption	
<b>Directors And Officers Liability</b>	
Level .....	Gold
Named Association .....	Mountain Edge Condominium Association
Directors And Officers Liability Annual Aggregate Limit Of Insurance .....	\$1,000,000
Deductible .....	\$1,000
Retroactive Date .....	09/04/2013
Extended Reporting Period .....	Yes
<b>Employee Dishonesty</b>	
Limit .....	\$100,000 Per Occurrence
Deductible .....	\$1,000
<b>Hired Auto And Non-Owned Auto Liability</b> .....	Refer to BP 04 04

Additional Insured(s) Information			
Name	Type	Interest	Location
Crested Butte Lodging & Property Management, Inc.	Additional Insured - Managers or Lessors Of Premises		11 HUNTER HILL RD CRESTED BUTTE CO 81224

Policy Number: 91001-86290-58

### Agent Information

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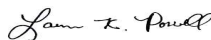
Teresa Weinman Insurance Agency INC.

tweinman@amfam.com

425 ANGLERS DR STE A  
Steamboat Springs CO 80487-8854  
970-879-7266

18 W VICTORY WAY  
Craig CO 81625-2606  
970-826-0545

**AUTHORIZED  
REPRESENTATIVE**

  
President  
Secretary

Policy Number: 91001-86290-58

**Location 1 - Location Details**

**Program:** Condo/Townhouse Associations

**Location Address:** 11 HUNTER HILL RD CRESTED BUTTE CO 81224

**Location Description:**

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<b>Location 1 Building 1 - Building Level Coverages</b>	
<b>Location 1 Building 1 - Building Level Details</b>	
<b>Building Address:</b> 11 HUNTER HILL RD CRESTED BUTTE CO 81224	
<b>Occupancy:</b> Residential Condominiums without Mercantile	
<b>Building Interest:</b> Owner - Leased to Other	
<b>Building Description:</b> Condominium Association	
<b>Per Building Property Deductible (Apply Per Building, Per Occurrence)</b>	
Deductible .....	\$15,000
<b>Water Damage Or Ice Damming Deductible - Per Unit</b>	
Deductible .....	\$10,000
<b>Building</b>	
Limit Of Insurance .....	\$19,605,600
Equipment Breakdown Coverage applies.	
Replacement Cost Coverage applies.	
<b>Business Personal Property</b>	
Limit Of Insurance .....	\$13,900
Automatic Increase in Coverage .....	4%
<b>Business Income Options</b>	
Extended Number of Days For Ordinary Payroll Expense .....	60 Days - Included
Extended Number of Days For Extended Business Income .....	60 Days - Included
Business Income From Dependent Properties	
Limit Of Insurance .....	\$5,000
Business Income And Extra Expense - Revised Period of Indemnity - Number Of Consecutive Days .....	
	24-Months
72 Hour Waiting Period applies.	
<b>Ordinance Or Law</b>	
Coverage 1 Limit Of Insurance .....	
Coverage 2 Limit Of Insurance .....	
Coverage 3 Limit Of Insurance .....	
Coverages 2 And 3 Combined Limit Of Insurance .....	
Coverages 1, 2 And 3 Combined Limit Of Insurance .....	\$4,129,225
Business Income And Extra Expense Optional Coverage applies	Refer to BPF 84 64
Number Of Hours Waiting Period For Period Of Restoration Applicable To Business Income And Extra Expense Optional Coverage .....	
	72 Hours
<b>Water Back-Up And Sump Overflow (Building)</b>	
Building Limit .....	\$100,000
Deductible .....	\$5,000

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<b>Location 1 Structures</b>	
<b>Location 1 - Structure Level Coverages</b>	
<b>Valuation Method</b> .....	Replacement Cost
<b>Per Location Property Deductible for Structures (Apply Per Location, Per Occurrence)</b>	
Deductible .....	\$15,000
<b>Scheduled Structures</b>	
Structure Description .....	Whirlpool, Hot Tub, or Spa
Limit Of Insurance .....	\$30,000
<b>Equipment Breakdown Protection Coverage</b> .....	Refer to BP 00 03

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<b>Forms And Endorsements</b>		
<b>Form Number</b>	<b>Edition Date</b>	<b>Title</b>
BP 00 03	07 13	Businessowners Coverage Form
BP 04 02	07 13	Additional Insured - Managers Or Lessors Of Premises
BP 04 04	01 10	Hired Auto And Non-Owned Auto Liability
BP 04 12	04 17	Limitation Of Coverage To Designated Premises, Project Or Operation
BP 04 17	01 10	Employment-Related Practices Exclusion
BP 04 19	07 13	Amendment - Liquor Liability Exclusion - Exception For Scheduled Premises Or Activities
BP 04 30	07 13	Protective Safeguards
BP 04 39	07 02	Abuse Or Molestation Exclusion
BP 04 93	01 06	Total Pollution Exclusion With A Building Heating Equipment Exception And A Hostile Fire Exception
BP 05 01	07 02	Calculation of Premium
BP 05 15	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act
BP 05 17	01 06	Exclusion - Silica Or Silica-Related Dust
BP 05 23	01 15	Cap On Losses From Certified Acts Of Terrorism
BP 05 38	01 15	Exclusion Of Other Acts Of Terrorism Committed Outside The United States; Cap On Losses From Certified Acts Of Terrorism
BP 05 77	01 06	Fungi Or Bacteria Exclusion (Liability)
BP 05 98	07 13	Amendment Of Insured Contract Definition
BP 14 07	01 10	Business Income And Extra Expense - Revised Period Of Indemnity
BP 14 78	07 13	Exclusion Of Loss Due To By-Products Of Production Or Processing Operations (Rental Properties)
BP 14 81	07 13	Limitations On Coverage For Roof Surfacing
BP 15 04	05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
BP 85 04	07 10	Exclusion - Lead Liability
BP 85 05	07 98	Exclusion - Punitive Damages
BP 85 10	07 98	Other Insurance Limitation Liability And Medical Expenses
BP 85 12	01 06	Asbestos Exclusion
BP IN 01	07 13	Businessowners Coverage Form Index
BPF 80 01	08 18	Businessowners Policy Jacket
BPF 80 03	08 18	Businessowners Coverage Form Changes
BPF 81 04	08 18	Colorado Changes
BPF 83 09	08 18	Water Damage Or Ice Damming Deductible - Per Unit
BPF 84 10	08 18	Business Personal Property Automatic Increase In Coverage
BPF 84 11	08 18	Building Limit Inflation Protection Coverage
BPF 84 21	08 21	Water Back-Up and Sump Overflow

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<b>Forms And Endorsements (continued)</b>		
<b>Form Number</b>	<b>Edition Date</b>	<b>Title</b>
BPF 84 64	08 21	Ordinance Or Law Coverage
BPF 84 71	08 18	Employee Dishonesty - Property Manager(s)
BPF 84 72	08 18	Employee Dishonesty Board Of Directors Member(s)
BPF 84 75	10 23	Commercial Cyber Data Breach Coverage
BPF 85 25	08 18	Marijuana Exclusion
BPF 85 26	05 22	Exclusion - Biometric Data, Identifiers or Information
BPF 86 03	08 18	Roof Surfacing Loss Payment Schedule
BPF 87 01	08 18	Condominium Association Coverage
BPF 87 90	08 21	Condominium Enhancement Endorsement
BPF 89 02	08 18	Directors And Officers Liability Endorsement - Gold (Condominiums, Co-Ops, Associations)
BPF 89 04	08 18	Colorado Changes Directors And Officers Liability Endorsement (Condominiums, Co-Ops, Associations)
CFRN 015	05 22	Notice to Policyholders - Exclusion - Biometric Data, Identifiers or Information
CFRN 026	09 23	Notice of Increase in Premium
CFRN 027	10 23	Notice to Policyholders - Cyber Data Breach Coverage
IL 75 26	12 05	Colorado Endorsement Change
PLCF 28835	12 20	Offer Of Terrorism Insurance Coverage And Disclosure Of Premium

The complete policy consists of these declarations and the forms and endorsements at the time of issue.

Each paid claim under **Section II - Liability** and **Medical Expenses** coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to **Section II - Liability** in the BUSINESSOWNERS COVERAGE FORM and any attached endorsements.