



AMERICAN FAMILY INSURANCE COMPANY
1140 N MAIN ST STE D
GUNNISON CO 81230-2460

AmFam.com

1-800-MY AMFAM (692-6326)

January 28, 2025



000626EC124DAA1050280520 140661 001
BRUSH CREEK TOWNHOMES ASSOCIATION
PO BOX 2776
CRESTED BUTTE CO 81224-2776

Regarding your Businessowners Policy

A change has been made to your policy

For a full explanation of your coverage, please review your policy and endorsements

Policy number
91005-27028-56

Thank you for choosing American Family Insurance Company. We truly value you as our customer.

We have made a change to your Businessowners Policy. Enclosed you'll find a Policy Change document which summarizes the changes made to your policy. Please read it carefully and keep it with your policy.

This is not a bill. If a refund or additional payment is due because of this change, you will soon receive a separate notice.

If you have questions about this notice or the changes made to your policy, please contact your agent listed below or call us at 1-800-MY AMFAM (1-800-692-6326) Ext. 76000.

American Family Insurance Company
1-800-MY AMFAM (1-800-692-6326) Ext. 76000

Your Agent is:

Clarie Broschinsky Agency LLC

1140 N Main St Ste D
Gunnison CO 81230-2460
970-641-3481

cbroschi@amfam.com

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Policy Change - Businessowners Policy



Please read your policy

Named Insured(s)

Brush Creek Townhomes Association
180 Elk Valley Rd
Crested Butte CO 81224-5786

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

A Policy Change provides a summary of a change to the policy that occurs during the policy period. This Policy Change is effective the date shown and forms a part of this policy.

Policy Information

Policy number	Policy period	Billing account number
91005-27028-56	9/5/2024 to 9/5/2025	603-886-595-92

Change(s) made to your policy effective: 1/24/2025 12:01 a.m.

Description of Changes	Policy Information Prior to Change	Policy Information After Change
Locations		
Location 1: 180 ELK VALLEY RD, CRESTED BUTTE, CO		
Buildings		
4: Building A: 180 ELK VALLEY RD BLDG A CRESTED BUTTE, CO 81224-5786		Added to Policy
Coverages		
Building : Limit 4,000,000		Added to Policy
Business Income Options		Added to Policy
Ordinance or Law		Added to Policy
Property Deductible		Added to Policy
Equipment Breakdown Protection		Added to Policy
Total Premium Adjustment		\$2241.87

Your American Family Agent is:

Clarie Broschinsky Agency LLC

cbroschi@amfam.com

1140 N Main St Ste D
Gunnison CO 81230-2460
970-641-3481

AUTHORIZED REPRESENTATIVE

Clarie Broschinsky
President

Sam K. Powell
Secretary

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION OF LOSS DUE TO BY-PRODUCTS OF PRODUCTION OR
PROCESSING OPERATIONS (RENTAL PROPERTIES)**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Premises Number	Building Number	Description Of Rental Unit
1	2	Residential Condominiums without Mercantile
1	3	Residential Condominiums without Mercantile
1	3	Residential Condominiums without Mercantile
1	4	Residential Condominiums without Mercantile
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

Section I – Property is amended as follows:

- A.** The terms of this endorsement apply to the rental unit(s) described in the Schedule, and to the building(s) in which such unit(s) are located, including any contents of such unit(s) and building(s), all of which constitute the described premises for the purpose of this endorsement.
- B.** We will not pay for loss or damage to the described premises, caused by or resulting from smoke, vapor, gas or any substance released in the course of production operations or processing operations performed at the rental unit(s) described in the Schedule. This exclusion applies regardless of whether such operations are:
1. Legally permitted or prohibited;
 2. Permitted or prohibited under the terms of the lease; or
 3. Usual to the intended occupancy of the premises.
- C.** If the loss or damage described in Paragraph **B.** of this endorsement results in Business Income loss or Extra Expense, there is no coverage for such loss or expense under the Business Income or Extra Expense Additional Coverages.
- D.** The conduct of a tenant's production or processing operations will not be considered to be vandalism of the rental premises regardless of whether such operations are:
1. Legally permitted or prohibited;
 2. Permitted or prohibited under the terms of the lease; or
 3. Usual to the intended occupancy of the premises.
- This exclusion does not apply to loss or damage by fire or explosion that results from the release of a by-product of the production or processing operation.

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