



AMERICAN FAMILY INSURANCE COMPANY
 5412 IDYLWILD TRL STE 130
 BOULDER CO 80301-3815

AmFam.com

1-800-MY AMFAM® (692-6326)

November 3, 2022

001214EC124DAA2023070551 003966 001



BEAR MOUNTAIN TOWNHOUSE HOMEOWNERS ASSOC. INC
 PO BOX 325
 ELDORADO SPRINGS CO 80025-0325

Regarding your Businessowners Policy

Our offer to renew your insurance policy is enclosed

Your renewal bill will be sent separately

Policy number	Billing account number	Renewal Date
91001-43592-58	635-467-405-04	1/1/2023

Thank you for putting your trust in American Family Insurance Company! We value your business and work hard to protect what's important to you.

What is in this packet?

- Enclosed is our offer to renew the policy noted above.
- For a summary of the policy coverage and limits provided, please see the enclosed Renewal Declarations. If you would like a more detailed explanation of the coverage, please refer to your policy and endorsements. We have also included other important and/or state specific notices relating to this policy.

What should I do?

- Please review all of the enclosed information carefully. Contact your agent if you would like to make any changes to your policy.

Anything else I should know?

- To accept our renewal offer and to maintain continuous coverage, we must receive payment by the date shown on your renewal billing notice, which will be sent separately.
- This renewal offer is only available to you if the premium for the prior term has been paid in full.

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

Your Agent is:

Michelle Welsh

mwelsh@amfam.com

5412 IDYLWILD TRL STE 130
 Boulder CO 80301-3815
 303-444-0990

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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

Bear Mountain Townhouse Homeowners Assoc. Inc
PO Box 325
Eldorado Springs CO 80025-0325

Policy Information

Policy number	Policy period	Billing account number
91001-43592-58	1/1/2023 to 1/1/2024 12:01 A.M. Standard Time at your mailing address shown above.	635-467-405-04

Business and Operations Information

Year Started: 2007
Description of Business and Operations:
Form of Business: Corporation

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.

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Policy Number: 91001-43592-58

Premium Information	
Total Advance Premium Per Term (Excluding Surcharges and Terrorism):	\$15,237.23
Certified Acts of Terrorism Premium:	\$0.00
Total Advance Premium Per Term:	\$15,237.23
Premium with Customer Full Pay Discount (not available on policies billed to a Third Party):	\$14,478.37

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	
Property Causes Of Loss	
Causes Of Loss	Risks of Direct Physical Loss
General Liability	
Liability And Medical Expense Limit	\$2,000,000 Per Occurrence
Medical Expense Limit	\$10,000
Other Than Products/Completed Operations Aggregate.....	\$4,000,000
Products/Completed Operations Aggregate	\$4,000,000
Computer Fraud And Funds Transfer Fraud Coverage	
Limit	\$100,000
Directors And Officers Liability	
Level	Platinum
Named Association	Bear Mountain Townhouse Homeowners Assoc. Inc
Directors And Officers Liability Annual Aggregate Limit Of Insurance	\$1,000,000
Claims Expense Annual Aggregate Limit Of Insurance	\$1,000,000
Deductible	\$1,000
Retroactive Date	
Extended Reporting Period	No
Third Party Discrimination Coverage	Yes
Employee Dishonesty	
Includes Forgery Or Alteration	
Limit	\$100,000 Per Occurrence
Deductible	\$1,000

Agent Information

Michelle Welsh

mwelsh@amfam.com

5412 IDYLWILD TRL STE 130
Boulder CO 80301-3815
303-444-0990

Policy Number: 91001-43592-58

AUTHORIZED REPRESENTATIVE

William b. Vestal
President

[Signature]
Secretary

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Policy Number: 91001-43592-58

Location 1 - Location Details

Program: Condo/Townhouse Associations

Location Address: 1395 BEAR MOUNTAIN DR BOULDER CO 80305-6211

Location Description:

Location 1 - Location Level Coverages

Per Location Property Deductible (Apply Per Location, Per Occurrence)

Deductible \$10,000

Windstorm Or Hail Deductible

Deductible 5%

Policy Number: 91001-43592-58

Location 1 Building 1 - Building Level Details

Building Address: 1395 BEAR MOUNTAIN DR BOULDER CO 80305-6211
Occupancy: Residential Condominiums without Mercantile
Building Interest: Owner - Leased to Other
Building Description: 95, 96, 97, 98, 99

Location 1 Building 1 - Building Level Coverages

Building
 Limit Of Insurance See Blanket Property Insurance
 Replacement Cost Coverage applies.

Business Income Options
 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 12-Months
 72 Hour Waiting Period applies.

Ordinance Or Law
 Coverage 1 Limit Of Insurance \$3,450,000
 Coverage 2 Limit Of Insurance
 Coverage 3 Limit Of Insurance
 Coverages 2 And 3 Combined Limit Of Insurance \$345,000
 Coverages 1, 2 And 3 Combined Limit Of Insurance
 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

Water Back-Up And Sump Overflow (Building)
 Building Limit \$50,000
 Deductible \$10,000

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Policy Number: 91001-43592-58

Location 1 Building 2 - Building Level Details**Building Address:** 1395 BEAR MOUNTAIN DR BOULDER CO 80305-6211**Occupancy:** Residential Condominiums without Mercantile**Building Interest:** Owner - Leased to Other**Building Description:** 100, 101, 102, 103, 104**Location 1 Building 2 - Building Level Coverages****Building**

Limit Of Insurance See Blanket Property Insurance

Replacement Cost Coverage applies.

Business Income Options

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 12-Months

72 Hour Waiting Period applies.

Ordinance Or Law

Coverage 1 Limit Of Insurance \$3,450,000

Coverage 2 Limit Of Insurance

Coverage 3 Limit Of Insurance

Coverages 2 And 3 Combined Limit Of Insurance \$345,000

Coverages 1, 2 And 3 Combined Limit Of Insurance

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

Water Back-Up And Sump Overflow (Building)

Building Limit \$50,000

Deductible \$10,000

Policy Number: 91001-43592-58

Location 1 Building 3 - Building Level Details

Building Address: 1395 BEAR MOUNTAIN DR BOULDER CO 80305-6211

Occupancy: Detached Garages

Building Interest:

Building Description: 98, 99

Location 1 Building 3 - Building Level Coverages

Building

Limit Of Insurance See Blanket Property Insurance

Replacement Cost Coverage applies.

Business Income Options

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 12-Months

72 Hour Waiting Period applies.

Ordinance Or Law

Coverage 1 Limit Of Insurance \$150,700

Coverage 2 Limit Of Insurance

Coverage 3 Limit Of Insurance

Coverages 2 And 3 Combined Limit Of Insurance \$15,070

Coverages 1, 2 And 3 Combined Limit Of Insurance

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

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Policy Number: 91001-43592-58

Location 1 Building 4 - Building Level Details

Building Address: 1395 BEAR MOUNTAIN DR BOULDER CO 80305-6211
Occupancy: Detached Garages
Building Interest:
Building Description: 100, 101

Location 1 Building 4 - Building Level Coverages

Building	
Limit Of Insurance	See Blanket Property Insurance
Replacement Cost Coverage applies.	
Business Income Options	
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	
	12-Months
72 Hour Waiting Period applies.	
Ordinance Or Law	
Coverage 1 Limit Of Insurance	\$150,700
Coverage 2 Limit Of Insurance	
Coverage 3 Limit Of Insurance	
Coverages 2 And 3 Combined Limit Of Insurance	\$15,070
Coverages 1, 2 And 3 Combined Limit Of Insurance	
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

Policy Number: 91001-43592-58

Location 1 Building 5 - Building Level Details

Building Address: 1395 BEAR MOUNTAIN DR BOULDER CO 80305-6211

Occupancy: Detached Garages

Building Interest:

Building Description: 102, 103

Location 1 Building 5 - Building Level Coverages

Building

Limit Of Insurance See Blanket Property Insurance

Replacement Cost Coverage applies.

Business Income Options

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 12-Months

72 Hour Waiting Period applies.

Ordinance Or Law

Coverage 1 Limit Of Insurance \$150,700

Coverage 2 Limit Of Insurance

Coverage 3 Limit Of Insurance

Coverages 2 And 3 Combined Limit Of Insurance \$15,070

Coverages 1, 2 And 3 Combined Limit Of Insurance

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

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Policy Number: 91001-43592-58

Location 1 Building 6 - Building Level Details**Building Address:** 1395 BEAR MOUNTAIN DR BOULDER CO 80305-6211**Occupancy:** Detached Garages**Building Interest:****Building Description:** 96, 97**Location 1 Building 6 - Building Level Coverages****Building**

Limit Of Insurance See Blanket Property Insurance

Replacement Cost Coverage applies.

Business Income Options

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 12-Months

72 Hour Waiting Period applies.

Ordinance Or Law

Coverage 1 Limit Of Insurance \$150,700

Coverage 2 Limit Of Insurance

Coverage 3 Limit Of Insurance

Coverages 2 And 3 Combined Limit Of Insurance \$15,070

Coverages 1, 2 And 3 Combined Limit Of Insurance

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

Policy Number: 91001-43592-58

Location 1 Structures	
Location 1 - Structure Level Coverages	
Valuation Method	Replacement Cost
Scheduled Structures	
Structure Description	Detached Garage
Limit Of Insurance	\$25,000
Structure Description	Detached Garage
Limit Of Insurance	\$25,000
Structure Description	Dumpster Enclosure
Limit Of Insurance	\$5,000

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Policy Number: 91001-43592-58

Blanket Property Insurance			
Blanket Number: 1		Limit Of Insurance: \$7,557,800	
The schedule below identifies blanketed property for Blanket Number 1			
Premises Number	Building Number	Location	Type of Covered Property
1	1	Location 1: 1395 BEAR MOUNTAIN DR, BOULDER, CO	Building
1	2	Location 1: 1395 BEAR MOUNTAIN DR, BOULDER, CO	Building
1	3	Location 1: 1395 BEAR MOUNTAIN DR, BOULDER, CO	Building
1	4	Location 1: 1395 BEAR MOUNTAIN DR, BOULDER, CO	Building
1	5	Location 1: 1395 BEAR MOUNTAIN DR, BOULDER, CO	Building
1	6	Location 1: 1395 BEAR MOUNTAIN DR, BOULDER, CO	Building
1		Location 1: 1395 BEAR MOUNTAIN DR, BOULDER, CO	Scheduled Structures
See Blanket Coverage - Statement of Values for individual property details.			

BPF 84 66 Earthquake And Volcanic Eruption (Sub-Limit)			
Blanket Limits			
Blanket Number:		Blanket Earthquake - Volcanic Eruption Limit:	
Premises Number	Building Number	Description Of Covered Property	
Increase Annual Aggregate Limit <input type="checkbox"/> Yes <input type="checkbox"/> No			

Policy Number: 91001-43592-58

Forms And Endorsements		
Form Number	Edition Date	Title
BP 00 03	07 13	Businessowners Coverage Form
BP 04 17	01 10	Employment-Related Practices Exclusion
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 17	01 06	Exclusion - Silica Or Silica-Related Dust
BP 05 24	01 15	Exclusion Of Certified Acts Of Terrorism
BP 05 41	01 15	Exclusion Of Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism Committed Outside The United States
BP 05 47	07 13	Computer Fraud And Funds Transfer Fraud
BP 05 77	01 06	Fungi Or Bacteria Exclusion (Liability)
BP 05 98	07 13	Amendment Of Insured Contract Definition
BP 14 78	07 13	Exclusion Of Loss Due To By-Products Of Production Or Processing Operations (Rental Properties)
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 03	08 18	Windstorm Or Hail Percentage Deductibles
BPF 84 11	08 18	Building Limit Inflation Protection Coverage
BPF 84 21	08 21	Water Back-Up and Sump Overflow
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 85 25	08 18	Marijuana Exclusion
BPF 86 03	08 18	Roof Surfacing Loss Payment Schedule
BPF 86 13	08 18	Statement of Values - Blanket Coverages
BPF 87 01	08 18	Condominium Association Coverage
BPF 89 03	08 18	Directors And Officers Liability Endorsement - Platinum (Condominiums, Co-Ops, Associations)



Policy Number: 91001-43592-58

Forms And Endorsements (continued)		
Form Number	Edition Date	Title
BPF 89 04	08 18	Colorado Changes Directors And Officers Liability Endorsement (Condominiums, Co-Ops, Associations)
IL 75 26	12 05	Colorado Endorsement Change
PLCF 28833	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.