

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

The Willow Green Townhomes Association Inc
PO Box 325
Eldorado Springs CO 80025-0325

Policy Information

Policy number	Policy period	Billing account number
91003-74213-56	7/22/2023 to 7/22/2024 12:01 A.M. Standard Time at your mailing address shown above.	644-742-865-85

Business and Operations Information

Year Started: 2002
Description of Business and Operations: Townhome Association
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: 91003-74213-56

Premium Information	
Total Advance Premium Per Term (Excluding Surcharges and Terrorism):	\$44,115.27
Certified Acts of Terrorism Premium:	\$1,097.45
Total Advance Premium Per Term:	\$45,212.72
Premium with Customer Full Pay Discount (not available on policies billed to a Third Party):	\$42,955.22

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
Per Occurrence Property Deductible	
Deductible	\$10,000
General Liability	
Liability And Medical Expense Limit	\$1,000,000 Per Occurrence
Medical Expense Limit	\$5,000
Other Than Products/Completed Operations Aggregate.....	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Directors And Officers Liability	
Level	Silver
Named Association	The Willow Green Townhomes Association Inc
Directors And Officers Liability Annual Aggregate	
Limit Of Insurance	\$1,000,000
Deductible	\$0
Retroactive Date	07/22/2006
Extended Reporting Period	No
Employee Dishonesty	
Includes Forgery Or Alteration	
Limit	\$100,000 Per Occurrence
Deductible	\$1,000

Third Party Interest Information				
Name		Mailing Address		
NATIONSTAR MORTGAGE LLC ITS SUCCESSORS AND/OR ASSIGNS ATIMA		PO BOX 7729 SPRINGFIELD OH 45501-7729		
Associated Buildings and Structures				
Loan/Lease Number	Interest Type	Location Number	Building Number	Description Of Property
0015907843	First Mortgagee	1	1	Residential Condominiums without Mercantile - 3377 3397 Hickok Pl Boulder CO 80301

Policy Number: 91003-74213-56

Third Party Interest Information (continued)				
Associated Buildings and Structures				
Loan/Lease Number	Interest Type	Location Number	Building Number	Description Of Property
0017839705	Lenders Loss Payable	1	6	Residential Condominiums without Mercantile - 3303 3326 Hickok Pl Boulder CO 80301

Agent Information

Kristin Bangert-Dalla Agency Inc

kbangert@amfam.com

2103 S Wadsworth Blvd Ste 102
 Lakewood CO 80227-2484
 303-986-6661

AUTHORIZED REPRESENTATIVE

William B. Vestal
 President

Peck
 Secretary

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Policy Number: 91003-74213-56

Location 1 - Location Details**Program:** Condo/Townhouse Associations**Location Address:** 3377 Hickok Pl Boulder CO 80301-1985**Location Description:****Location 1 - Location Level Coverages****Windstorm Or Hail Deductible**

Deductible 5%

Money And Securities

Limit Inside the Premises \$60,000

Limit Outside the Premises \$30,000

Policy Number: 91003-74213-56

Location 1 Building 1 - Building Level Details

Building Address: 3377 Hickok Pl Boulder CO 80301-1985
Occupancy: Residential Condominiums without Mercantile
Building Interest: Owner - Leased to Other
Building Description: 3377 3397 Hickok Pl Boulder CO 80301

Location 1 Building 1 - Building Level Coverages

Building	
Limit Of Insurance	\$1,380,000
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	\$1,380,000
Coverage 2 Limit Of Insurance	
Coverage 3 Limit Of Insurance	
Coverages 2 And 3 Combined Limit Of Insurance	\$10,000
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	\$5,000
Deductible	\$1,000

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5,520,000
 3,300,000

 8,880,000

Policy Number: 91003-74213-56

Location 1 Building 2 - Building Level Details**Building Address:** 3355 Hickok PI Boulder CO 80301-1984**Occupancy:** Residential Condominiums without Mercantile**Building Interest:** Owner - Leased to Other**Building Description:** 3355 3375 Hickok PI Boulder CO 80301**Location 1 Building 2 - Building Level Coverages****Building**

Limit Of Insurance \$1,380,000

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 \$1,380,000

Coverage 2 Limit Of Insurance

Coverage 3 Limit Of Insurance

Coverages 2 And 3 Combined Limit Of Insurance \$10,000

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 \$5,000

Deductible \$1,000

Policy Number: 91003-74213-56

Location 1 Building 3 - Building Level Details

Building Address: 3356 Hickok Pl Boulder CO 80301-1981

Occupancy: Residential Condominiums without Mercantile

Building Interest: Owner - Leased to Other

Building Description: 3356 3398 Hickok Pl Boulder CO 80301

Location 1 Building 3 - Building Level Coverages

Building

Limit Of Insurance \$1,680,000

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 \$1,680,000

Coverage 2 Limit Of Insurance

Coverage 3 Limit Of Insurance

Coverages 2 And 3 Combined Limit Of Insurance \$10,000

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 \$5,000

Deductible \$1,000

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Policy Number: 91003-74213-56

Location 1 Building 4 - Building Level Details**Building Address:** 3304 Hickok Pl Boulder CO 80301-1949**Occupancy:** Residential Condominiums without Mercantile**Building Interest:** Owner - Leased to Other**Building Description:** 3304 3346 Hickok Pl Boulder CO 80301**Location 1 Building 4 - Building Level Coverages****Building**

Limit Of Insurance \$1,680,000

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 \$1,680,000

Coverage 2 Limit Of Insurance

Coverage 3 Limit Of Insurance

Coverages 2 And 3 Combined Limit Of Insurance \$10,000

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 \$5,000

Deductible \$1,000

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Location 1 Building 5 - Building Level Details

Building Address: 3329 Hickok Pl Boulder CO 80301-1983

Occupancy: Residential Condominiums without Mercantile

Building Interest: Owner - Leased to Other

Building Description: 3329 3349 Hickok Pl Boulder CO 80301

Location 1 Building 5 - Building Level Coverages

Building

Limit Of Insurance \$1,380,000

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 \$1,380,000

Coverage 2 Limit Of Insurance

Coverage 3 Limit Of Insurance

Coverages 2 And 3 Combined Limit Of Insurance \$10,000

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 \$5,000

Deductible \$1,000

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Policy Number: 91003-74213-56

Location 1 Building 6 - Building Level Details

Building Address: 3303 Hickok PI Boulder CO 80301-1948

Occupancy: Residential Condominiums without Mercantile

Building Interest: Owner - Leased to Other

Building Description: 3303 3326 Hickok PI Boulder CO 80301

Location 1 Building 6 - Building Level Coverages

Building

Limit Of Insurance \$1,380,000
 Replacement Cost Coverage applies.

Business Personal Property

Limit Of Insurance \$1,000
 Automatic Increase in Coverage 4%

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 \$1,380,000
 Coverage 2 Limit Of Insurance
 Coverage 3 Limit Of Insurance
 Coverages 2 And 3 Combined Limit Of Insurance \$10,000
 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 \$5,000
 Deductible \$1,000

Policy Number: 91003-74213-56

Location 1 Structures

Location 1 - Structure Level Coverages

Valuation Method Replacement Cost

Scheduled Structures

Structure Description Scheduled Structure - Other
Limit Of Insurance \$200,372

Structure Description Fences
Limit Of Insurance \$12,895

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Policy Number: 91003-74213-56

Blanket Property Insurance			
Blanket Number: 1		Limit Of Insurance: \$9,094,266	
The schedule below identifies blanketed property for Blanket Number 1			
Premises Number	Building Number	Location	Type of Covered Property
1	1	Location 1: 3377 Hickok Pl, Boulder, CO	Building
1	2	Location 2: 3355 Hickok Pl, Boulder, CO	Building
1	3	Location 3: 3356 Hickok Pl, Boulder, CO	Building
1	4	Location 4: 3304 Hickok Pl, Boulder, CO	Building
1	5	Location 5: 3329 Hickok Pl, Boulder, CO	Building
1	6	Location 6: 3303 Hickok Pl, Boulder, CO	Building
1	6	Location 6: 3303 Hickok Pl, Boulder, CO	Business Personal Property
1		Location 1: 3377 Hickok Pl, 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		