



ADDISON INSURANCE

118 Second Avenue SE
P.O. Box 73909
Cedar Rapids, IA 52407-3909

A handwritten signature in cursive script, reading 'Randy A. Rambo'.

President

A handwritten signature in cursive script, reading 'Kent Stahl'.

Secretary

A STOCK INSURANCE COMPANY

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that where coverage is provided by this policy (or will be provided by your new business quote) for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is shown on the declarations page for each line of business and does not include any charges for the portion of loss that may be covered by the federal government under the Act.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits the U.S. Government reimbursement as well as the insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Your policy includes (or will include in the case of a new business quote) coverage for certified acts of terrorism. Coverage for certified acts of terrorism is presently provided at no additional charge on Directors & Officers Liability. Lines of business not subject to the Terrorism Risk Insurance Act include: Commercial Auto, Commercial Crime and Professional Liability, except for Directors & Officers Liability.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

Under federal law, you have **thirty (30) days** to consider this offer of coverage for terrorist acts and submit the premium required. If we do not receive a signed rejection from you in 30 days, you will continue to be charged the premium shown, and your policy will include coverage for certified acts of terrorism, except for the above noted cases.

- The premium charge for certified acts of terrorism is shown on your policy declarations page(s) (or on the quote proposal) as a separate line item.
- A signed rejection of certified acts of terrorism below will apply to all coverages on your policy (quote) except for the above noted cases (Directors & Officers coverage), and for workers' compensation coverage as noted below.

Check Box <input type="checkbox"/>	I hereby reject the additional premium for coverage for loss from certified acts of terrorism and elect to have a broad exclusion for loss as a result of terrorism, which will exclude loss from certified acts of terrorism, added to my policy. I also understand that, if my policy includes workers' compensation coverage, certified acts of terrorism cannot be excluded by law; therefore, I will continue to receive a premium charge for certified acts of terrorism for that coverage.
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Policyholder/Applicant's Signature

Print Name

Date

Insurance Company

ADDISON INSURANCE COMPANY

Policy/Quote Number

60535824

Agency Name (Quotes Only)

0304

ADDISON INSURANCE COMPANY
PO Box 73909, Cedar Rapids IA 52407

POLICY NUMBER: 60535824

ACCOUNT NUMBER: 3000369217
DIRECT BILL -

ISSUE DATE 10-19-2022 GLG REPLACEMENT OF NEW		POLICY SUMMARY	
NAMED 1101 VILLAGE ROAD OFFICE INSURED CONDOMINIUM ASSOCIATION INC AND ADDRESS 326 HIGHWAY 133 STE 120 CARBONDALE CO 81623-1568		AGENCY & CODE 020346 GLENWOOD INS AGENCY PO BOX 1270 GLENWOOD SPRINGS CO 81601	
POLICY PERIOD:		FROM: 10-28-2022	TO: 10-28-2023

The insurance afforded under any coverage part is only in the amounts and to the extent set forth in such coverage part, subject to all terms of the policy having reference thereto.

UNI-PAK POLICY

COVERAGE PARTS	PREMIUMS
PREMIERPRO	\$ 4,428.00
TOTAL ADVANCE PREMIUM	\$ 4,428.00

This Policy Summary supersedes and replaces any preceding summary bearing the same policy number for this policy period.

X
(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

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ADDISON INSURANCE COMPANY
PO Box 73909, Cedar Rapids IA 52407

POLICY NUMBER: 60535824

ACCOUNT NUMBER:3000369217
DIRECT BILL -

ISSUE DATE 10-19-2022 GLG REPLACEMENT OF NEW		POLICY SUMMARY	
NAMED 1101 VILLAGE ROAD OFFICE INSURED CONDOMINIUM ASSOCIATION INC AND ADDRESS 326 HIGHWAY 133 STE 120 CARBONDALE CO 81623-1568		AGENCY & CODE 020346 GLENWOOD INS AGENCY PO BOX 1270 GLENWOOD SPRINGS CO 81601	
POLICY PERIOD:		FROM: 10-28-2022	TO: 10-28-2023

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period, subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will terminate after any statutorily required notices are mailed to you. An insufficient funds check is not considered payment. The insurance afforded under any coverage part set forth below is only in the amounts and to the extent set forth in each coverage part, subject to all terms of the policy having reference thereto.

COVERAGE		LIMIT
INTERNET SECURITY & PRIVACY	500 Ded	25,000
The Premium for this Coverage is shown on the (2) PREMIERPRO Declaration.		
Standard Protection		
Endorsement Period 10/28/2022 to 10/28/2023		
Claims expense is inside limit of liability.		
ONLINE BANKING THEFT	250 Ded	25,000
The Premium for this Coverage is shown on the (2) PREMIERPRO Declaration.		
Endorsement Period 10/28/2022 to 10/28/2023		
Retroactive Date 10/28/2022		
This is a claims made coverage.		

This Additional Coverages Declaration provides information for coverages endorsed on to a specific coverage line. Please refer to the coverage line indicated above for a copy of the endorsement.

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(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

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Want to view your policy, billing and claims information online?

Need to pay your bill or report a claim?

Visit our website at www.ufgPolicy.com today.

As a United Fire Group policyholder, you have online access to your policy, billing and claims information at www.ufgPolicy.com - 24 hours a day, seven days a week. With improved tools, simpler navigation and enhanced content, finding the information you need on our website has never been easier.

At www.ufgPolicy.com, you can accomplish a lot in a few clicks:

- View your insurance policy and other important forms
- Pay your bill
- Register for monthly EFT or RBP
- Turn off paper copies of your bill
- Request billing email alerts
- Report a claim and view previously submitted claims
- Read safety tips and information, including loss control materials

You also have the option of using Express Bill Pay to pay your bill online without logging on to our website - a great timesaving tool.

So, if you never had reason to go to www.ufgPolicy.com before, now would be a good time to check or rather "click" it out.

A brief registration process is required. If you need assistance, contact Web Help at 1-800-895-6253 between 8 a.m. and 4:30 p.m. CT Monday through Friday.



IMPORTANT NOTICE – INTERNET SECURITY AND PRIVACY

YOUR COMMERCIAL GENERAL LIABILITY, GARAGE LIABILITY, AUTO DEALERS, OR BUSINESSOWNERS POLICY MAY NOW CONTAIN AN INTERNET SECURITY AND PRIVACY INSURANCE ENDORSMENT THAT ADDRESSES IMPORTANT COVERAGE NOT OTHERWISE COVERED IN A COMMERCIAL GENERAL LIABILITY POLICY, GARAGE LIABILITY POLICY, AUTO DEALERS POLICY, OR BUSINESSOWNERS POLICY. **(NOTE: Please consult the insurance endorsement for Exact Coverage and Conditions Language. This coverage overview is not intended to replace policy language and no coverage is conferred by this explanatory overview.)**

Internet Security And Privacy Endorsement

Key coverages provided under this endorsement include:

- Breach Notice and Identity Theft Remediation
- Privacy Liability and Security Breach Liability
- Regulatory Fines & Penalties
- PCI Fines & Penalties
- Ransomware Services
- Business Interruption
- Media Liability

Please note: All coverages are now considered Standard coverage. The Choice and Choice Professional coverages have now been combined into one Standard endorsement. This would be denoted by the change in form number on the endorsement. Due to the change in coverages, there may also be a premium differential applied on your policy.

Online Banking Theft Endorsement

Your policy may now include an Online Banking Theft Endorsement.

Key coverages provided under this endorsement include:

- Online Banking Theft
- Social Engineering Fraud
- Funds Transfer Fraud

Please be aware that there are items that you can keep in mind when applying this new coverage.

It is never a good practice to use your clients, customers and/or members Social Security Numbers (SSN's) when tracking and storing their information. This holds especially true for colleges, universities, schools and hospital or medical exposures.

For further information on how to access these services (phone number, contact number, etc.) please read the applicable endorsement.

These coverages were endorsed on to your policy as we believe that recent events have demonstrated the perils associated with digitally stored data and that this endorsement will provide you with valuable protection and assistance at a reasonable cost. **Should you wish to decline this endorsement please notify your agent or UFG and you will receive a corresponding credit to your account.**



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IMPORTANT NOTICE – IDENTITY THEFT 911

THE PROPERTY SECTIONS OF YOUR GARAGE-PRO POLICY, YOUR BUSINESSOWNERS POLICY, or YOUR COMMERCIAL OUTPUT POLICY INCLUDE FORMS WHICH REFERENCE THE TRADEMARKED NAMES OF Identity Theft 911's Security Breach Services and/or Identity Theft 911®.

Effective immediately, all references in the forms to "IDT911" and "CC911" shall be replaced with "CyberScout" and "CyberScout Claims," respectively.

These references will be updated in a future edition date of the forms. There is no change in the coverage provisions.



NOTICE TO POLICYHOLDERS COMMUNICABLE DISEASE EXCLUSION

This Notice does not form a part of your insurance contract.

No coverage is provided by this Notice, nor can it be construed to replace any provisions of your policy (including its endorsements). If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) shall prevail.

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following endorsement(s), which applies to your policy being issued by us:

- Communicable Disease Exclusion Endorsement CG 21 32 05 09
- Communicable Disease Exclusion Endorsement CG 33 76 05 09
- Communicable Disease Exclusion Endorsement CU 21 58 05 09
- Communicable Disease Exclusion Endorsement CX 21 17 04 13
- Communicable Disease Exclusion Endorsement BP 14 86 07 13
- Communicable Disease Exclusion Endorsement CA 73 84 01 21
- Communicable Disease Exclusion Endorsement CA 73 79 01 21
- Communicable Disease Exclusion Endorsement CA 73 82 01 21
- Communicable Disease Exclusion Endorsement CG 72 30 01 21

When a Communicable Disease Exclusion endorsement is attached to your policy, coverage is excluded for liability arising out of the actual or alleged transmission of a communicable disease (including, but not limited to diseases such as COVID-19).

The attachment of any of these endorsements may result in a reduction of coverage.



NOTICE OF PREMIUM AUDIT NONCOMPLIANCE CHARGE

If the first Named Insured fails to comply with the Premium Audit provisions set forth in the Conditions section of this policy, an Audit Noncompliance Charge will be assessed as a percentage not exceeding the regulatory guidelines, and notice will be sent to the first Named Insured.

We will only assess the Audit Noncompliance Charge:

1. For audits conducted after the end of the policy period; and
2. When we have made three written attempts to obtain audit information from the first Named Insured.



Important Notice – Protective Safeguards

As a condition of property insurance, you are required to maintain protective devices or services installed in buildings. Please refer to the Protective Safeguards endorsement for a listing of applicable locations and devices or services.



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ADDISON INSURANCE COMPANY
PO Box 73909, Cedar Rapids IA 52407

POLICY NUMBER: 60535824

ACCOUNT NUMBER: 3000369217 (2) PREMIERPRO
DIRECT BILL - 200
ISSUE DATE 10-19-2022 GLG REPLACEMENT OF NEW

BUSINESSOWNERS COVERAGE PART
DECLARATIONS

NAMED 1101 VILLAGE ROAD OFFICE INSURED CONDOMINIUM ASSOCIATION INC AND ADDRESS 326 HIGHWAY 133 STE 120 CARBONDALE CO 81623-1568	AGENCY & CODE 020346 GLENWOOD INS AGENCY PO BOX 1270 GLENWOOD SPRINGS CO 81601
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POLICY PERIOD: 12:01 A.M. Standard time FROM: 10-28-2022 TO: 10-28-2023
And for successive policy periods as stated below.

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period, subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will terminate after any statutorily required notices are mailed to you. An insufficient funds check is not considered payment.

FORM OF BUSINESS: Individual Joint Venture Partnership Corporation Other

PREM/BLDG	DESCRIBED PREMISES AND COVERAGES	LIMIT OF INSURANCE	PREMIUM
	BUSINESSOWNERS EXPANDED PROPERTY PLUS		245
	INTERNET SECURITY & PRIVACY See UW1792 for Coverage Information		85
	ONLINE BANKING THEFT See UW1792 for Coverage Information		58
01 01	1101 VILLAGE RD CARBONDALE CO 81623-2518 FRAME CONDO-OFFICE CONDOMINIUM (ASSOCIATION RISK ONLY) BUILDING Special Causes of Loss CONTINUED ON BP7124	7,178,975	3,949

PROPERTY DEDUCTIBLE \$ 10,000

PERSONAL PROPERTY INFLATION GUARD % 4%

ABBREVIATIONS: BLDG=BUILDING DED=DEDUCTIBLE PREM=PREMISES MC=MERIT CREDIT INCL = INCLUDED

LIABILITY AND MEDICAL EXPENSE LIMITS OF INSURANCE

GENERAL AGGREGATE LIMIT (Other than Products-Completed Operations)	PRODUCTS-COMPLETED OPERATIONS AGGREGATE	PERSONAL AND ADVERTISING INJURY (Per Person Or Organization)	LIABILITY AND MEDICAL EXPENSES PER OCCURRENCE	DAMAGE TO PREMISES RENTED TO YOU	MEDICAL EXPENSE (Any One Person)
\$ 2,000,000	\$ 2,000,000	\$ 1,000,000	\$ 1,000,000	\$ 100,000	\$ 15,000

Premium Charge Forms	Advance Premium	Premium Charge Forms	Advance Premium
	SEE UW7002		

Other Forms SEE UW7002

AMEND REASON:

PREMIUM FOR THIS COVERAGE PART \$ 4,426 + 2.00 OTHER CHARGES = 4,428.00 TOTAL
Endorsement Adjustment Premium \$

This Declarations Page supersedes and replaces any preceding declarations page bearing the same policy number for this policy period. X
(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

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POLICY NUMBER: 60535824

BUSINESSOWNERS COVERAGE PART SUPPLEMENTAL DECLARATIONS - PROPERTY

PREM/ BLDG	DESCRIBED PREMISES AND COVERAGES	LIMIT OF INSURANCE	PREMIUM
01 01	CONTINUED Replacement Cost YOUR BUSINESS PERSONAL PROPERTY Special Causes of Loss Replacement Cost LIABILITY EQUIPMENT BREAKDOWN Certified Acts of Terrorism Coverage	1,081	1 Incl 87

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POLICY NUMBER: 60535824

OTHER CHARGES SUMMARY

	PREMIUM
COLORADO HAZARD MITIGATION FEE	2

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BUSINESSOWNERS - SUMMARY OF INCLUDED COVERAGES

The following Coverage Highlights summary is intended for reference only and is subject to change without notice. If there is any conflict between the policy and this summary, the provisions of the policy prevail. Refer to the actual policy declarations, coverage forms and endorsements for a complete description of coverage.

<u>COVERAGE</u>	<u>AMOUNT</u>
Accounts Receivable (At the Described Premises)	\$150,000
Accounts Receivable (Not at the Described Premises)	\$50,000
Additional Insured - Managers or Lessors of Premises	Included as an Insured
Arson Reward Payment	\$10,000
Business Income	Refer to Policy
Business Income From Dependent Properties	Lesser of \$50,000 or 30 days
Business Personal Property Limit - Seasonal Increase	33%
Civil Authority	4 Weeks
Data Processing Coverage - On Premises	\$50,000
Data Processing Coverage - Off Premises	\$25,000
Debris Removal	\$100,000
Electronic Data	\$50,000
Employee Dishonesty	\$25,000
Equipment Breakdown	Refer to the Equipment Breakdown Enhancement Endorsement for details
Extended Business Income	90 Days
Extra Expense	Refer to Policy
False Pretense Coverage	\$5,000
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Fire Extinguisher Systems Recharge Expense	\$10,000
Forgery or Alteration	\$25,000
Fungi, Wet Rot or Dry Rot	\$25,000
Furs, Fur Garments & Garments Trimmed in Fur	\$2,500
Guests' Property	\$5,000
Interruption of Computer Operations	\$10,000
Jewelry, Watches, Precious Metals and Precious & Semi-Precious Stones	\$5,000
Key Employee (Per Replacement Employee)	\$10,000
Lessor's Lease Cancellation Coverage	\$10,000
Lessor's Tenant's Move Back Coverage	\$10,000
Lock Replacement	\$2,000
Lost Key Consequential Loss	\$2,500
Money Orders & Counterfeit Money	\$15,000
Money & Securities	\$25,000
Newly Acquired or Constructed Property – Buildings	\$1,250,000
Newly Acquired or Constructed Property – Property	\$1,000,000
Newly Acquired Property - Increased Amount of Days	180 Days
Ordinance or Law Coverage - Coverage 1 (Loss to Undamaged Portion of Building)	Included within the building limit
Ordinance or Law Coverage - Coverage 2 (Demolition Cost)	Greater of \$100,000 or 10% of the bldg limit covg
Ordinance or Law Coverage - Coverage 3 (Increased Cost of Construction)	Greater of \$100,000 or 10% of the bldg limit covg
Outdoor Property	\$10,000
Outdoor Signs (Attached to Buildings)	\$25,000
Patterns, Dies, Molds and Forms	\$2,500
Personal Effects	\$25,000
Personal Property Off Premises	\$50,000
Pollutant Clean Up and Removal	\$25,000
Property In Transit	\$25,000
Security Breach & Identity Services	Included
Small Tools (Any One Employee)	\$5,000
Spoilage Due to Service Interruption	\$5,000
Stamps, Tickets, Lottery Tickets and Letters of Credit	\$1,000
Utility Services - Direct Damage	\$50,000
Valuable Papers and Records (At the Described Premises)	\$100,000
Valuable Papers and Records (Not at the Described Premises)	\$25,000
Water Back-Up and Sump Overflow	\$50,000

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POLICY NUMBER:

60535824

FORMS SUPPLEMENTAL DECLARATIONS

The following coverage form(s) govern coverage that is not limited to any specific state even though they are specifically listed in only one state in the declarations.

Other Forms

Applicable to the state of Colorado

*BP0003(07-13) BUSINESSOWNERS COVG FORM
 *BP0181(03-15) CO-CHGS
 *BP0412(04-17) LIMITATION OF COVG TO DESIGNATED PREMISES/PROJECT
 *BP0417(01-10) EMPLOYMENT-RELATED PRACTICES EXCL
 *BP0430(07-13) PROTECTIVE SAFEGUARDS
 *BP0483(01-10) REMOVAL OF INSURANCE-TO-VALUE PROVISION
 *BP0493-(01-06) TOTAL POLLUTION EXCL W/A HOSTILE FIRE EXCEPTION
 *BP0517(01-06) EXCL-SILICA OR SILICA RELATED DUST
 *BP0523(01-15) CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
 *BP0564(01-15) CONDITIONAL EXCL OF TERRORISM
 *BP0577(01-06) FUNGI/BACTERIA EXCL
 *BP0598(07-13) AMENDMENT OF INSURED CONTRACT DEFINITION
 *BP1486-(07-13) COMMUNICABLE DISEASE EXCL
 *BP1504(05-14) EXCL-ACCESS OR DISCLOSURE OF INFORMATION
 *BP1531(09-19) CANNABIS PROP EXCL W/ HEMP EXCEPTION
 *BP1533(09-19) CANNABIS LIAB EXCL W/HEMP EXCEPTION
 *BP1701(07-13) CONDO ASSOC COVG
 *BP7022(01-10) ABUSE OR MOLESTATION EXCL
 *BP7115(08-17) EQUIP BREAKDOWN ENHANCEMENT END
 *BP7123(11-17) BUSINESSOWNERS COVG PART
 *BP7124(11-17) BUSINESSOWNERS COVG PART SUPPLEMENTAL DEC-PROPERTY
 *BP7156(07-19) BUSINESSOWNERS EXPANDED ULTRA PROP PLUS END
 *BP7174(08-15) PRIMARY & NONCONTRIBUTORY-OTHER INS CONDITION
 *BP7199(03-19) MULTIPLE LIABILITY COVGS LIMITATION
 *IL7009-(04-91) AMEND ENDORSEMENT PUNITIVE/EXEMPLARY DAMAGES EXCL
 *IL7068(01-10) EXCL-LEAD-HAZARDOUS PROPERTIES
 *IL7069(01-10) EXCL-UNDERGROUND STORAGE TANKS
 *IL7070(09-12) ABSOLUTE ASBESTOS EXCL
 *IL7083(08-10) PAYMENT OF LOSSES
 *IL7095(01-20) INTERNET SECURITY & PRIVACY INSURANCE END
 *IL7147(01-20) ONLINE BANKING THEFT INSURANCE ENDO
 *IL7177(08-22) ABSOLUTE PFAS EXCLUSION
 *ST1644(01-12) POLICY WEBSITE STUFFER
 *ST1698(03-11) NOTICE-PROTECTIVE SAFEGUARDS
 *ST1813(01-20) IMPORTANT NOTICE-INTERNET SECURITY & PRIVACY
 *ST1882(06-16) NOTICE-LOCATION & PREMISES CLARIFICATION
 *ST1943(01-20) IMPORTANT NOTICE-IDENTITY THEFT 911
 *ST1965(01-21) NOTICE TO POLICYHOLDERS-COMMUNICABLE DISEASE EXCL
 *ST2003(11-21) NOTICE OF PREM AUDIT NONCOMPLIANCE CHARGE
 *UW7022(11-13) SUMMARY OF INCLUDED COVERAGES
 *UW7024(06-15) OTHER CHARGES SUMMARY

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