

60503828 ***

UNITED FIRE & CASUALTY COMPANY
P.O. Box 73909
Cedar Rapids, IA 52407-3909
Phone: 800-877-5002

This is not a bill. You
will be billed separately
when premium is due.

UNITED FIRE & CASUALTY COMPANY

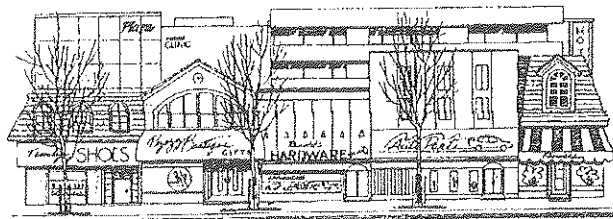
118 2nd Ave SE
Cedar Rapids, IA 52401

CALLICOTTE RANCH HOMEOWNERS
ASSOCIATION
326 HIGHWAY 133 STE 120
CARBONDALE CO 81623-1568



ENCLOSED IS YOUR COMMERCIAL POLICY.
YOU WILL RECEIVE YOUR BILLING,
IF ANY, SEPARATELY.

UNI-PAK POLICY



COMMERCIAL LINES POLICY

01087130

POLICYHOLDER DISCLOSURE NOTICE MANDATORY AVAILABILITY OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Program Act, as amended, we as a participating insurance company must make available, in all of our insurance policies, coverage for losses arising out of acts of terrorism as defined by the Act. Please refer to the reverse side of this notice for more information on the Terrorism Risk Insurance Act, as amended, and a definition of covered acts of terrorism.

Under the Terrorism Risk Insurance Act, as amended, insurance companies are required to make terrorism coverage available on all policies issued or renewed.

Your policy includes 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.



You have the option to reject coverage for certified acts of terrorism for the renewal policy term that accompanies this notice. Simply check the box below indicating your desire to reject terrorism coverage, complete the requested information and mail the form to our office using the address shown on your policy declarations page.

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.
--	---

Policyholder/Applicant's Signature	UNITED FIRE & CASUALTY COMPANY Insurance Company
Print Name	60503828 Policy/Quote Number
Date	Agency Name (Quotes Only)

After you sign and date this form, you must return it to the address shown on your policy declarations page.

0104

UNITED FIRE & CASUALTY COMPANY

PO Box 73909, Cedar Rapids, IA 52407

POLICY NUMBER: 60503828

ACCOUNT NUMBER:3000328241

DIRECT BILL -

ISSUE DATE 03-07-2021 MD8 REPLACEMENT OF 0104 60503828		POLICY SUMMARY	
NAMED CALLICOTTE RANCH HOMEOWNERS INSURED ASSOCIATION 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: 05-01-2021 TO: 05-01-2022	
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**

COMMERCIAL GENERAL LIABILITY


\$ 890.00

COMMERCIAL PROPERTY

\$ 1,183.00

TOTAL ADVANCE PREMIUM

\$ 2,073.00


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

X _____
(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

IL 70 18 12 92

INSURED COPY

03087150

000000 04 27 000164 004108 H

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.



ST 16 44 01 12

04087160

NOTICE TO POLICYHOLDERS

**Blanket Exclusion – Designated Operations Covered By A
Consolidated (Wrap-Up) Insurance Program**

**COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART**

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.

Your policy has an exclusionary endorsement attached:

CG 71 65 – Blanket Exclusion – Designated Operations Covered By A Consolidated (Wrap-Up) Insurance Program

CU 70 64 – Blanket Exclusion – Designated Operations Covered By A Consolidated (Wrap-Up) Insurance Program

This endorsement clarifies that coverage for this type of exposure is not provided under your policy.

Please review this exclusion.

If you have any questions regarding this change, please contact your agent.

Thank you for doing business with United Fire Group.



ST 16 57 07 09

05087170

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.



UNITED FIRE & CASUALTY COMPANY
PO Box 73909, Cedar Rapids, IA 52407

POLICY NUMBER: 60503828

ACCOUNT NUMBER: 3000328241
DIRECT BILL - 150

(2) COMMERCIAL GENERAL LIABILITY

COMMERCIAL GENERAL LIABILITY COVERAGE PART

ISSUE DATE 03-07-2021 MD8 REPLACEMENT OF 0104 60503828		DECLARATIONS RENEWAL EXTENSION																																																													
NAMED CALLICOTTE RANCH HOMEOWNERS INSURED ASSOCIATION 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 12:01 A.M. Standard time PERIOD: at your mailing address shown above.		FROM: 05-01-2021 TO: 05-01-2022 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.																																																															
LIMITS OF INSURANCE																																																															
GENERAL AGGREGATE LIMIT (Other than Products-Completed Operations)		\$	2,000,000																																																												
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT		\$	2,000,000																																																												
PERSONAL AND ADVERTISING INJURY LIMIT (Any one person or organization)		\$	1,000,000																																																												
EACH OCCURRENCE LIMIT		\$	1,000,000																																																												
DAMAGE TO PREMISES RENTED TO YOU LIMIT (Any one premises)		\$	100,000																																																												
MEDICAL EXPENSE LIMIT (Any one person)		\$	5,000																																																												
RETROACTIVE DATE (CG 00 02 Only) Coverage A of this insurance does not apply to "bodily injury" or "property damage" which occurs before the Retroactive Date, if any, shown here. (enter date or "None" if no Retroactive Date applies) NONE																																																															
BUSINESS DESCRIPTION HOMEOWNERS ASSOCIATION																																																															
FORM OF BUSINESS: <input type="checkbox"/> Individual <input type="checkbox"/> Joint Venture <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input checked="" type="checkbox"/> Other <u>ASSOCIATION</u>																																																															
<table border="1"> <thead> <tr> <th rowspan="2">Classifications and Locations of All Premises You Own, Rent or Occupy</th> <th rowspan="2">Codes</th> <th rowspan="2">Premium Basis</th> <th colspan="2">Rates</th> <th colspan="2">Advance Premiums</th> </tr> <tr> <th>Pr/CO</th> <th>All Other</th> <th>Pr/CO</th> <th>All Other</th> </tr> </thead> <tbody> <tr> <td>CO LOC# 01 898 HIGHWAY 133 CARBONDALE, CO 81623-2514</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>STREETS ROADS HIGHWAYS BRIDGES MAINT HAZARD ONLY INCL PR/CO</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>EA MILE 48727T)</td> <td></td> <td>2</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>INCL</td> <td>10.017</td> <td></td> <td>INCL</td> <td>20</td> </tr> <tr> <td>TOWNHOUSE ASSOCIATIONS (ASSOC RISK ONLY) INCL PR/CO</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>68500U)</td> <td></td> <td>28</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>INCL</td> <td>13.968</td> <td></td> <td>INCL</td> <td>853MP</td> </tr> </tbody> </table>				Classifications and Locations of All Premises You Own, Rent or Occupy	Codes	Premium Basis	Rates		Advance Premiums		Pr/CO	All Other	Pr/CO	All Other	CO LOC# 01 898 HIGHWAY 133 CARBONDALE, CO 81623-2514							STREETS ROADS HIGHWAYS BRIDGES MAINT HAZARD ONLY INCL PR/CO							EA MILE 48727T)		2							INCL	10.017		INCL	20	TOWNHOUSE ASSOCIATIONS (ASSOC RISK ONLY) INCL PR/CO							68500U)		28							INCL	13.968		INCL	853MP
Classifications and Locations of All Premises You Own, Rent or Occupy	Codes	Premium Basis	Rates				Advance Premiums																																																								
			Pr/CO	All Other	Pr/CO	All Other																																																									
CO LOC# 01 898 HIGHWAY 133 CARBONDALE, CO 81623-2514																																																															
STREETS ROADS HIGHWAYS BRIDGES MAINT HAZARD ONLY INCL PR/CO																																																															
EA MILE 48727T)		2																																																													
		INCL	10.017		INCL	20																																																									
TOWNHOUSE ASSOCIATIONS (ASSOC RISK ONLY) INCL PR/CO																																																															
68500U)		28																																																													
		INCL	13.968		INCL	853MP																																																									
CONTINUED ON CG7004																																																															
<table border="1"> <thead> <tr> <th rowspan="2">PREMIUM BASIS DEFINITIONS</th> <th rowspan="2">a) Area per 1000 sq ft</th> <th rowspan="2">c) Total Cost per \$1000</th> <th rowspan="2">g) Gallons per 1000</th> <th rowspan="2">m) Admissions per 1000</th> <th rowspan="2">p) Payroll per \$1000</th> <th rowspan="2">s) Gross Sales per \$1000</th> <th rowspan="2">t) Defined Above</th> <th rowspan="2">u) Units per unit</th> </tr> <tr> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>Premium Charge Forms</td> <td></td> <td>Advance Premium</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>SEE UW7002</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Premium Charge Forms</td> <td></td> <td>Advance Premium</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				PREMIUM BASIS DEFINITIONS	a) Area per 1000 sq ft	c) Total Cost per \$1000	g) Gallons per 1000	m) Admissions per 1000	p) Payroll per \$1000	s) Gross Sales per \$1000	t) Defined Above	u) Units per unit							Premium Charge Forms		Advance Premium									SEE UW7002							Premium Charge Forms		Advance Premium																								
PREMIUM BASIS DEFINITIONS	a) Area per 1000 sq ft	c) Total Cost per \$1000	g) Gallons per 1000										m) Admissions per 1000	p) Payroll per \$1000	s) Gross Sales per \$1000	t) Defined Above	u) Units per unit																																														
Premium Charge Forms		Advance Premium																																																													
		SEE UW7002																																																													
Premium Charge Forms		Advance Premium																																																													
Other Forms SEE UW7002																																																															
Amend Reason																																																															
PREMIUM FOR THIS COVERAGE PART \$ 890 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)																																																															

CG 70 01 02 05

INSURED COPY

07087190

05-01-2021

COMMERCIAL GENERAL LIABILITY SUPPLEMENTAL DECLARATIONS

CG 70 04 02 05

INSURED COPY

08087200

000000 09 27 000164 004113 H

0104

05-01-2021

POLICY NUMBER:	60503828
----------------	----------

COMMERCIAL GENERAL LIABILITY SUPPLEMENTAL DECLARATIONS - ADDITIONAL INSURED

Schedule of Additional Insureds	Premium
TOWNHOUSE ASSOCIATIONS CG2017 -COLORADO	Incl

CG 71 54 01 07

INSURED COPY

09087210

000000 10 27 000164 004114 H

POLICY NUMBER:

60503828

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

CG0001(04-13) COMM GENERAL LIAB COVG FORM
CG2017(10-93) ADDL INSURED-TOWNHOUSE ASSOC
CG2106(05-14) EXCL-ACCESS/DISCLOSURE OF CONFIDENTIAL/PERSONAL
*CG2132-(05-09) COMMUNICABLE DISEASE EXCL
CG2147(12-07) EMPLOYMENT-RELATED PRACTICES EXCL
CG2150(04-13) AMENDMENT OF LIQUOR LIAB EXCLUSION
CG2165-(12-04) TOTAL POLLUTION EXCL W/BLDG HEATING COOLING
CG2167(12-04) FUNGI/BACTERIA EXCL
CG2170(01-15) CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG2187(01-15) CONDITIONAL EXCL OF TERRORISM
CG2196(03-05) SILICA/SILICA-RELATED DUST EXCL
CG2250(04-13) EXCL-FAILURE TO SUPPLY
CG2279(04-13) EXCL-CONTRACTORS-PROFESSIONAL LIAB
*CG7001(02-05) COMMERCIAL GENERAL LIABILITY COVERAGE PART
*CG7004(02-05) COMM GENERAL LIABILITY SUPPLEMENTAL DECLARATIONS
CG7079(02-99) DISCRIMINATION EXCL
*CG7154(01-07) COMM GENERAL LIAB SUPPLEMENTAL DECS-ADDL INSUREDS
CG7155(01-07) ABUSE/MOLESTATION EXCL
CG7165(07-09) BLANKET EXCL-DESIGNATED OPERATIONS (WRAP-UP)
CG7296(03-19) MULTIPLE LIAB COVGS LIMITATION
IL0017(11-98) COMMON POLICY CONDITIONS
IL0021(09-08) NUCLEAR ENERGY LIAB EXCL END
IL0125(11-13) CO-CHGS-CIVIL UNIONS
IL0228(09-07) CO-CHGS CANCEL & NONRENEW
IL7009-(04-91) AMENDATORY END PUNITIVE/EXEMPLARY DAMAGES EXCL
IL7068(01-10) EXCL-LEAD-HAZARDOUS PROPERTIES
IL7069(01-10) EXCL-UNDERGROUND STORAGE TANKS
IL7070(09-12) ABSOLUTE ASBESTOS EXCL
IL7105(10-14) PRIMARY & NONCONTRIBUTORY-OTHER INSURANCE CONDITIO
*ST1644-(01-12) POLICY WEBSITE STUFFER
*ST1657(07-09) NOTICE-BLANKET EXCL DESIGNATED OPERATIONS(WRAP-UP)
*ST1882(06-16) NOTICE-LOCATION & PREMISES CLARIFICATION
*ST1965(01-21) NOTICE TO POLICYHOLDERS-COMMUNICABLE DISEASE EXCL

Notice to Policyholders — Location and Premises Clarification

This notice does not provide you with any coverage and is intended solely as a clarification of our intent.

Wherever any reference to location is made in the Declarations, Supplemental Declarations, Coverage Forms, or endorsements that comprise this policy, that reference shall also be deemed to apply to premises, and likewise any reference to premises shall be deemed to apply to location.

This notice is provided to you as certain documents that comprise your policy may use these terms interchangeably.

If you have any questions regarding this notice please contact your agent.

Thank you for doing business with United Fire Group.



ST 18 82 06 16

Page 1 of 1

11087230

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMUNICABLE DISEASE EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following exclusion is added to Paragraph 2.
Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:

2. Exclusions

This insurance does not apply to:

Communicable Disease

"Bodily injury" or "property damage " arising out of the actual or alleged transmission of a communicable disease.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- a. Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- b. Testing for a communicable disease;
- c. Failure to prevent the spread of the disease; or
- d. Failure to report the disease to authorities.

- B. The following exclusion is added to Paragraph 2.
Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:

2. Exclusions

This insurance does not apply to:

Communicable Disease

"Personal and advertising injury" arising out of the actual or alleged transmission of a communicable disease.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- a. Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- b. Testing for a communicable disease;
- c. Failure to prevent the spread of the disease; or
- d. Failure to report the disease to authorities.



IMPORTANT ENHANCEMENT TO YOUR PROPERTY POLICY.**PLEASE READ CAREFULLY.**

YOUR PROPERTY POLICY NOW CONTAINS AN EQUIPMENT BREAKDOWN COVERAGE ENDORSEMENT THAT ADDRESSES IMPORTANT PERILS NOT OTHERWISE COVERED IN A PROPERTY POLICY. (NOTE: Please consult the Policy Endorsement and the Property Policy to which this endorsement attaches 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.)

Extension of Coverage – Overview**What Property Policy Exclusions are addressed by the Equipment Breakdown Coverage Endorsement?**

Equipment Breakdown pays for losses caused by or resulting from direct physical loss to covered equipment. Direct physical loss as described below:

- Mechanical Breakdown, including rupture or bursting caused by centrifugal force
- Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires
- Explosion of steam boilers, steam pipes, steam engines or steam turbines owned by you or under your control

Why is Equipment Breakdown Coverage Important?

Property Policies do not cover the perils of mechanical, electrical and pressures systems breakdown, or the income and extra expense loss potential associated with these types of perils unless they are endorsed to do so.

What types of equipment are covered?

- | | |
|----------------------------|------------------------|
| • Air Conditioning Systems | • Generators |
| • Boilers | • Gears / Gear Sets |
| • Compressors | • Motors |
| • Computers | • Production Equipment |
| • Copiers | • Pumps |
| • Distribution Systems | • Refrigeration Units |
| • Electrical Systems | • Switchboards |
| • Engines | • Telephone Systems |
| • Fired Vessels | • Transformers |
| • Fired Water Heaters | • Unfired Vessels |

What costs are covered?

- Business Income, Extra Expense [follows property policy]
- CFC Refrigerants
- Data Restoration (Valuable papers, media)
- Demolition and Increased Cost of Construction (ordinance or law) [follows property policy]
- Drying Out Coverage
- Expediting Expense (rush ordering)
- Perishable Goods (contamination, loss due to spoilage)
- Physical Damage Repair and Replacement
- Service Interruption

IF YOU HAVE ANY QUESTIONS REGARDING EQUIPMENT BREAKDOWN COVERAGE, PLEASE CONTACT YOUR AGENT.

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.



ST 16 44 01 12

14087260

CYBER INCIDENT EXCLUSION ENDORSEMENT ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

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

This Notice provides information concerning the following new endorsement which applies to your renewal policy being issued by us:

CP 10 75 Cyber Incident Exclusion

When this endorsement is attached to your policy, it generally excludes direct physical loss of or damage to Covered Property resulting from a cyber incident; however, if a cyber incident as described in this exclusion results in fire or explosion, we will pay for the loss or damage to Covered Property caused by that fire or explosion subject to the applicable limits of insurance.

This exclusion does not apply to the extent that coverage is provided in the:

- Additional Coverage – Electronic Data; or
- Additional Coverage – Interruption Of Computer Operations.

This exclusion also does not apply to the Electronic Commerce (E-Commerce) endorsement if such endorsement is attached to your policy.

CP 04 40 Spoilage Coverage

If this endorsement is attached to your policy, Paragraph F. of this endorsement expressly states that the Cyber Incident Exclusion applies to such coverage.



CANNABIS EXCLUSION ENDORSEMENTS ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

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

This Notice provides information concerning the following new and revised endorsements, which applies to your renewal policy being issued by us:

CP 99 03 – Cannabis Exclusion

When this endorsement is attached to your policy, it generally excludes direct physical loss of or damage to cannabis. It also excludes Business Income and Extra Expense coverage by indicating that such coverage does not apply to that part of Business Income loss or Extra Expense, due to a suspension of your operations, which is attributable to the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis. To the extent that an exposure exists with respect to:

- Direct physical loss of or damage to cannabis, subject to individual insurer claim practices, the attachment of this endorsement provides a more explicit expression of coverage.
- The cannabis-related activity addressed above, the attachment of this endorsement may be considered a reduction in coverage with respect to that part of Business Income loss or Extra Expense, due to a suspension of your operations, which is attributable to such activity.

CP 99 04 – Cannabis Exclusion With Hemp Exception

When this endorsement is attached to your policy, it generally excludes direct physical loss of or damage to cannabis. It also excludes Business Income and Extra Expense coverage by indicating that such coverage does not apply to that part of Business Income loss or Extra Expense, due to a suspension of your operations, which is attributable to the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis. This endorsement also contains exceptions to the exclusions generally addressing goods or products containing or derived from hemp. To the extent that an exposure exists with respect to:

- Direct physical loss of or damage to cannabis, subject to individual insurer claim practices, the attachment of this endorsement provides a more explicit expression of coverage.
- The cannabis-related activity addressed in this endorsement, the attachment of this endorsement may be considered a reduction in coverage with respect to that part of Business Income loss or Extra Expense, due to a suspension of your operations, which is attributable to such activity.

However, due to related exceptions in the endorsement, the attachment of this endorsement will not result in a reduction of coverage for:

- Direct physical loss of or damage to goods or products containing or derived from hemp, including, but not limited to: **a.** seeds, **b.** food, **c.** clothing, **d.** lotions, oils or extracts, **e.** building materials, or **f.** paper, unless, and to the extent, any such goods or products are prohibited under an applicable state or local statute, regulation or ordinance in the state where such goods or products are located.
- Business Income loss or Extra Expense which is attributable to goods or products containing or derived from hemp, including, but not limited to: **a.** seeds, **b.** food, **c.** clothing, **d.** lotions, oils or extracts, **e.** building materials, or **f.** paper, unless, and to the extent, any such goods or products are prohibited under an applicable state or local statute, regulation or ordinance in the state where such goods or products are located.

0104

UNITED FIRE & CASUALTY COMPANY

PO Box 73909, Cedar Rapids, IA 52407

POLICY NUMBER:

60503828

ACCOUNT NUMBER:3000328241 (2) COMMERCIAL PROPERTY

DIRECT BILL - 150

COMMERCIAL PROPERTY COVERAGE PART

ISSUE DATE 03-07-2021 MD8 REPLACEMENT OF 0104 60503828		DECLARATIONS RENEWAL EXTENSION	
NAMED CALLICOTTE RANCH HOMEOWNERS INSURED ASSOCIATION 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: 12:01 A.M. Standard time	FROM: 05-01-2021	TO: 05-01-2022	

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.

PREM/ BLDG	DESCRIBED PREMISES AND COVERAGES	LIMIT OF INSURANCE	RATE	PREMIUM
	EQUIPMENT BREAKDOWN			45
01 01	PINON WOODS LN & CALLICOTTE RANCH CARBONDALE CO 81623 STEEL WATER TANK			
	BUILDING	225,000	.196	441
	Special Causes of Loss	1,000 Ded		
	Replacement Cost	80% Coins		
	Automatic Valuation Adjustment			
01 02	PINON WOODS LN & CALLICOTTE RANCH CARBONDALE CO 81623 STEEL PUMP HOUSE			
	BUILDING	56,300	.278	157
	Special Causes of Loss	1,000 Ded		
	Replacement Cost	80% Coins		
	Automatic Valuation Adjustment			
01 03	PINON WOODS LN & CALLICOTTE RANCH CARBONDALE CO 81623 METAL/MASONRY FENCE/ENTRY W/GAZEBO			
	CONTINUED ON CP7002			

ABBREVIATIONS: BLDG=BUILDING COINS=COINSURANCE DED=DEDUCTIBLE INCL=INCLUDED PREM=PREMISES

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

Other Forms SEE UW7002

AMEND REASON:

PREMIUM FOR THIS COVERAGE PART	\$1,183
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)

CP 70 01 12 92

INSURED COPY

17087290

000000 18:27 000164 004122 H

0104

05-01-2021

POLICY NUMBER: 60503828

COMMERCIAL PROPERTY SUPPLEMENTAL DECLARATIONS

PREM/ BLDG	DESCRIBED PREMISES AND COVERAGES	LIMIT OF INSURANCE	RATE	PREMIUM
01 03	CONTINUED BUILDING Special Causes of Loss Replacement Cost Automatic Valuation Adjustment Certified Acts of Terrorism Coverage	1,000 Ded 80% Coins 	135,200 .382	517 23

CP 70 02 12 92

INSURED COPY

18087300

000000 19 27 000164 004123 H

POLICY NUMBER:

60503828

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

CP0010(10-12)	BLDG & PERSONAL PROP COVG FORM
CP0090(07-88)	COMM PROP CONDITIONS
CP0140(07-06)	EXCL OF LOSS DUE TO VIRUS/BACTERIA
*CP1030(09-17)	CAUSES OF LOSS-SPECIAL FORM
*CP1075(12-20)	CYBER INCIDENT EXCLUSION
*CP7001(12-92)	COMM PROP DEC
*CP7002(12-92)	COMM PROP SUPPLEMENTAL DEC
CP7003(11-86)	AUTOMATIC VALUATION ADJUSTMENT-APPLIES TO BLDG
CP7067(08-17)	EQUIP BREAKDOWN ENHANCEMENT END
*CP9904(12-19)	EXCL-CANNABIS WITH HEMP EXCEPTION
IL0017(11-98)	COMMON POLICY CONDITIONS
IL0169(09-07)	CO-CHGS CONCEALMENT MISREPRESENTATION/FRAUD
IL0228(09-07)	CO-CHGS CANCEL & NONRENEW
IL0952(01-15)	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IL0995(01-07)	CONDITIONAL EXCL OF TERRORISM
IL7083(08-10)	PAYMENT OF LOSSES
*ST0013(05-08)	EQUIPMENT BREAKDOWN STUFFER
*ST1644-(01-12)	POLICY WEBSITE STUFFER
*ST1882(06-16)	NOTICE-LOCATION & PREMISES CLARIFICATION
*ST1959(06-20)	CANNABIS EXCL END ADVISORY NOTICE TO POLICYHOLDERS
*ST1968(12-20)	CYBER INCIDENT EXCL ENDO ADVISORY NOTICE TO POLICY

UW 70 02 04 96

INSURED COPY

19087310

Notice to Policyholders — Location and Premises Clarification

This notice does not provide you with any coverage and is intended solely as a clarification of our intent.

Wherever any reference to location is made in the Declarations, Supplemental Declarations, Coverage Forms, or endorsements that comprise this policy, that reference shall also be deemed to apply to premises, and likewise any reference to premises shall be deemed to apply to location.



This notice is provided to you as certain documents that comprise your policy may use these terms interchangeably.

If you have any questions regarding this notice please contact your agent.

Thank you for doing business with United Fire Group.



ST 18 82 06 16

Page 1 of 1

20087320