

**BUSINESSOWNERS POLICY
CONDOMINIUM CERTIFICATE OF INSURANCE**

American Family Mutual Insurance Company
American Family Insurance Company
6000 American Pkwy Madison, WI 53783-0001

Agent's Name, Address

The Ben Kelloff Agency Inc
0350 Highway 133, Suite 1
Carbondale, CO 81623

This Certificate of Insurance is issued as a matter of information only and confers no rights upon the Certificate Holder.

This Certificate of Insurance does not amend, extend or alter the coverage afforded by the policy listed below.

This Certificate does not constitute a contract between the issuing insurer, authorized representative and the certificate holder.

INSURED

CONDOMINIUM ASSOCIATION'S NAME AND ADDRESS

Mountain Sage Townhomes HOA
PO Box 2572, Glenwood Springs, CO 81602-2572

POLICY NUMBER	POLICY EFFECTIVE DATE (Mo., Day, Yr.)	POLICY EXPIRATION DATE (Mo., Day, Yr.)
91001-11681-46	07/23/21	07/23/22

★ **PROPERTY**

Risks of Direct Physical Loss Named Perils \$ **2,500** Property Deductible

PROPERTY COVERED	VALUATION OF COVERED PROPERTY	BLANKET LIMIT OF INSURANCE
Building(s) 7 BLDG 26 Units	<input checked="" type="checkbox"/> Replacement Cost <input type="checkbox"/> Actual Cash Value	\$ 9,258,500.00
Business Personal Property	<input type="checkbox"/> Replacement Cost	\$ _____

★ **BUSINESSOWNERS LIABILITY AND MEDICAL EXPENSES**

COVERAGE	LIMIT OF INSURANCE
Liability And Medical Expenses	\$2,000,000
Damage To Premises Rented To You	\$50,000
Medical Expenses - Any One Person	\$5,000
Aggregate Limit (Other Than Products Completed Operations)	\$4,000,000
Products - Completed Operations Aggregate Limit	\$4,000,000

Consult the Condominium Association's policy for insurance afforded Unit Owners.

CERTIFICATE HOLDER(S)

Effective Date **07/23/21**

New Ownership/Occupancy Change Ownership/Occupancy

UNIT OWNER'S NAME AND ADDRESS OR UNIT DESIGNATION NO.

Unit Owners Copy

UNIT OWNER'S MORTGAGEE NAME AND ADDRESS

LOAN NO.

UNIT OWNER'S CONTRACT OF SALES NAME AND ADDRESS

LOAN NO.

MISCELLANEOUS

Property Manager Silver Mountain Properties Inc is listed as Additional Insured. \$5,000,000 Umbrella. Employee Dishonesty \$100,000. Directors & Officers \$1,000,000. "Each Owner shall be responsible for maintaining all insurance which covers all furnishings, fixtures, appliances and equipment within a Townhome" • Inflation guard included • Ordinance Law included • Boiler/Equipment covered for named perils • Severability of interest/Separation of Insureds applies • 10 day cancellation applies • Co-Insurance applies • Includes Wind/Hail • Waiver of Subrogation applies

DATE ISSUED

07/23/21

AUTHORIZED REPRESENTATIVE

Benjamin Kelloff