

PO Box 2915
Bloomington, IL 61702-2915



RIVERWALK AT THE FRYINGPAN CON
326 HIGHWAY 133 STE 290
CARBONDALE CO 81623-2510

State Farm Fire and Casualty Company
A stock company with home offices in Bloomington, Illinois

Your State Farm Agent

Derron Cloud

Cloud Ins and Fin Svcs Inc

227 E Cody Lane Unit 201

Basalt CO 81621-7601

Bus: 970-927-0419

Email: derron.c.cloud.vacmew@statefarm.com

Amended Declarations

Policy number: 96-AP-C469-2

Policy period: 12 months

The policy period begins and ends at 12:01 am standard time at the premises location.

Effective date: May 21, 2025

Expiration date: May 1, 2026

BUSINESS CONDOMINIUM ASSOCIATION POLICY

Automatic renewal - If the State Farm® policy period is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

NAMED INSURED

RIVERWALK AT THE FRYINGPAN CON

ENTITY

Association/Cooperative

POLICY PREMIUM

This is not a bill. If an amount is due, then a separate statement will be sent prior to the due date. The premium(s) shown below are for the policy period and policy characteristics as described in this Declarations.

Decrease in premium: (\$7,208.46)

Discounts applied:

Automatic Sprinkler Protection

Renewal Discount

Years in Business

Business Experience Rating

Protective Devices

Age of Building

REASONS FOR DECLARATIONS

Your policy is amended effective May 21, 2025 due to some recent policy changes you requested. Enclosed is a copy of your new endorsements, if any.

SECTION I - PROPERTY SCHEDULE - BLANKET

Coverage A - Buildings:	Limit of Insurance*
Coverage B - Business Personal Property:	\$22,499,900
Seasonal Increase - Business Personal Property:	\$33,300
	No Coverage

Location number	Location of described premises
001	227 MIDLAND AVE BASALT CO 81621-8114
002	229 MIDLAND AVE BASALT CO 81621-8375
003	231 MIDLAND AVE BASALT CO 81621-8383

* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Cov A - Inflation Coverage Index:	289.7
Cov B - Consumer Price Index:	315.7

SECTION I - DEDUCTIBLES

BASIC DEDUCTIBLE \$50,000

SPECIAL DEDUCTIBLES:

Data Compromise:	\$1,000
Employee Dishonesty:	\$250
Equipment Breakdown:	\$2,500
Money and Securities:	\$250

Other deductibles may apply - refer to policy.

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See schedule". If a coverage does not have a corresponding limit shown below, but has "Included" indicated, refer to that policy provision for an explanation of that coverage.

Coverage	Limit of Insurance
Accounts Receivable	See Schedule
Arson Reward	\$5,000
Back-up of Sewer or Drain	See Schedule
Collapse	Included
Damage to Non-owned Buildings from Theft, Burglary or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000



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Coverage	Limit of Insurance
Fire Extinguisher Systems Recharge Expense	\$5,000
Forgery or Alteration	\$10,000
Glass Expenses	Included
Increased Cost of Construction and Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Money Orders and Counterfeit Money	\$1,000
Money and Securities	See Schedule
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance or Law - Equipment Coverage	Included
Outdoor Property	See Schedule
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up and Removal	\$10,000
Preservation of Property	30 days
Property of Others (applies only to those premises provided Coverage B - Business Personal Property)	See Schedule
Signs	See Schedule
Valuable Papers and Records	See Schedule
Water Damage, Other Liquids, Powder or Molten Material Damage	Included

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - SCHEDULE

The coverages and corresponding limits shown below apply only to the described premises as shown.

Location number	Coverage	Limit of Insurance
001	Accounts Receivable	
	On Premises Limit	\$50,000
	Off Premises Limit	\$15,000
	Back-up of Sewer or Drain	\$5,000
	Money and Securities	
	On Premises Limit	\$10,000
	Off Premises Limit	\$5,000
	Outdoor Property	\$5,000

Location number	Coverage	Limit of Insurance
	Property of Others (applies only to those premises provided Coverage B-Business Personal Property)	\$2,500
	Signs	\$2,500
	Valuable Papers and Records	
	On Premises Limit	\$10,000
	Off Premises Limit	\$5,000
002	Accounts Receivable	
	On Premises Limit	\$50,000
	Off Premises Limit	\$15,000
	Back-up of Sewer or Drain	\$5,000
	Money and Securities	
	On Premises Limit	\$10,000
	Off Premises Limit	\$5,000
	Outdoor Property	\$5,000
	Property of Others (applies only to those premises provided Coverage B-Business Personal Property)	\$2,500
	Signs	\$2,500
	Valuable Papers and Records	
	On Premises Limit	\$10,000
	Off Premises Limit	\$5,000
003	Accounts Receivable	
	On Premises Limit	\$50,000
	Off Premises Limit	\$15,000
	Back-up of Sewer or Drain	\$5,000
	Money and Securities	
	On Premises Limit	\$10,000
	Off Premises Limit	\$5,000
	Outdoor Property	\$5,000
	Property of Others (applies only to those premises provided Coverage B-Business Personal Property)	\$2,500
	Signs	\$2,500
	Valuable Papers and Records	

Location number	Coverage	Limit of Insurance
	On Premises Limit	\$10,000
	Off Premises Limit	\$5,000

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

Coverage	Limit of Insurance
Data Compromise	
Legal and Forensic Information Technology Review	\$5,000
Per Policy Period	\$50,000
Employee Dishonesty	\$25,000
Identity Restoration	
Expense Reimbursement	\$35,000
Case Management Services	12 Months
Other Costs	\$1,000
Lost Wages and Supervision Expenses	\$5,000
Loss of Income and Extra Expense	12 Months Actual Loss Sustained
Utility Interruption - Loss of Income	\$100,000

SECTION II - LOCATION SCHEDULE

Location number	Location of described premises
001	227 MIDLAND AVE BASALT CO 81621-8114
002	229 MIDLAND AVE BASALT CO 81621-8375
003	231 MIDLAND AVE BASALT CO 81621-8383

SECTION II - LIABILITY

Coverage	Limit of Insurance
Coverage L - Business Liability Per Occurrence	\$2,000,000
Coverage M - Medical Expenses	\$10,000 Any One Person
Damage to Premises Rented to You	\$300,000
Directors and Officers Liability	\$2,000,000
Hired Auto Liability	Included in Coverage L
Aggregate Limits	Limit of Insurance
Directors and Officers Aggregate	\$2,000,000
General Aggregate	\$4,000,000
Products/Completed Operations Aggregate	\$4,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II – Liability in the Coverage Form and any attached endorsements.

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

CMP-4100	Businessowners Coverage Form
CMP-4206.2	Amendatory Endorsement (Colorado)
CMP-4426	Business Condominium Association Endorsement
CMP-4532	Exclusion - Cyber Incident
CMP-4536	Additional Insured - Owners, Lessees or Contractors (Scheduled)
CMP-4561.5	Policy Endorsement
CMP-4703.1	Utility Interruption - Loss of Income
CMP-4705.2	Loss of Income and Extra Expense
CMP-4706	Back-up of Sewer or Drain
CMP-4709	Money and Securities
CMP-4710	Employee Dishonesty
CMP-4746.1	Hired Auto Liability
CMP-4769	Additional Condominium Property Not Covered
CMP-4785.1	Additional Insured - Owners, Lessees or Contractors (Blanket)
CMP-4787	Waiver of Transfer of Rights of Recovery Against Others To Us
CMP-4815	Directors and Officers Liability
CMP-4862	Ordinance Or Law (Business)
CMP-4990.2	Identity Restoration
CMP-4994.1	Data Compromise
FD-6007	Inland Marine Attaching Declarations
FE-3650	Actual Cash Value Endorsement
FE-6999.3	Policyholder Disclosure Notice of Terrorism Insurance Coverage

SCHEDULE OF ADDITIONAL INTEREST(S)

Interest type: Owners, Lessees, or Contractors (Schedul
 Endorsement number: CMP-4536
 Loan number: 1800010600
 Alpine Bank ISAOA/ATIMA
 PO Box 2093
 Carmel IN 46082

FULL NAMED INSURED

Named Insured: RIVERWALK AT THE FRYINGPAN CONDOMINIUM ASSOCIATION

This policy is issued by the State Farm Fire and Casualty Company.

PARTICIPATING POLICY

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.



President



Secretary

RIVERWALK AT THE FRYINGPAN CON
326 HIGHWAY 133 STE 290
CARBONDALE CO 81623-2510State Farm Fire and Casualty Company
A stock company with home offices in Bloomington, Illinois

Your State Farm Agent

Derron Cloud
Cloud Ins and Fin Svcs Inc
227 E Cody Lane Unit 201
Basalt CO 81621-7601
Bus: 970-927-0419
Email: derron.c.cloud.vacmew@statefarm.com

Inland Marine Attaching Declarations

Policy number: 96-AP-C469-2

Policy period: 12 months

The policy period begins and ends at 12:01 am standard time at the premises location.

Effective date: May 21, 2025

Expiration date: May 1, 2026

ATTACHING INLAND MARINE

Automatic renewal - If the State Farm® policy period is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Annual policy premium: Included

The above premium amount is included in the Policy Premium shown on the Declarations.

FULL NAMED INSURED

Named Insured: RIVERWALK AT THE FRYINGPAN CONDOMINIUM ASSOCIATION

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS, OPTIONS AND ENDORSEMENTS

FE-8739	Inland Marine Conditions
FE-8743.1	Inland Marine Computer Property Form
	See below for schedule page with limits

ATTACHING INLAND MARINE SCHEDULE PAGE

Endorsement number	Coverage	Limit of insurance	Deductible amount	Annual premium
FE-8743.1	Inland Marine Computer Property Form	\$10,000	\$500	Included
	Loss of Income and Extra Expense	\$10,000		Included

Other limits and exclusions may apply - refer to your policy.

In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, this disclosure is part of your policy.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is not excluded from your policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term "act of terrorism" means any act that is 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. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.



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