



AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.  
350 HIGHWAY 133 # 1  
CARBONDALE, CO 81623-1650

AmFam.com

1-800-MY AMFAM® (692-6326)

## Your Insurance Coverage Summary

### Advance Notice of Renewal Premium

000021EC108GAA4030622323 041307 0G1

ROARING FORK PRESERVE HOMEOWNERS ASSOCIATION  
C/O SILVER MOUNTAIN PROPERTIES, INC  
326 HIGHWAY 133 STE 290  
CARBONDALE, CO 81623-2510

March 6, 2023

#### ROARING FORK PRESERVE HOMEOWNERS ASSOCIATION

Thank you for allowing American Family to insure your business. We appreciate your trust and confidence. Listed below are the principal coverages and limits that will apply for the renewal term shown on this coverage summary letter. Please take a minute to review them to be sure they are adequate for your needs. If you would like to discuss your policy coverages and limits, or if you have any questions, please don't hesitate to contact me.

Policy Period: 05-06-2023 TO 05-06-2024

Customer Billing Account: 014-963-726 95

Policy Type: NON-PROFIT DIRECTORS & OFFICERS LIABILITY POLICY

Policy Number: 05XM571802

Total Advance Renewal Premium: \$125.00

PLEASE DO NOT SEND MONEY \*\* INFORMATIONAL ONLY

#### **NON-PROFIT DIRECTORS & OFFICERS LIABILITY COVERAGE**

Notice: This is a Claims Made Policy. See Section VI - Conditions, B. Extended Reporting Period of the Policy for information concerning the optional purchase of the Extended Reporting Period coverage for claims made after the cancellation or non-renewal of the policy.

#### **LIMIT OF LIABILITY**

Aggregate for Coverage A, B, and C including  
"claims expenses" \$1,000,000

#### **RETENTION AMOUNTS**

Coverage A (each claim) \$1,000  
Coverage B (each claim) \$1,000  
Coverage C (each claim) \$1,000

#### **RETROACTIVE DATE**

This insurance does not apply to a "Claim" arising out of a "Wrongful Act" which occurs before the Retroactive Date, If any, shown below

Retroactive Date (Coverages A and B): 05-06-2008  
Retroactive Date (Coverages C): 05-06-2008

#### **PENDING OR PRIOR LITIGATION DATE**

Pending or Prior Date (Coverages A and B): 05-06-2008  
Pending or Prior Date (Coverages C): 05-06-2008

continued

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EXTENDED REPORTING PERIOD  
ADDITIONAL PERIOD (Number of Months)

NONE

\*\*\*\*\*

**This coverage summary does not represent contract terms.  
Consult the policy for specific definitions and limitations.**

\*\*\*\*\*

**The renewal premium shown is for your next policy period.**

\*\*\*\*\*

**You may receive separate advance notice of renewal premium  
if you have other Commercial Lines policies.**

\*\*\*\*\*

**This coverage summary may not show all coverages and  
limits on your policy.**

\*\*\*\*\*

**Your American Family Agent is:**  
The Ben Kelloff Agency, Inc

[bkelloff@amfam.com](mailto:bkelloff@amfam.com)

350 HIGHWAY 133 # 1  
Carbondale CO 81623-1650  
970-963-5711



AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.  
350 HIGHWAY 133 # 1  
CARBONDALE CO 81623-1650

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1-800-MY AMFAM™ (692-6326)

March 6, 2023

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ROARING FORK PRESERVE HOMEOWNERS ASSOCIATION  
C/O SILVER MOUNTAIN PROPERTIES INC  
326 HIGHWAY 133 STE 290  
CARBONDALE CO 81623-2510

Thank you for allowing American Family to insure your business. We appreciate your trust and confidence. This notice shows your renewal premium for your next policy period based on current coverage. Contact me if you would like to discuss your Policy coverages, or if you have any other questions.

Policy Term: 05/06/2023 to 05/06/2024

Premium Summary:		
Policy: 05 XM5718-03	Customer Billing Account: 014-963-726 95	\$260.00
<b>Total Premium:</b>	<b>PLEASE DO NOT SEND MONEY INFORMATION ONLY</b>	<b>\$260.00</b>

\*\* See Premium Detail Below \*\*

<b>Policy Number:</b> 05 XM5718-03	
<b>Policy Type:</b> Business Key Policy	Premium
<b>Commercial General Liability Coverage Part</b>	<b>\$260.00</b>

You may receive separate Advance Notice of Renewal Premium if you have other Commercial Lines Policies.

**Your American Family Agent is:**  
The Ben Kelloff Agency, Inc

bkelloff@amfam.com

350 HIGHWAY 133 # 1  
Carbondale CO 81623-1650  
970-963-5711

## AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

## COMMON DECLARATIONS

POLICY NUMBER  
05 XM5718-03COMPANY CODE  
0023-BLBK-COCUSTOMER BILLING ACCOUNT  
014-963-726 95

NAMED ROARING FORK PRESERVE HOMEOWNERS ASSOCIATION  
INSURED C/O SILVER MOUNTAIN PROPERTIES INC  
MAILING 326 HIGHWAY 133 STE 290  
ADDRESS CARBONDALE CO 81623-2510

POLICY PERIOD FROM 05/06/2023 TO 05/06/2024  
12:01 A.M. Standard Time at your mailing address shown above.

FORM OF BUSINESS: CORPORATION

BUSINESS DESCRIPTION: HOMEOWNERS ASSOCIATION

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

This policy consists of the following coverage parts for which a premium is indicated, this premium may be subject to adjustment.

	PREMIUM
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$260.00
TOTAL PREMIUM	\$260.00

AUTHORIZED  
REPRESENTATIVE  
President  
SecretaryCOUNTERSIGNED  
LICENSED RESIDENT AGENT

0000 00040006 000007 0000



AGENT 041-307  
THE BEN KELLOFF AGENCY, INC  
350 HIGHWAY 133 # 1  
CARBONDALE CO 81623-1650

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ENTRY DATE 02/08/2023



AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.  
MADISON, WISCONSIN 53783-0001  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
DECLARATIONS

POLICY NUMBER  
05 XM5718-03

COMPANY CODE  
0023-BLBK-CO

NAMED INSURED ROARING FORK PRESERVE HOMEOWNERS ASSOCIATION  
C/O SILVER MOUNTAIN PROPERTIES INC  
MAILING ADDRESS 326 HIGHWAY 133 STE 290  
CARBONDALE CO 81623-2510

## LIMITS OF INSURANCE

GENERAL AGGREGATE LIMIT (OTHER THAN PRODUCTS-COMPLETED OPERATIONS)	\$4,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$4,000,000
PERSONAL & ADVERTISING INJURY LIMIT	\$2,000,000
EACH OCCURRENCE LIMIT	\$2,000,000
DAMAGE TO PREMISES RENTED TO YOU LIMIT - ANY ONE PREMISES	\$100,000
MEDICAL EXPENSE LIMIT - ANY ONE PERSON	\$5,000

## LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY

LOCATION 0001 PREMISES 001  
COUNTRY RD 100  
CARBONDALE GARFIELD COUNTY CO 81623

## CLASSIFICATION

CODE	DESCRIPTION	PREMIUM BASIS	RATE		ADVANCE PREMIUM	
			ALL OTHER	PR/ CO	ALL OTHER	PR/ CO
09030	HOMEOWNERS ASSOCIATION PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT	9	6.177		\$56.00	
	(007)		(A)			
49451	VACANT LAND - OTHER THAN NOT-FOR-PROFIT PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT	5	1.704		\$9.00	
	(011)		(A)			

A=EACH ONE  
011=ACRES

007=UNITS

BALANCE TO MINIMUM \$195.00

TOTAL ADVANCE PREMIUM \$260.00

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AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.  
MADISON, WISCONSIN 53783-0001  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
DECLARATIONS

POLICY NUMBER  
05 XM5718-03

COMPANY CODE  
0023-BLBK-CO

Forms and endorsements applying to this coverage part and made part of this policy at time of issue:

CG 21 75 01 15	CG 77 12 11 05	CG 21 86 12 04	IL 00 21 07 02	IL 75 26 12 05
IL 02 28 09 07	IL 00 17 11 98	IL 75 02 06 99	CG 21 60 09 98	CG 21 96 03 05
CG 21 67 12 04	CG 77 14 04 02	CG 00 01 12 07	CG 21 47 12 07	CG 77 04 07 10
IL 09 85 01 15	IL 75 40 03 16	IL 01 25 11 13	CG 21 06 05 14	

AUTHORIZED  
REPRESENTATIVE

*William B. West*  
President

*Peck*  
Secretary

COUNTERSIGNED  
LICENSED RESIDENT AGENT

AGENT 041-307  
THE BEN KELLOFF AGENCY, INC  
350 HIGHWAY 133 # 1  
CARBONDALE CO 81623-1650  
CG AF 01 08 18

INSURED

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02-12

Stock No. 05981

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**  
**EXCLUSION – MULTI-UNIT NEW RESIDENTIAL CONSTRUCTION (GREATER THAN EIGHT UNITS)**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

**SCHEDULE**

**Location(s):**

4000 00060006 000007 0000



- A. This insurance does not apply to 'bodily injury' or 'property damage' arising out of:
1. "Your work" in connection with pre-construction, construction, post-construction of any 'multi-unit residential building'; or
  2. Any of "your products" which will or have become a part of the real property of any 'multi-unit residential building'.
- B. This exclusion does not apply to:
1. "Your work" in connection with remodeling, maintenance or repair.
  2. Any location specified in the schedule above.
- C. The following is added to Section V. Definitions, "Multi-Unit Residential Building" means a condominium, townhouse, apartment or similar structure, each of which has greater than eight units built or used for the purpose of residential occupancy.