State Farm

State Farm Fire and Casualty Company A Stock Company With Home Offices in Bloomington, Illinois

[•]Po Box[•]888854 Dunwoody, GA 30356-0854

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

Named Insured

AT1 000210 3317 THOMPSON CORNER

9L-20-1997-FC06 F M

RENEWAL DECLARATIONS

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Policy Period

Effective Date Expiration Date

12 Months SEP 13 2022 SEP 13 2023
The policy period begins and ends at 12:01 am standard time at your mailing address as shown.

Entity: Corporation

COMMERCIAL LIABILITY UMBRELLA POLICY

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically upon payment of the renewal premium when due subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated we will give you written notice in compliance with the policy provisions or as required by law.

Coverage(s) Coverage L - Business Liability (Each Occurrence) Coverage L - Business Liability (Annual Aggregate)		Limits of Insurance \$ 3,000,000 \$ 3,000,000			
Self-Insured Retention	<u> </u>	\$ 10,000	The second secon		

Required Underlying Insurance Schedule Minimum Underlying Limits Coverage Bodily Injury (Per Occurrence) Bodily Injury (Annual Aggregate) Property Damage (Per Occurrence and Annual Aggregate) **Business Liability** Bodily Injury and Property Damage (Per Occurrence)
Bodily Injury and Property Damage (Annual Aggregate) 500,000 Bodily Injury and Property Damage (Each Occurrence) Bodily Injury and Property Damage (Annual Aggregate) 500,000 **Employers Non-Owned** Auto Liability Bodily Injury (Each Person/Each Accident) Property Damage (Each Accident) 500,000 / \$ Bodily Injury and Property Damage (Each Accident) 500,000

Forms & Endorsements Commercial Umb Coverage Form *Terrorism Insurance Cov Notice Exclusion - Lead Poisoning Amendatory Endorsement Amendment of Who Is an Insured Policy Endorsement	CU-2100 FE-6999.3 CU-2339 CU-2206.1 CU-2384 CU-2474.1	Policy Premium	\$ 734.00
Tolicy Endotsement	CO 2474.1		

* New Form Attached

Other limits and exclusions may apply - refer to your policy

Continued on Reverse

Prepared JUL 15 2022 CU-2000 0690

TODD FUGATE CPCU (970) 963-5610

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Required Underlying Insurance Schedule						
Coverage	Minimum Underlying Limits				imits	
Hired Auto Liability	Bodily Injury and Property Damage (Each Occurrence) Bodily Injury and Property Damage (Annual Aggregate)			\$ \$	500,000 1,000,000	
	Bodily Injury (Each Person/Each Accident) Property Damage (Each Accident)	\$	500,000 /	\$ \$	500,000 100,000	
	Bodily Injury and Property Damage (Each Accident)		a a f	\$	500,000	

Your policy consists of these Declarations, the Commercial Liability Umbrella Coverage Form, and any other forms and endorsements that apply.

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.

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President

FE-6999.3

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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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