



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

01/31/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: Christie Mueller		
Young Insurance 806 S. Public Road #102 Lafayette, CO 80026	PHONE (A/C, No, Ext): (303)660-0470	FAX (A/C, No): (303)389-9403	
	E-MAIL ADDRESS: christie@theyoungig.com		
	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: AmGuard Insurance Company	42390	
INSURED	INSURER B:		
Townhomes at Virginia Village Homeowners Association PO Box 260875 Lakewood, CO 80226	INSURER C:		
	INSURER D:		
	INSURER E:		
	INSURER F:		

COVERAGES

CERTIFICATE NUMBER: 00010456-0

REVISION NUMBER: 1

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY		TOBP130916	01/31/2020	01/31/2021	EACH OCCURRENCE \$ 1,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000
						MED EXP (Any one person) \$ 5,000
						PERSONAL & ADV INJURY \$ Included
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE \$ 2,000,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC					PRODUCTS - COMP/OP AGG \$ 2,000,000
	OTHER:					\$
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident) \$
	ANY AUTO					BODILY INJURY (Per person) \$
	OWNED AUTOS ONLY	<input type="checkbox"/> SCHEDULED AUTOS				BODILY INJURY (Per accident) \$
	HIRED AUTOS ONLY	<input type="checkbox"/> NON-OWNED AUTOS ONLY				PROPERTY DAMAGE (Per accident) \$
						\$
	UMBRELLA LIAB	<input type="checkbox"/> OCCUR				EACH OCCURRENCE \$
	EXCESS LIAB	<input type="checkbox"/> CLAIMS-MADE				AGGREGATE \$
	DED	RETENTION \$				\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	Y/N				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	<input type="checkbox"/> N/A				E.L. EACH ACCIDENT \$
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - EA EMPLOYEE \$
						E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

CANCELLATION

Evidence of Insurance

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

(CAM)

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EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
01/31/2020

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Young Insurance 806 S. Public Road #102 Lafayette, CO 80026		PHONE (A/C, No, Ext): (303)660-0470	COMPANY AmGuard Insurance Company 39 Public Sqaure Wilkes-Barre, PA 18701	
FAX (A/C, No): (303)389-9403	E-MAIL ADDRESS: christie@theyoungig.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #: 00010456				
INSURED Townhomes at Virginia Village Homeowners Association PO Box 260875 Lakewood, CO 80226			LOAN NUMBER	POLICY NUMBER TOBP130916
EFFECTIVE DATE 01/31/2020		EXPIRATION DATE 01/31/2021		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
Dwelling located at 4400-4450 E Bails Dr. Denver, CO 80222
Dwelling located at 4401-4441 E Jewell Ave. Denver, CO 80222

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

PERILS INSURED BASIC BROAD SPECIAL ☒

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Blanket Building Limit Replacement Cost	\$5,004,652	5% wind/hail \$10,000 AOP

REMARKS (Including Special Conditions)

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS Evidence of Property Insurance	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE <i>Christie Mueller</i> CAM			



www.guard.com

In cooperation with
**THE YOUNG
INSURANCE GROUP**

**Townhomes at Virginia
Village Homeowners
Association
PO Box 260875
Lakewood, CO 80226**

A Warm Welcome From Berkshire Hathaway GUARD And THE YOUNG INSURANCE GROUP! Thanks For Selecting Us.

THE YOUNG INSURANCE GROUP and Berkshire Hathaway GUARD Insurance Companies are pleased to have the opportunity to serve you by providing the quality products and attentive customer service you deserve. If you have a question about your Businessowner's Policy, our combined professional staff will be available to assist you.

Contact Your Agent for:

- Coverage changes and issues
- Policy features
- Endorsement issues

Phone: 303-660-0470

FAX: 303-389-9403

Available during regular business hours

Contact Berkshire Hathaway GUARD Insurance Companies for:

- Billing Inquiries
- Claims questions
- Loss control services.

Phone: 800-673-2465

FAX: 570-823-2059

E-mail: csr@GUARD.com

Monday through Friday; 8:00 AM to 7:30 PM EST
(E-mail and voice mail after hours)

To report a claim, call us at 888-NEW-CLMS — 24/7. The information below will be needed by you to complete this process. Specific instructions on reporting claims are included in the enclosed policy packet.

- Your **Policy Number** Is TOBP130916
- Your **Insurance Carrier** Is AmGUARD Insurance Company
- Your Policy **Effective Date** Is 01/31/2020

To report fraud, contact our Fraud Investigative Unit at 800-673-2465.

Use our Policyholder Service Center at www.guard.com to quickly and easily:

- Make and track payments
- Secure Certificate of Insurances
- View important policy information.
- Check the status of a claim

We appreciate your business and look forward to the opportunity to serve your insurance needs. Please keep a copy of this letter with your Berkshire Hathaway GUARD Insurance Companies policy for future reference.

enclosed: Businessowner's Policy # TOBP130916

Issued: 01/31/2020

**AmGUARD Insurance Company
A Stock Company**

Policy No.:
TOBP130916

Renewal of: NEW

POLICY INFORMATION PAGE

- [1] **Named Insured and Mailing Address**
Townhomes at Virginia Village Homeowners Association
PO Box 260875
Lakewood, CO 80226
- [2] **Agency**
THE YOUNG INSURANCE GROUP
806 S Public Road
Suite 102
Lafayette, CO 80026
- [3] **Policy Period**
From January 31, 2020 to January 31, 2021, 12:01 AM, standard time at the insured's mailing address.
- [4] **Description of Business**
Residential Property Managers
- [5] **Coverage**
This policy consists of the Coverage Forms listed on the **Schedule of Forms and Endorsements (IIT SF 01 05)**.
- [6] **Premium**
The premium shown below may be subject to adjustment.
- | | |
|-----------------------------|-------------|
| Certified Acts of Terrorism | \$509.00 |
| TOTAL POLICY PREMIUM | \$11,857.00 |
| TOTAL PAYABLE | \$11,857.00 |
- [7] **Payment of Premium**
In return for your payment of premium, and subject to all terms of this policy, we agree with you to provide insurance as stated in this policy.

Issued: 01/31/2020

Policy No.: TOBP130916

Effective Date: 01/31/2020

SECTION I – PROPERTY COVERAGES AND LIMITS OF INSURANCE

BLANKET INSURANCE

Type of Property

Building

Limit of Insurance

\$5,004,652

LOCATION: 001 BUILDING: 001

4400 - 4450 E Bails Pl

Denver, CO 80222-4404

Denver County

Property Deductible: \$10,000

Wind/Hail Deductible: 5%

Optional Coverages/Glass Deductible: \$500

Classification: 65146 - Townhouses or Similar Associations - Over 4 families - NO office occupancy

COVERAGES:

Awnings Coverage

Limit

\$2,500

Building Coverage

Limit

\$2,358,914

Valuation

Replacement Cost

Inflation Guard %

2

Business Personal Property Coverage

Limit

\$25,000

Seasonal Increase Percent

25

Valuation

Replacement Cost

Liability

IMPORTANT NOTE

THIS COVERAGE IS RATED BASED ON
AN ESTIMATE AND IS SUBJECT TO
AUDIT

Limit

Included

Accounts Receivable

On-Premises Limit

\$25,000

Off-Premises Limit

25,000

Apartment Buildings Coverage

Pollutant Clean-Up and Removal

\$25,000

Reward Payment

Up to \$5,000

Ordinance or Law - Equipment Coverage

Building/BPP Limit

Lock Replacement

\$5,000 per occurrence

Tenant Move Back Expenses

\$15,000 per occurrence

Tenants' Property Legal Liability Coverage

\$10,000 per occurrence

Lock-Out or Sale, Removal and Disposal Liability Coverage

\$5,000

Heating or Air Conditioning Loss Reimbursement Coverage

\$5,000/\$10,000

**BUSINESSOWNER'S POLICY
DECLARATIONS**

Issued: 01/31/2020

Policy No.: TOBP130916**Effective Date:** 01/31/2020**Debris Removal**

Limit	25%/\$10,000
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Equipment Breakdown Coverage (HSB)

Inspection Contact Name	Beverly Jackson
Phone Number	720-370-4159

Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail

Coverage	Refer to form BP 99 249
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Money and Securities

On Premises Limit	\$5,000
Off Premises Limit	\$5,000

Ordinance or Law - Increased Cost Of Construction

Limit	\$10,000
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Outdoor Property

Limit	\$10,000
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Outdoor Signs - Optional Coverage

Limit	\$5,000
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Valuable Papers and Records

On-Premises Limit	\$25,000
Off-Premises Limit	\$25,000

Water Back-up and Sump Overflow

Covered Property Limit	\$5,000
Business Income and Extra Expense Limit	\$5,000

LOCATION: 001 BUILDING: 002
4400 - 4450 E Bails Pl
Denver, CO 80222-4404
Denver County

Property Deductible: \$10,000**Wind/Hail Deductible: 5%****Optional Coverages/Glass Deductible: \$500****Classification: 65146 - Townhouses or Similar Associations - Over 4 families - NO office occupancy****COVERAGES:****Awnings Coverage**

Limit	\$2,500
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Building Coverage

Limit	\$150,000
Valuation	Replacement Cost
Inflation Guard %	2

Liability

IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included

Accounts Receivable

On-Premises Limit	\$25,000
Off-Premises Limit	25,000

Apartment Buildings Coverage

Pollutant Clean-Up and Removal	\$25,000
Reward Payment	Up to \$5,000
Ordinance or Law - Equipment Coverage	Building/BPP Limit

**BUSINESSOWNER'S POLICY
DECLARATIONS**

Issued: 01/31/2020

Policy No.: TOBP130916**Effective Date:** 01/31/2020

Lock Replacement	\$5,000 per occurrence
Tenant Move Back Expenses	\$15,000 per occurrence
Tenants' Property Legal Liability Coverage	\$10,000 per occurrence
Lock-Out or Sale, Removal and Disposal Liability Coverage	\$5,000
Heating or Air Conditioning Loss Reimbursement Coverage	\$5,000/\$10,000
Debris Removal	
Limit	25%/\$10,000
Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail	
Coverage	Refer to form BP 99 249
Ordinance or Law - Increased Cost Of Construction	
Limit	\$10,000
Outdoor Property	
Limit	\$10,000
Outdoor Signs - Optional Coverage	
Limit	\$5,000
Valuable Papers and Records	
On-Premises Limit	\$25,000
Off-Premises Limit	\$25,000
Water Back-up and Sump Overflow	
Covered Property Limit	\$5,000
Business Income and Extra Expense Limit	\$5,000

LOCATION: 002 BUILDING: 001
4401-4441 E Jewell Ave
Denver, CO 80222-4604
Denver County

Property Deductible: \$10,000**Wind/Hail Deductible: 5%****Optional Coverages/Glass Deductible: \$500****Classification: 65146 - Townhouses or Similar Associations - Over 4 families - NO office occupancy****COVERAGES:****Awnings Coverage**

Limit	\$2,500
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Building Coverage

Limit	\$2,358,914
Valuation	Replacement Cost
Inflation Guard %	2

Liability

IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included

Accounts Receivable

On-Premises Limit	\$25,000
Off-Premises Limit	25,000

Apartment Buildings Coverage

Pollutant Clean-Up and Removal	\$25,000
Reward Payment	Up to \$5,000
Ordinance or Law - Equipment Coverage	Building/BPP Limit
Lock Replacement	\$5,000 per occurrence

**BUSINESSOWNER'S POLICY
DECLARATIONS**

Issued: 01/31/2020

Policy No.: TOBP130916**Effective Date:** 01/31/2020

Tenant Move Back Expenses	\$15,000 per occurrence
Tenants' Property Legal Liability Coverage	\$10,000 per occurrence
Lock-Out or Sale, Removal and Disposal Liability Coverage	\$5,000
Heating or Air Conditioning Loss Reimbursement Coverage	\$5,000/\$10,000
Debris Removal	
Limit	25%/\$10,000
Equipment Breakdown Coverage (HSB)	
Inspection Contact Name	Beverly Jackson
Phone Number	303-587-4002
Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail	
Coverage	Refer to form BP 99 249
Money and Securities	
On Premises Limit	\$5,000
Off Premises Limit	\$5,000
Ordinance or Law - Increased Cost Of Construction	
Limit	\$10,000
Outdoor Property	
Limit	\$10,000
Outdoor Signs - Optional Coverage	
Limit	\$5,000
Valuable Papers and Records	
On-Premises Limit	\$25,000
Off-Premises Limit	\$25,000
Water Back-up and Sump Overflow	
Covered Property Limit	\$5,000
Business Income and Extra Expense Limit	\$5,000

LOCATION: 002 BUILDING: 002

4401-4441 E Jewell Ave

Denver, CO 80222-4604

Denver County

Property Deductible: \$10,000

Wind/Hail Deductible: 5%

Optional Coverages/Glass Deductible: \$500

Classification: 65146 - Townhouses or Similar Associations - Over 4 families - NO office occupancy

COVERAGES:**Awnings Coverage**

Limit	\$2,500
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Building Coverage

Limit	\$136,824
Valuation	Replacement Cost
Inflation Guard %	2

Liability

IMPORTANT NOTE	THIS COVERAGE IS RATED BASED ON AN ESTIMATE AND IS SUBJECT TO AUDIT
Limit	Included

Accounts Receivable

On-Premises Limit	\$25,000
Off-Premises Limit	25,000

Issued: 01/31/2020

Policy No.: TOBP130916**Effective Date:** 01/31/2020**Debris Removal**

Limit	25%/\$10,000
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Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail

Coverage	Refer to form BP 99 249
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Ordinance or Law - Increased Cost Of Construction

Limit	\$10,000
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Outdoor Property

Limit	\$10,000
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Outdoor Signs - Optional Coverage

Limit	\$5,000
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Valuable Papers and Records

On-Premises Limit	\$25,000
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Off-Premises Limit	\$25,000
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Water Back-up and Sump Overflow

Covered Property Limit	\$5,000
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Business Income and Extra Expense Limit	\$5,000
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Issued: 01/31/2020

Policy No.: TOBP130916**Effective Date:** 01/31/2020**SECTION II – LIABILITY COVERAGES AND LIMITS OF INSURANCE**

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

<u>Coverage</u>	<u>Limits of Insurance</u>
Liability and Medical Expenses - Each Occurrence	\$1,000,000
General Aggregate (Other than Products and Completed Operations)	\$2,000,000
Personal & Advertising Injury	Included
Products & Completed Operations Aggregate	\$2,000,000
Medical Expenses (Each Person)	\$5,000
Liability Property Damage Deductible	None
Liability Deductible - Bodily Injury	None

Issued: 01/31/2020

Policy No.: TOBP130916

Effective Date: 01/31/2020

POLICY WIDE COVERAGES AND LIMITS OF INSURANCE

Appurtenant Structures

Limit \$50,000 combined Building/BPP

Blanket Coverage

Blanket Rating Option Building and Personal Property Separate
Avg. Rates

Blanket Building Coverage Included

Blanket Personal Property Coverage Excluded

Margin Clause 120%

Coverage Description Refer to Form BP 99 154

Business Income & Extra Expense

Limit Refer to form BP 99 41

Condominiums, Co-ops, Associations - Directors and Officers Liability

Name of the Association ownhomes at Virginia Village Homeowners
Assoc., In

Annual Aggregate Limit of Insurance \$1,000,000

Deductible \$500

Retroactive Date 01/31/2020

Pending or Prior Litigation Date 01/31/2020

Claims Expense \$50,000

Damage To Premises Rented To You

Limit \$300,000

Data Compromise

Section 1 - Response Expenses -

Annual Aggregate Limit \$50,000

Named Malware (Sec. 1) Sublimit \$50,000

Forensic IT and Legal Review Sublimit \$5,000

PR Services Sublimit \$5,000

Section 2 - Defense & Liability -

Annual Aggregate Limit 50000

Named Malware (Sec. 2) Sublimit \$50,000

Response Expenses and Defense & Liability Deductible \$1,000

Electronic Data

Limit \$10,000

Employee Dishonesty

Limit \$10,000

Fire Department Service Charge

Limit \$25,000

Fire Extinguisher Systems Recharge Expense

Limit \$5,000

Forgery or Alteration

Limit \$10,000

Fungi, Wet Rot, Dry Rot & Bacteria (Mold)

Property Limit \$15,000

Business Income/EE Number of Days 30

Liability Coverage Option Exclude Coverage

Glass Expense

Limit Actual Loss Sustained

Hired Automobile

Limit Included in Liability Limit

Interruption of Computer Operations

Limit \$10,000

Loss by Theft of furs, fur garments, garments trimmed with fur

**BUSINESSOWNER'S POLICY
DECLARATIONS**

Issued: 01/31/2020

Policy No.: TOBP130916**Effective Date:** 01/31/2020

Limit	\$2,500
Loss by Theft of jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals	
Limit	\$5,000
Loss by Theft of patterns, dies, molds and forms	
Limit	\$2,500
Money Orders and "Counterfeit Money"	
Limit	\$1,000
Newly Acquired Or Constructed Property - Buildings	
Limit	25% of Building Limit/Not more than \$500,000/Bldg
Newly Acquired Or Constructed Property - Business Personal Property	
Limit	\$250,000
Non-owned Automobile	
Exposure	Without Delivery Service
Personal Effects	
Limit	\$5,000
Personal Property Off Premises	
Limit	\$10,000
Pollutant Clean Up and Removal	
Limit	\$10,000
Preservation of Property	
Limit	Within 30 Days
Terrorism	
Certified Acts	Include Coverage

**BUSINESSOWNERS POLICY
DECLARATIONS**

Issued: 01/31/2020

Policy No.: TOBP130916**Effective Date:** 01/31/2020**SCHEDULE OF FORMS AND ENDORSEMENTS**

<u>Form Number</u>	<u>Title</u>
BP WEL LET	Welcome Letter
IIT DS 01 05	Businessowners Policy Declarations
BP 00 03 01 10	Businessowners Coverage Form
BP IN 01 01 10	Businessowners Coverage Form Index
END SCHD	Schedule Of Forms And Endorsements
BP SMOKING	Apartment Building Smoking Flyer
IL 99 00 08 13	Authorization and Attestation
IL P 001 01 04	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholder
PN CO 01 07 15	Colorado Claims-made Coverages Disclosure Form
PRIV POL	Privacy Policy
BP 99 CO 09 16	CO Policy Customizations
BP 01 81 03 15	Colorado Changes
BP 03 12 01 10	Windstorm or Hail Percentage Deductibles
BP 04 04 01 10	Hired Auto And Non-owned Auto Liability
BP 04 12 04 17	Limitation of Coverage to Designated Premises, Project or Operation
BP 04 17 01 10	Employment - Related Practices Exclusion
BP 05 01 07 02	Calculation Of Premium
BP 05 15 01 15	Disclosure Pursuant To Terrorism Risk Insurance Act
BP 05 23 01 15	Cap On Losses From Certified Acts Of Terrorism
BP 05 38 01 15	Exclusion Of Other Acts Of Terrorism Committed Outside The United States; Cap On Losses From Certified Acts Of Terrorism
BP 05 42 01 15	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
BP 07 75 01 10	Apartment Buildings
BP 15 04 05 14	Exclusion – Access or Disclosure of Confidential or Personal Information and Data-related Liability - With Limited Bodily Injury Exception
BP 99 04 01 10	Equipment Breakdown Coverage
BP 99 09 01 10	Fungi or Bacteria Coverage Exclusion
BP 99 10 09 08	Exclusion – Liability for Hazards of Lead
BP 99 142 07 15	Colorado - Condominiums, Co-ops, Associations - Directors and Officers Liability Endorsement
BP 99 154 10 15	Blanket Insurance
BP 99 188 06 16	Deductible Endorsement - Property
BP 99 249 07 17	Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail - Scheduled Buildings
BP 99 41 08 16	Business Income, Extra Expense and Related Coverages Limit of Insurance
BP 99 60 03 12	Water Back-up and Sump Overflow
BP 99 91 11 14	Data Compromise Coverage