

### STATE FARM FIRE AND CASUALTY COMPANY

A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915 Bloominaton IL 61702-2915

Named Insured

003112 3123 OAKRIDGE VILLAGE II ASSOC INC PO BOX 271153 FORT COLLINS CO 80527-1153



M-20-1817-FAF1 F V

DECLARATIONS COVERAGE SUMMARY MAR 20 2023

**Policy Number** 96-C2-3181-2 Expiration Date MAY 15 2024 **Effective Date Policy Period** MAY 15 2023 12 Months The policy period begins and ends at 12:01 am standard time at the premises location.

Agent and Mailing Address MARY BIGGERS 1318 S COLLEGE AVE FORT COLLINS CO 80524-4174

PHONE: (970) 493-9336

### **Residential Community Association Policy**

Automatic Renewal - If the 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.

**Entity: HOMEOWNERS ASSOCIATION** 

Policy Premium

1,014.00

Disaster Mitigation

2.00 \$

**Total Amount** 

1,016.00

Discounts Applied: Renewal Year Claim Record

Prepared MAR 20 2023 CMP-4000

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### **DECLARATIONS (CONTINUED)**

## Residential Community Association Policy for OAKRIDGE VILLAGE II ASSOC INC Policy Number 96-C2-3181-2

### This Policy does not provide any SECTION I - PROPERTY coverage

### SECTION II - LOCATION SCHEDULE

Location Number	Location of Described Premises
001	5200 MC MURRAY DR FORT COLLINS CO 80525-5527

### **SECTION II - LIABILITY**

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$1,000,000

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.

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# **StateFarm**

#### RENEWAL DECLARATIONS (CONTINUED)

### Residential Community Association Policy for OAKRIDGE VILLAGE II ASSOC INC Policy Number 96-C2-3181-2



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-4561.4	*Policy Endorsement
CMP-4206.2	*Amendatory Endorsement
FE-6999.3	*Terrorism Insurance Cov Notice
CMP-4815	Directors/Officers Endorsement
CMP-4550	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
FE-3650	Actual Cash Value Endorsement
	* New Form Attached

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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### RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for OAKRIDGE VILLAGE II ASSOC INC Policy Number 96-C2-3181-2

### NOTICE TO POLICYHOLDER:

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date. If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

### Your coverage amount....

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc. using information you provide about your structure. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your structure. State Farm oces not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.

Colorado law requires that we provide the following information to you:

In addition to other allowable reasons for which your policy premium may have been adjusted upward or downward from your prior renewal, your premium increased due to the following:

An increase in the estimated cost of anticipated claims and expenses for State Farm's commercial multi-peril business in Colorado.

Please contact your State Farm agent if you have any questions about your policy.

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### **DECLARATIONS (CONTINUED)**

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FE-6999.3	Terrorism Insurance Cov Notice
FE-3650	Actual Cash Value Endorsement

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Lynne M. Yausell
Secretary

Michael Tipun

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