



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
02/06/2024

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.

PRODUCER
Froman Insurance Agency LLC
PO Box 19000 #200
Avon CO 81620

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PRODUCER CUSTOMER ID: 0707391

INSURED
Breakaway West Condominium Association
PO Box 1743
Vail CO 81658

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A: Mid-Century Insurance Company	21687
INSURER B: Truck Insurance Exchange	21709
INSURER C: Fire Insurance Exchange	21660
INSURER D:	
INSURER E:	
INSURER F:	

COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

963-1023 Lions Ridge Loop
Vail, CO 81657

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	<input checked="" type="checkbox"/> PROPERTY	605068939	01/15/2024	01/15/2025	<input checked="" type="checkbox"/> BUILDING	\$ 28,160,000
	CAUSES OF LOSS DEDUCTIBLES				<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 22,100
	<input type="checkbox"/> BASIC BUILDING 25,000				<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD CONTENTS 25,000				<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				<input type="checkbox"/> RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE				<input type="checkbox"/> BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND 2%				<input type="checkbox"/> BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD				<input type="checkbox"/> BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/> Hail 2%	605068939	01/15/2024	01/15/2025	<input checked="" type="checkbox"/> Per Occurrence	\$ 2,000,000
	<input checked="" type="checkbox"/> Liability	605068939	01/15/2024	01/15/2025	<input checked="" type="checkbox"/> Aggregate	\$ 4,000,000
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$
						\$
A	<input checked="" type="checkbox"/> CRIME	605068939	01/15/2024	01/15/2025		\$
	TYPE OF POLICY					\$ 300,000
	Employee Dishonesty					\$
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	605068939	01/15/2024	01/15/2025	<input checked="" type="checkbox"/> Equipment Breakdown	\$ Covered
						\$
B	Umbrella	604411710	01/15/2024	01/15/2025	<input checked="" type="checkbox"/>	\$ 4,000,000
						\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**Policy includes Unit Owners Coverage (walls-in)
**Property Deductible = \$25,000, Wind & Hail = 2%
**Extended Replacement Cost = 150%
54 Units5 Buildings**

**Annual Inflation Guard 8%
**30 days notice of cancellation / 10 notice for nonpayment of premium
**Building Ordinance Coverage B = \$1,220,800
**Building Ordinance Coverage C = \$2,440,500

**Employee Dishonesty covers management staff, volunteers & board members or other paid personnel with access to HOA's funds.

CERTIFICATE HOLDER**CANCELLATION**

HOA Copy

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

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