ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 9/26/2025

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
CCIG
155 Inverness Drive West
Englewood CO 80112
License#: 45339

CONTACT NAME:
PHONE (A/C, No, Ext): 303-799-0110 | FAX (A/C, No): 303-799-0156
E-MAIL ADDRESS: certificate@thinkccig.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : United States Liability Ins Co	25895
INSURER B : StarNet Insurance Company	40045
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED GLENCON-01
Glenborough Condominium Association
c/o KC & Associates
10106 W. San Juan Way, Ste. 210
Littleton CO 80127

COVERAGES **CERTIFICATE NUMBER:** 1021378217 **REVISION NUMBER:**

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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY			GLIA TBD	9/27/2025	9/27/2026	EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 100,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	X POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$ Included
	OTHER:						Hired/Non-Owned Auto	$ Included
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$
	DED RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						PER STATUTE OTH-ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N / A					E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
B B	Crime/Fidelity/Employee Dishonest Directors & Officers Liability			QDR000578000 QDO001164300	9/27/2025 9/27/2025	9/27/2026 9/27/2026	Deductible: $2,500 Deductible: $1,000	$330,000 $1,000,000

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

See Attached...

CERTIFICATE HOLDER

Master Certificate
XXXXXXXXXX
XXXX XX XXXXX

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.

AUTHORIZED REPRESENTATIVE

AGENCY CUSTOMER ID: GLENCON-01

LOC #:

ADDITIONAL REMARKS SCHEDULE

AGENCY		NAMED INSURED
CCIG		Glenborough Condominium Association c/o KC & Associates 10106 W. San Juan Way, Ste. 210 Littleton CO 80127
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE

Crime and D&O listed on the first page with policy date/limits/deductibles

Fidelity, General Liability, and Directors & Officers Liability policies include Property Management Company as an insured:
KC & Associates
10106 W San Juan Way, Ste 210
Littleton, CO 80217

Crime/Fidelity/Employee Dishonesty policy includes coverage for Property Management Company and Manager, Board Members and Volunteers

COVERAGE: Property
POLICY CARRIER: Multi-Carrier Participation – See Below
POLICY NUMBER: TBD
POLICY DATES: 9/27/25-9/27/26
COVERAGE LIMIT: $13,738,927
DEDUCTIBLE: $10,000
WIND/HAIL DEDUCTIBLE: 5% of Total Insured Value Per Occurrence; Subject to $50k Minimum Per Occurrence
WATER DAMAGE DEDUCTIBLE: $25,000 Per Occurrence

PROPERTY MULTI-CARRIER SCHEDULE:
Emerald Bay Specialty Insurance Company $11,188,920 Part Of $13,688,920
Fortegra Specialty Insurance Company $2,500,000 Part Of $13,688,920

Buildings: 18
Units: 54
Replacement Cost applies up to the buildings limit
Coinsurance - NIL
Special Causes of Loss excluding Earthquake and Flood
Subject to policy limits and exclusions.
Equipment Breakdown/Boiler & Machinery Included
Ordinance or Law Included:
A – Undamaged Portion of Building is Included in Building Limit
B&C Combined – Demolition Cost & Increased Cost of Construction 10% of Bldg Limit; Subject to $1M Maximum
Inflation Guard is not included on policy. Limits are reviewed/reassessed annually to ensure adequate building coverage on project.
Locations must be shown on policy for coverage to apply.
This is the only complex covered under the policies listed on the certificate. Policy does not cover multiple unaffiliated project.
If Mortgagee is listed as Certificate Holder, then Holder is recognized as Mortgagee.
Cancellation – 10 days prior to cancellation date.

******PLEASE READ******
Insurance is for Building structures and common areas for which the Association has a requirement to insure per the governing documents. The Governing Documents showing the insurance requirement of the Association can only be provided by the Unit Owner or the Community Manager. Each Unit Owner or their Tenant may be required to carry an HO6 (owner's policy) or HO4 (tenant's policy) and should consult their own insurance agent to confirm coverages needed.

Location Addresses covered by Policy (All addresses are Denver, CO 80123)
*Street Addresses *Building Limit *Number of Units
4901 S Ammons St, Bldg 1 – $748,940 – 3 Units
4901 S Ammons St, Bldg 2 – $748,940 – 3 Units
4901 S Ammons St, Bldg 3 – $748,940 – 3 Units
4901 S Ammons St, Bldg 4 – $748,940 – 3 Units
4901 S Ammons St, Bldg 5 – $748,940 – 3 Units
4901 S Ammons St, Bldg 6 – $748,940 – 3 Units
4901 S Ammons St, Bldg 7 – $748,940 – 3 Units
4901 S Ammons St, Bldg 8 – $748,940 – 3 Units
4901 S Ammons St, Bldg 9 – $748,940 – 3 Units
4901 S Ammons St, Bldg 10 – $748,940 – 3 Units
4901 S Ammons St, Bldg 11 – $748,940 – 3 Units
4901 S Ammons St, Bldg 12 – $748,940 – 3 Units
4901 S Ammons St, Bldg 13 – $748,940 – 3 Units
4901 S Ammons St, Bldg 14 – $748,940 – 3 Units
4901 S Ammons St, Bldg 15 – $748,940 – 3 Units
4901 S Ammons St, Bldg 16 – $748,940 – 3 Units
4901 S Ammons St, Bldg 17– $748,940 – 3 Units
4901 S Ammons St, Bldg 18 – $748,940 – 3 Units

Total Buildings Limit - $13,480,927

Cancellation – 10 days prior to cancellation date.

155 Inverness Drive West
Englewood, CO 80112

o 303-799-0110
t 800-777-5035
f 303-799-0156

GLENBOROUGH CONDOMINIUMS
9/27/2025 – 9/27/2026 INSURANCE NEWSLETTER

CCIG has the privilege of providing Glenborough Condominium's master insurance for the condominium association that covers, but not necessarily limited to, the buildings, personal property of the association, general liability on the common areas, fidelity coverage and directors and officer's coverage.

As unit owners, it is important that you maintain your own insurance to cover unit items that are your responsibility, as detailed in Glenborough Condominium's declarations. This includes your personal property and liability exposures that are not covered under your association's master insurance policy.

If there were a covered property loss at Glenborough Condominiums, the master association's policy would rebuild the basic structure. **Page 21 section 9.2 of the Declaration states "fire and hazard insurance shall be purchased by the Board of Directors and shall thereafter be maintained in force at all times…" Under Section 9.4 it states an owner may carry personal insurance as they wish including coverage for improvements.**

When obtaining an individual unit owner's insurance policy, if living in the unit, you need to obtain an HO6 (Condominium owner's) policy. The HO6 should include, but not necessarily limited to, these five basic coverages: (1) unit coverage, (2) personal property coverage, (3) liability coverage, (4) loss of use and (5) loss assessment.

The association has a $10,000 property deductible, a $25,000 water damage deductible and a 5% wind/hail deductible. In the event of a total wind/hail loss, each of the 54 unit owners could be assessed, according to the declarations, their share of the 5% of the building limit $13,738,927 ($686,946). Make sure to check with your insurance agent to see what is available and that there are no sub-limits or special endorsements needed to cover these deductibles. The annual cost to cover these deductibles under your personal HO6 policy is minimal.

If renting out your unit, you need to purchase a rental condominium policy (landlord's policy). The landlord's policy should offer unit coverage, personal property coverage, liability coverage as well as a loss of rents in the event the unit must be vacated while it is being repaired/rebuilt.

If you have questions regarding the association's insurance you can reach our agent, Pat Wilderotter at 720-212-2065. **To request a certificate of insurance, please fax your request to: 303-799-0156 Attn: HOA Certificates, or email: certificate@thinkccig.com.**