

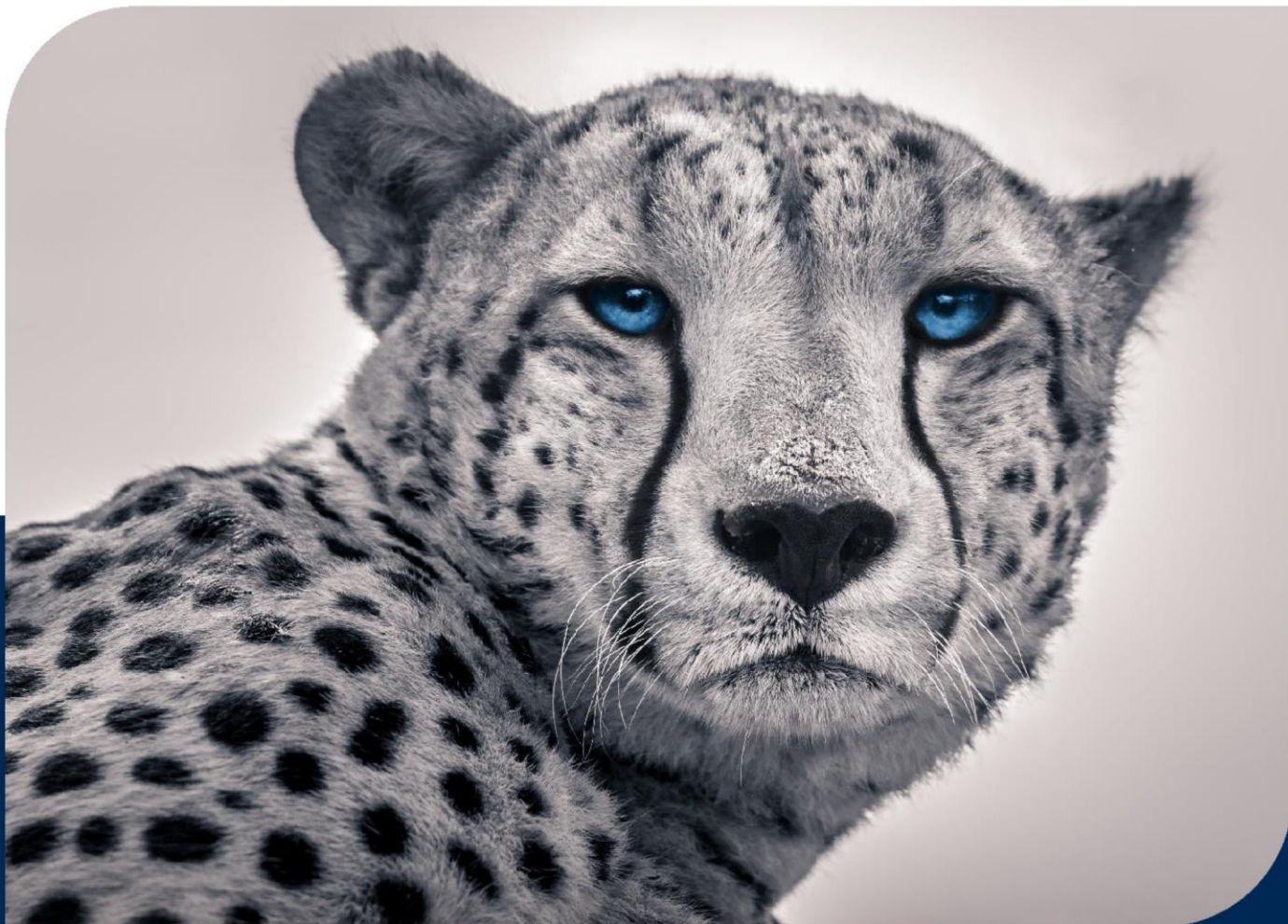


PROPERTY & CASUALTY

Proposal Prepared for

Red Fox Meadow Homeowners Association

Policy Period 04/17/2025 - 04/17/2026



About Brown & Brown

With a long-standing history of proven success, we continue to grow and thrive in the extremely competitive and ever-evolving insurance industry.

Our philosophy is to identify and focus on the exact needs of our clients through analyzing options and strategically planning effective risk management solutions. Achieving optimum results requires an enormous amount of time, good relationships and focus on our clients. It is our goal to solve problems for our clients – plain and simple. As succinctly stated in Brown & Brown's 2020 Annual Report, Brown & Brown is built on integrity, innovation, superior capabilities and discipline.

Our office leverages our massive global resources and offers deep specialties and market strength on behalf of its clients that is simply not possible from a smaller firm. Brown & Brown is headquartered in Daytona Beach, Florida, with operations at over 500 locations employing more than 16,000 teammates.



Our Story

Brown & Brown Insurance was founded in 1939 as a two-partner firm and has risen to become one of the largest insurance brokerages in the world. Powered by a culture that values high performance and perseverance, Brown & Brown is arguably the most efficient operating platform in the insurance brokerage business. With a long-standing history of proven success, Brown & Brown continues to grow and thrive in the extremely competitive and constantly changing insurance industry.

Our History

Brown & Brown Insurance was founded in Daytona Beach, Florida, in 1939 by cousins J. Adrian Brown and Charles Covington Owen. In 1959, Adrian's son, Hyatt, took leadership of the family business. Under his direction, the Brown & Brown vision of a lean and profit-oriented organization came into focus. Following a merger in 1993, the company became Poe & Brown, Inc., publicly traded on Nasdaq. In 1998, Poe & Brown was changed back to Brown & Brown and became listed on the New York Stock Exchange (NYSE: BRO), joining the S&P 500 in 2021. The company has continued to thrive under Chief Executive Officer (CEO) J. Powell Brown, who became the third generation of the family to lead the organization in 2009.

Powered by a culture that values high performance and perseverance, Brown & Brown has arguably the most efficient operating model in the insurance brokerage business. We consistently deliver high-quality solutions and services to a broad array of customers. With a precise and focused acquisition strategy, Brown & Brown has become one of the insurance industry's most powerful and influential leaders.

Mission Statement

We are dedicated to making a positive difference in the lives of our customers by helping to protect what they value most.



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Guiding Principles

We believe in doing what is best for our customers, communities, teammates, carrier partners and shareholders—always. The cornerstones of our organization’s guiding principles are people, performance, service and innovation.

Our Culture

Brown & Brown’s deeply rooted culture is built on integrity, innovation, superior capabilities and discipline. Our culture is not built through “big company” messaging; it is created by those that put in the work and remain true to shared values and a commitment to always doing what is best for our customers and our communities.

Discover Our Capabilities

As a successful business, you plan for the future and adapt as circumstances change your course. At Brown & Brown, we help you navigate the path forward, by taking a different approach to how you view, analyze and purchase insurance. Your exposures are unique, and you deserve coverage options designed to help protect your assets, interests and reputation. Our teams work to understand your business and your risk management plan by providing personalized local service complemented by the exceptional resources and capabilities of a national brokerage.



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Preparing You for Tomorrow's Risks—Today™

We pride ourselves on our ability to couple national strength with local, personalized service. Our local Brown & Brown Insurance Services, Inc. team is as connected to the more than 16,000 teammates across Brown & Brown and our team of companies as it is here in our community.

We have become a leading insurance brokerage because we view insurance differently and utilize our vast experience and wide-reaching network to deliver superior service and solutions to our customers, both big and small.

We believe that our teammates and the relationships they form with our customers are our strength. Our reputation has been built on a solid foundation of teamwork, strengthened by people who are dedicated to providing the highest degree of service. Our team thanks you for the opportunity to work together. Please find our contact information below.

Service Team

Name	Title	Email	Business Phone
Kären Siwek	Senior Vice President	Karen.Siwek@bbrown.com	(970)494-4667
Clayton Foster	Account Executive	Clayton.Foster@bbrown.com	(970)494-4668
Tyler Allen	Director of Claims	Tyler.Allen@bbrown.com	(970)494-4673



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Named Insured

Named Insured

Red Fox Meadow Homeowners Association

This list includes all the named insureds we presently have on your policies. Should any revisions to this listing be required, please notify our office immediately.

Locations

Red Fox Meadow Homeowners Association
c/o Touchstone Property Management 2850 McClelland Drive #1000, Fort Collins, CO 80525

Loc #	Address	City	State	Zip
1	1514 Wicklow Place	Fort Collins	CO	80526
2	1515 Wicklow Place	Fort Collins	CO	80526
3	1509 Wicklow Place	Fort Collins	CO	80526
4	1503 Wicklow Place	Fort Collins	CO	80526
5	1568 Wicklow Lane	Fort Collins	CO	80526
6	1562 Wicklow Lane	Fort Collins	CO	80526
7	1556 Wicklow Lane	Fort Collins	CO	80526
8	1550 Wicklow Lane	Fort Collins	CO	80526
9	1544 Wicklow Lane	Fort Collins	CO	80526
10	1538 Wicklow Lane	Fort Collins	CO	80526
11	1532 Wicklow Lane	Fort Collins	CO	80526
12	1526 Wicklow Lane	Fort Collins	CO	80526
13	1520 Wicklow Lane	Fort Collins	CO	80526
14	1514 Wicklow Lane	Fort Collins	CO	80526
15	1508 Wicklow Lane	Fort Collins	CO	80526
16	1502 Wicklow Lane	Fort Collins	CO	80526
17	1508 Wicklow Place	Fort Collins	CO	80526
18	1520 Wicklow Place	Fort Collins	CO	80526
19	1502 Wicklow Place	Fort Collins	CO	80526
20	1532 Haymaker Street	Fort Collins	CO	80526
21	1538 Haymaker Street	Fort Collins	CO	80526
22	1442 Haymarket Street	Fort Collins	CO	80526
23	1550 Haymaker Street	Fort Collins	CO	80526
24	1545 Haymaker Street	Fort Collins	CO	80526
25	1533-1539 Haymarket Street	Fort Collins	CO	80526
26	1526 Haymaker Street	Fort Collins	CO	80526
27	1520 Haymaker Street	Fort Collins	CO	80526
28	1514 Haymaker Street	Fort Collins	CO	80526
29	1503 Haymaker Street	Fort Collins	CO	80526
30	1509 Haymaker Street	Fort Collins	CO	80526
31	1515 Haymaker Street	Fort Collins	CO	80526
32	1521 Haymaker Street	Fort Collins	CO	80526
33	1527 Haymaker Street	Fort Collins	CO	80526
34	1602 Daemian Place	Fort Collins	CO	80526



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Loc #	Address	City	State	Zip
35	1608 Daemian Place	Fort Collins	CO	80526
36	1614 Daemian Place	Fort Collins	CO	80526
37	1621 Foxbrook Lane	Fort Collins	CO	80526
38	1615 Foxbrook Lane	Fort Collins	CO	80526
39	1614 Foxbrook Way – 1632 Foxhall Ct	Fort Collins	CO	80526
40	1602-1608 Foxbrook Way	Fort Collins	CO	80526
41	1627 Foxbrook Lane	Fort Collins	CO	80526
42	1680-1686 Foxbrook Way	Fort Collins	CO	80526
43	1674 Foxbrook Way	Fort Collins	CO	80526
44	1668 Foxbrook Way	Fort Collins	CO	80526
45	1662 Foxbrook Way	Fort Collins	CO	80526
46	1656 Foxbrook Way	Fort Collins	CO	80526
47	1650 Foxbrook Way	Fort Collins	CO	80526
48	1644 Foxbrook Way	Fort Collins	CO	80526
49	1638 Foxbrook Way	Fort Collins	CO	80526
50	1632 Foxbrook Way	Fort Collins	CO	80526
51	1620 Foxbrook Way	Fort Collins	CO	80526
52	1626 Foxbrook Way	Fort Collins	CO	80526
53	1615 Foxhall Court	Fort Collins	CO	80526
54	1626 Foxhall Court	Fort Collins	CO	80526
55	1603-1609 Foxhall Court	Fort Collins	CO	80526
56	1621 Foxhall Court	Fort Collins	CO	80526
57	1627 Foxhall Court	Fort Collins	CO	80526
58	1633 Foxhall Court	Fort Collins	CO	80526



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Property

Subjects of Insurance:

Subject of Insurance	Limit	Valuation	Cause of Loss	Ded
Building	\$20,393,518	Replacement Cost	Special form	\$25,000
Loss of Income	\$350,000	Actual Loss Sustained	Special form	72 Hours
Equipment Breakdown	\$7,500,000	Replacement Cost	-	\$25,000

Client ultimately chooses limits insured

Note: Only limited coverage applies to outdoor fences, radio and TV antennas including satellite dishes, detached signs, trees, shrubs, and plants unless specifically scheduled on the policy.

Causes of Loss:

Direct Physical Loss subject to the policy form's exclusions and limitations.

Additional Deductibles:

Type of Ded	Ded Amount
Wind/Hail	5% Per Building / Per Occurrence / Minimum \$50,000 Per Building

Additional Coverage:

Ordinance or Law A: Included in building limit

Ordinance or Law B/C Combined Sublimit: 20% of insured building value not to exceed \$2,000,000

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Coverage is not blanketed – limits apply per scheduled Statement of Value

25% minimum earned premium, fees are fully earned

Certified Acts of Terrorism (TRIA 2006) is excluded

Aluminum Wiring Exclusion

Building Heat Requirement

Existing Damage Exclusion

Application of Location Address Limits

Loss of Income Coverage Limited to Condominium Fee Income Only

Real Property Replacement Cost Limitation (100% of Scheduled Value)



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General Liability

Coverage Type	Coverage Basis
Commercial General Liability	Occurrence

Limits of Liability:

Coverage	Limit
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Products/Completed Operations Aggregate	Included
General Aggregate	\$2,000,000
Damage to Premises Rented to You	\$100,000
Medical Expense	\$5,000
Hired & Non-Owned Auto	Included

Higher limits may be available.

Exposure Basis:

Location #	Description	Class Code	Premium Basis	Exposure
1	Condominiums – Residential – Association Risk Only	62003	Other	63

Defense Costs:

*Defense costs incurred in the investigation and defense of any claim will be paid **in addition to** the stated limits of liability.*

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Premium is not Subject to Audit.

Certified Acts of Terrorism (TRIA 2006) is excluded



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IV. REQUIRED FORMS & ENDORSEMENTS

General Liability Endorsements

2110	(04/15) Service Of Suit	L-488	(02/11) Non-Owned And/Or Hired Auto Liability
CG 21 06	(12/23) Exclusion - Access or Disclosure of Confidential or Personal Material or Information	L-526	(01/15) Absolute War Or Terrorism Exclusion
CG0001	(12/07) Commercial General Liability Coverage Form	L-549	(04/15) Absolute Professional Liability Exclusion
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-599	(04/15) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead With A Hostile Fire Exception
CG2004	(11/85) Additional Insured - Condominium Unit Owners	L-600	(08/05) Pre-Existing Or Progressive Damage Or Defect Exclusion
CG2147	(12/07) Employment-Related Practices Exclusion	L-610	(04/15) Expanded Definition Of Bodily Injury
CG4032	(05/23) Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)	L-783 NPP	(07/18) Amendment of Liquor Liability Exclusion
IL0017	(11/98) Common Policy Conditions	L-787	(05/13) Infringement Of Copyright, Patent, Trademark Or Trade Secret Endorsement
IL0021	(09/08) Nuclear Energy Liability Exclusion Endorsement	LLQ-100	(04/15) Who Is An Insured Clarification Endorsement
IL0125	(11/13) Colorado Changes - Civil Union	LLQ-368	(04/15) Separation Of Insureds Clarification Endorsement
Jacket	(07/19) Policy Jacket	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
L-451 NPP	(10/23) Water Damage Exclusion		



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Umbrella

Coverage / Limits:

Coverage Description	Occurrence	Aggregate
Umbrella	\$5,000,000	\$5,000,000

Higher limits may be available.

Underlying Liability Policies:

Type Of Policy	Effective Date	Expiration Date
General Liability Occurrence	04/17/2025	04/17/2026

Carrier	Coverage Line	Limit	Per
Mount Vernon Fire Insurance Company	Hired / Non-Owned Automobile Liability	Included	Combined Single Limit
Mount Vernon Fire Insurance Company	Commercial General Liability	\$1,000,000	Each Occurrence
-	-	\$1,000,000	Personal & Advertising Injury
-	-	\$2,000,000	General Aggregate
-	-	Included	Products/Completed Operations Aggregate

Defense Costs:

*Defense costs incurred in the investigation and defense of any claim will be paid **in addition to** the stated limits of liability.*

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Premium is not Subject to Audit

Certified Acts of Terrorism (TRIA 2006) is excluded

Subjectivities:

Underlying carriers must be A.M. Best rating of A-VII or better



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III. REQUIRED FORMS & ENDORSEMENTS

CUP	(07/05) Commercial Umbrella Policy	IUL117	(09/10) Nuclear Energy Liability Exclusion (Broad Form)
CUP116	(11/07) Coverage A - Excess Following Form Professional Liability Coverage Endorsement	Jacket	(07/19) Policy Jacket
CUP117	(11/07) Extended Reporting Period Endorsement	L 838 PFAS	(03/23) Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
CUP542	(12/20) Exclusion of War and Certified Acts of Terrorism	L-549	(12/07) Absolute Professional Liability Exclusion
CUP549	(09/16) Exclusion - Unmanned Aircraft	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
IUL100	(07/06) Expected or Intended Injury Exclusion	UL370	(04/04) Exclusion - Liability As A Result Of Owned Autos
IUL108CO	(08/06) Colorado State Amendatory Endorsement		



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Management Liability

Community Association Management Liability Coverage

Coverage Part	Limit	Additional Defense	Retention	Prior and Pending Proceeding / Continuity Date
Management Liability	\$1,000,000	\$1,000,000	\$0 Insuring Agreement A \$1,000 Insuring Agreement B \$1,000 Insuring Agreement C \$1,000 Insuring Agreement D	04/17/2018

Crime:

Coverage Part	Limit	Retention
Fidelity: Employee Theft	\$350,000	\$2,500
ERISA Fidelity	\$350,000	\$0
Forgery or Alteration	\$350,000	\$2,500
Funds Transfer Fraud	\$350,000	\$2,500
Claim Expense	\$5,000	\$0

EXTENDED REPORTING PERIOD AND RUN-OFF:

Extended Reporting Period for Association Management Liability Coverages:

Additional Premium Percentage: 75%

Additional Months: 12

Run-Off Extended Reporting Period for Association Management Liability Coverages:

Additional Premium Percentage: 120%

Additional Months: 12

Higher limits may be available.

Defense Costs:

Defense costs incurred in the investigation and defense of any claim will be paid **within** the stated limits of liability.

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Additional Defense Limit of Liability Prior and Pending Proceeding Date and Continuity Date Endorsement

Global Coverage Compliance Endorsement

Amended Property Damage Exclusion – Add Exception for Decisions to Impose Assessment or Approve or Reject Request for Physical Changes to Tangible Property Endorsement

Specified Claim, Event, Circumstance, Litigation, Person or Entity Exclusion Endorsement

Crime Terms and Conditions

Replace General Agreement E. – Change of Control – Notice Requirements Endorsement

Global Coverage Compliance Endorsement – Adding Financial Interest Coverage and Sanctions Condition and Amending Territory Condition

Amendatory Endorsement for Certain ERISA Considerations

Telecommunication Fraud Insuring Agreement Endorsement

Social Engineering Fraud Exclusion Endorsement

Delete Exclusion for Prior Losses Involving Subsidiaries Endorsement

Include Designated Property Managers as Employees Endorsement

Colorado Cancellation or Termination Endorsement



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Proposal Premium Summary

Line of Business	Expiring Premium	Renewal Premium
Property	\$115,639	\$109,876
Fees	\$1,549	\$1,862
Taxes	\$3,515.64	\$3,547.68
Total	\$120,703.64	\$115,285.68
General Liability	\$2,853	\$3,061
Taxes	\$85.59	\$97.19
Total	\$2,938.59	\$3,158.19
Umbrella	\$2,665	\$2,828
Management Liability	\$2,325	\$2,485
Grand Total	\$128,632.23	\$123,756.87

*This quote is valid for (30) days or until the proposed effective date, whichever is first.
Property – 25% Minimum Earned Premium / Fees are fully earned*

Payment Plans

Line of Business	Payment Plan	Billing Plan
Property, General Liability	Annual (financing may be available)	Agency Bill
Umbrella	Six Installments	Direct Bill
Management Liability	Annual	Direct Bill

Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:

Signed ACORD applications

Completed/signed supplemental application

Written Bind Request

Confirmation on loss control recommendations

Signed/completed terrorism forms. You must elect or reject coverage. The additional premium plus any fees and taxes will apply if signed rejection is not received by company or if electing coverage.

Premium payment payable to Brown & Brown in the amount of \$118,443.87



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A. M. Best

A. M. Best Rating of Proposed Carriers

Line of Business	Insurance Company	Rating	Admitted / Non-Admitted
Commercial Property	Vantage Risk Specialty Insurance Company	A-, XII	Non-Admitted
General Liability	Mount Vernon Fire Insurance Company	A++, XIV	Non-Admitted
Umbrella	United States Liability Insurance Company	A++, XIV	Admitted
Management Liability	Travelers Casualty and Surety Company of America	A++, XV	Admitted

General Rating

Rating Categories	Rating Symbols	Rating Categories	Rating Symbols
Superior	A+ to A++	Marginal	C+ to C++
Excellent	A to A-	Weak	C to C-
Good	B+ to B++	Poor	D
Fair	B to B-		

These rating classifications reflect AM BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

Financial Size Category

Class	Range (\$ in Thousands)	Class	Range (\$ in Thousands)	Class	Range (\$ in Thousands)
Class I	Up-\$1,000	Class VI	\$25,000-\$50,000	Class XI	\$750,000-\$1,000,000
Class II	\$1,000-\$2,000	Class VII	\$50,000-\$100,000	Class XII	\$1,000,000-\$1,250,000
Class III	\$2,000-\$5,000	Class VIII	\$100,000-\$250,000	Class XIII	\$1,250,000-\$1,500,000
Class IV	\$5,000-\$10,000	Class IX	\$250,000-\$500,000	Class XIV	\$1,500,000-\$2,000,000
Class V	\$10,000-\$25,000	Class X	\$500,000-\$750,000	Class XV	\$2,000,000-Greater

The Financial Size Category is an indication of the size of an Insurer and is based on reported policyholder's surplus conditional or technical reserve funds, such as mandatory securities valuation reserve, or other investments and operating contingency funds and/or miscellaneous voluntary reserves in liabilities (\$ in Thousands)

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown, Inc. Brown & Brown, Inc. does not guarantee financial condition of the insurers listed above.



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Marketing Summary

The claims-made policy provides coverage that is triggered when a claim is made against the insured during the policy period, providing the claim occurred after the retroactive date.

Insurance Carrier	Marketing Result
Amtrust	Declined – Total square footage exceeds appetite for tier one hail county
BHHC Guard	\$30MM TIV limit
Hartford	25k Total Square Footage Limit
Liberty Mutual	Declined – Total insured value exceeds appetite
PHLY	Declined – Total insured value and number of buildings exceeds appetite
Travelers	Declined – Total number of buildings exceeds appetite
USLI	Declined - \$3MM max TIV
Westfield	Declined – Total square footage exceeds appetite for tier one hail county



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Understanding Claims-Made Policies

There are differences in coverage triggers of Claims Made and Claims Made & Reported policies. Please review your policy(ies) to become familiar with its coverage trigger.

Claims-Made

The claims-made policy provides coverage that is triggered when a claim is made against the insured during the policy period, providing the claim occurred after the retroactive date and is reported to the carrier within the time set forth in the policy.

Claims-Made & Reported

The claims-made and reported policy provides coverage that is triggered when a claim is first made against the insured and reported in writing to the carrier during the policy period or any applicable extended reporting period.

Current Policy Year

The policy year begins on the effective date shown on the policy and expires on the expiration date also shown on the policy.

Prior Acts or Retroactive Date

This date is shown on the policy. This provision eliminates coverage for claims that took place prior to the specified retroactive date, even if the claim is first made during the policy period.

Supplemental Extended Reporting Period (Tail Coverage)

This is a provision found within the claims-made policy that extends the length of the reporting period allowing the insured to report claims that are made against the insured after the policy has expired or been canceled, provided the claim took place during the expired/canceled policy. The ERP/Tail Coverage requires an additional premium and must be requested within the time frame as outlined in the policy.



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Compensation Disclosure

Compensation. In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or “pooled”) with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at (970) 482-7747 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry/>



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Non-Admitted Carrier Acknowledgement

NOTICE THAT COVERAGE MAY BE PLACED WITH A NON-ADMITTED CARRIER

Policyholder: Red Fox Meadow Homeowners Association

Surplus Lines Carrier: Vantage Risk Specialty Insurance Company, Mount Vernon Fire Insurance Company

Type of Coverage: Property, General Liability

Effective Date of Coverage: 04/17/2025

*This notice confirms that upon binding instructions from the policyholder, Brown & Brown Insurance Services, Inc. will place insurance coverage with a surplus lines company and the policyholder understands that the insurance coverage written **is not** subject to the protection and benefits of the Colorado Insurance Guaranty Association.*

Revised 1-16-2024



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BROWN & BROWN

