

## Renewal Declarations Businessowners Policy

Please read your policy



American Family Insurance Company  
6000 American Parkway  
Madison WI 53783

For customer service and claims service  
24 hours a day, 7 days a week

**1-800-MY AMFAM (1-800-692-6326)**  
**amfam.com**

### Named Insured And Mailing Address

High Pines Patio Homes Association, Inc.  
PO Box 1761  
Monument CO 80132-1761

### Policy Information

Policy number	Policy period	Billing account number
91002-27739-78	3/1/2023 to 3/1/2024 12:01 A.M. Standard Time at your mailing address shown above.	659-589-057-28

### Business and Operations Information

Year Started: 2015

Description of Business and Operations: HOA only responsible for common elements

Form of Business: Corporation

Insurance applies only for coverages for which a limit of insurance or the word "Included" is shown unless coverage is provided by an endorsement. Blanket Insurance applies only for coverages for which a Blanket Limit of Insurance is shown.

As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide the insurance as stated in this policy.

Policy Number: 91002-27739-78

**Premium Information**

<b>Total Advance Premium Per Term (Excluding Surcharges and Terrorism):</b>	\$2,676.49
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<b>Certified Acts of Terrorism Premium:</b>	\$14.18
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<b>Total Advance Premium Per Term:</b>	\$2,690.67
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<b>Premium with Customer Full Pay Discount (not available on policies billed to a Third Party):</b>	\$2,556.14
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This premium may be subject to adjustment. You may be charged a fee when: (a) you pay less than the full amount due; (b) your payment is late; and/or (c) when your bank does not honor your check or electronic payment. Refer to your Billing Notice for fee amounts.

**Policy Level Coverages****Property Causes Of Loss**

Causes Of Loss .....	Risks of Direct Physical Loss
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**General Liability**

Liability And Medical Expense Limit .....	\$2,000,000 Per Occurrence
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Medical Expense Limit .....	\$5,000
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Other Than Products/Completed Operations Aggregate.....	\$4,000,000
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Products/Completed Operations Aggregate .....	\$4,000,000
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<b>Crime Enhancement</b> .....	Refer to BPF 84 57
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**Directors And Officers Liability**

Level .....	Gold
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Named Association .....	High Pines Patio Homes Association, Inc.
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Directors And Officers Liability Annual Aggregate Limit Of Insurance .....	\$1,000,000
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Deductible .....	\$1,000
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Retroactive Date .....	12/01/2015
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Extended Reporting Period .....	No
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<b>Hired Auto And Non-Owned Auto Liability</b> .....	Refer to BP 04 04
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<b>Homeowners Association Enhancement</b> .....	Refer to BPF 84 62
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<b>Identity Fraud Expense</b> .....	Refer to BP 14 01
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**Agent Information**

Michael Janzen Agency, Inc.

mjanzen@amfam.com

4105 CENTENNIAL BLVD  
Colorado Springs CO 80907-3767  
719-528-6387

AUTHORIZED  
REPRESENTATIVE

*William B. West*  
President

*PEC*  
Secretary

Policy Number: 91002-27739-78

**Location 1 - Location Details****Program:** Homeowners Associations**Location Address:** 20421 HIGH PINES DR MONUMENT CO 80132-8379**Location Description:****Location 1 - Location Level Coverages****Per Location Property Deductible (Apply Per Location, Per Occurrence)**

Deductible ..... \$5,000

**Windstorm Or Hail Deductible**

Deductible ..... 1%

Policy Number: 91002-27739-78

<b>Location 1 Structures</b>	
<b>Location 1 - Structure Level Coverages</b>	
<b>Valuation Method</b> .....	Replacement Cost
<b>Scheduled Structures</b>	
Structure Description .....	Landscaping
Limit Of Insurance .....	\$50,000
Structure Description .....	Retaining wall
Limit Of Insurance .....	\$150,000
Structure Description .....	Streets, Sidewalks, and Curbs
Limit Of Insurance .....	\$200,000
Structure Description .....	Fences
Limit Of Insurance .....	\$50,000
<b>Unscheduled Structures</b>	
Limit Of Insurance .....	\$25,000