

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

The Lewiston Townhouse Condominium Association Inc
PO Box 3095
Estes Park CO 80517-3095

Policy Information

Policy number	Policy period	Billing account number
91004-17275-54	11/1/2023 to 11/1/2024 12:01 A.M. Standard Time at your mailing address shown above.	620-737-358-70

Business and Operations Information

Year Started: 2006

Description of Business and Operations:

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.

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Policy Number: 91004-17275-54

Premium Information	
Total Advance Premium Per Term (Excluding Surcharges and Terrorism):	\$21,541.06
Certified Acts of Terrorism Premium:	\$0.00
Total Advance Premium Per Term:	\$21,541.06
Premium with Customer Full Pay Discount (not available on policies billed to a Third Party):	\$20,466.07

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
Per Occurrence Property Deductible	
Deductible	\$5,000
General Liability	
Liability And Medical Expense Limit	\$2,000,000 Per Occurrence
Medical Expense Limit	\$5,000
Other Than Products/Completed Operations Aggregate.....	\$4,000,000
Products/Completed Operations Aggregate	\$4,000,000
Condominium Enhancement	Refer to BPF 87 90
Level	Platinum

Agent Information

Danielle D Arnold Agency, Inc.

darnol4@amfam.com

601 Community Dr
 Estes Park CO 80517-5435
 970-586-8420

AUTHORIZED REPRESENTATIVE

William B. West
 President

[Signature]
 Secretary

Policy Number: 91004-17275-54

Location 1 - Location Level Coverages	
Location 1 - Location Details	
Program: Condo/Townhouse Associations	
Location Address: 321 Big Horn Dr Bldg A Estes Park CO 80517-9058	
Location Description:	
Windstorm Or Hail Deductible	
Deductible	5%

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Policy Number: 91004-17275-54

Location 1 Building 1 - Building Level Coverages	
Location 1 Building 1 - Building Level Details	
Building Address: 321 Big Horn Dr Bldg A Estes Park CO 80517-9058	
Occupancy: Residential Condominiums without Mercantile	
Building Interest: Owner - Leased to Other	
Building Description: 321 Big Horn Dr Bldg A-1	
Building	
Limit Of Insurance	\$2,682,875
Guaranteed Replacement Cost applies.	
Replacement Cost Coverage applies.	
Business Income Options	
Extended Number of Days For Ordinary Payroll Expense	60 Days - Included
Extended Number of Days For Extended Business Income	60 Days - Included
Business Income From Dependent Properties	
Limit Of Insurance	\$5,000
Business Income And Extra Expense - Revised Period of	
Indemnity - Number Of Consecutive Days	12-Months
72 Hour Waiting Period applies.	
Ordinance Or Law	
Coverage 1 Limit Of Insurance	
Coverage 2 Limit Of Insurance	
Coverage 3 Limit Of Insurance	
Coverages 2 And 3 Combined Limit Of Insurance	
Coverages 1, 2 And 3 Combined Limit Of Insurance	\$300,000
Business Income And Extra Expense Optional Coverage applies	Refer to BPF 84 64
Number Of Hours Waiting Period For Period Of Restoration	
Applicable To Business Income And Extra Expense Optional	
Coverage	72 Hours
Water Back-Up And Sump Overflow (Building)	
Building Limit	\$2,682,875
Deductible	\$1,000

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Location 1 Building 2 - Building Level Coverages

Location 1 Building 2 - Building Level Details

Building Address: 321 Big Horn Dr Bldg B Estes Park CO 80517-9058

Occupancy: Residential Condominiums without Mercantile

Building Interest: Owner - Leased to Other

Building Description: 321 Big Horn Dr Bldg B-2

Building

Limit Of Insurance \$2,726,100
 Guaranteed Replacement Cost applies.
 Replacement Cost Coverage applies.

Business Income Options

Extended Number of Days For Ordinary Payroll Expense 60 Days - Included
 Extended Number of Days For Extended Business Income 60 Days - Included
 Business Income From Dependent Properties
 Limit Of Insurance \$5,000
 Business Income And Extra Expense - Revised Period of
 Indemnity - Number Of Consecutive Days 12-Months
 72 Hour Waiting Period applies.

Ordinance Or Law

Coverage 1 Limit Of Insurance
 Coverage 2 Limit Of Insurance
 Coverage 3 Limit Of Insurance
 Coverages 2 And 3 Combined Limit Of Insurance
 Coverages 1, 2 And 3 Combined Limit Of Insurance \$300,000
 Business Income And Extra Expense Optional Coverage applies Refer to BPF 84 64
 Number Of Hours Waiting Period For Period Of Restoration
 Applicable To Business Income And Extra Expense Optional
 Coverage 72 Hours

Water Back-Up And Sump Overflow (Building)

Building Limit \$2,726,100
 Deductible \$1,000

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Location 1 Building 3 - Building Level Coverages	
Location 1 Building 3 - Building Level Details	
Building Address: 321 Big Horn Dr Bldg C Estes Park CO 80517-9058	
Occupancy: Residential Condominiums without Mercantile	
Building Interest: Owner - Leased to Other	
Building Description: 321 Big Horn Dr Bldg C-3	
Building	
Limit Of Insurance	\$1,559,025
Guaranteed Replacement Cost applies.	
Replacement Cost Coverage applies.	
Business Income Options	
Extended Number of Days For Ordinary Payroll Expense	60 Days - Included
Extended Number of Days For Extended Business Income	60 Days - Included
Business Income From Dependent Properties	
Limit Of Insurance	\$5,000
Business Income And Extra Expense - Revised Period of	
Indemnity - Number Of Consecutive Days	12-Months
72 Hour Waiting Period applies.	
Ordinance Or Law	
Coverage 1 Limit Of Insurance	
Coverage 2 Limit Of Insurance	
Coverage 3 Limit Of Insurance	
Coverages 2 And 3 Combined Limit Of Insurance	
Coverages 1, 2 And 3 Combined Limit Of Insurance	\$300,000
Business Income And Extra Expense Optional Coverage applies	Refer to BPF 84 64
Number Of Hours Waiting Period For Period Of Restoration	
Applicable To Business Income And Extra Expense Optional	
Coverage	72 Hours
Water Back-Up And Sump Overflow (Building)	
Building Limit	\$1,559,025
Deductible	\$1,000

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Location 1 Building 4 - Building Level Coverages	
Location 1 Building 4 - Building Level Details	
Building Address: 321 Big Horn Dr # E Estes Park CO 80517-9058	
Occupancy: Residential Condominiums without Mercantile	
Building Interest: Owner - Leased to Other	
Building Description: 321 BIG HORN DR # E-4	
Building	
Limit Of Insurance	\$2,973,750
Guaranteed Replacement Cost applies.	
Replacement Cost Coverage applies.	
Business Income Options	
Extended Number of Days For Ordinary Payroll Expense	60 Days - Included
Extended Number of Days For Extended Business Income	60 Days - Included
Business Income From Dependent Properties	
Limit Of Insurance	\$5,000
Business Income And Extra Expense - Revised Period of Indemnity - Number Of Consecutive Days	
	12-Months
72 Hour Waiting Period applies.	
Ordinance Or Law	
Coverage 1 Limit Of Insurance	
Coverage 2 Limit Of Insurance	
Coverage 3 Limit Of Insurance	
Coverages 2 And 3 Combined Limit Of Insurance	
Coverages 1, 2 And 3 Combined Limit Of Insurance	\$300,000
Business Income And Extra Expense Optional Coverage applies	Refer to BPF 84 64
Number Of Hours Waiting Period For Period Of Restoration Applicable To Business Income And Extra Expense Optional Coverage	
	72 Hours
Water Back-Up And Sump Overflow (Building)	
Building Limit	\$2,973,750
Deductible	\$1,000

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Location 1 Structures	
Location 1 - Structure Level Coverages	
Valuation Method	Replacement Cost
Scheduled Structures	
Structure Description	Scheduled Structure - Other
Limit Of Insurance	\$317,023

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Blanket Property Insurance			
Blanket Number: 1		Limit Of Insurance: \$10,258,773	
The schedule below identifies blanketed property for Blanket Number 1			
Premises Number	Building Number	Location	Type of Covered Property
1	1	Location 1: 321 Big Horn Dr Bldg A, Estes Park, CO	Building
1	2	Location 2: 321 Big Horn Dr Bldg B, Estes Park, CO	Building
1	3	Location 3: 321 Big Horn Dr Bldg C, Estes Park, CO	Building
1	4	Location 4: 321 Big Horn Dr # E, Estes Park, CO	Building
1		Location 1: 321 Big Horn Dr Bldg A, Estes Park, CO	Scheduled Structures
See Blanket Coverage - Statement of Values for individual property details.			

BPF 84 66 Earthquake And Volcanic Eruption (Sub-Limit)			
Blanket Limits			
Blanket Number:		Blanket Earthquake - Volcanic Eruption Limit:	
Premises Number	Building Number	Description Of Covered Property	
Increase Annual Aggregate Limit <input type="checkbox"/> Yes <input type="checkbox"/> No			

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Forms And Endorsements		
Form Number	Edition Date	Title
BP 00 03	07 13	Businessowners Coverage Form
BP 04 17	01 10	Employment-Related Practices Exclusion
BP 04 39	07 02	Abuse Or Molestation Exclusion
BP 04 54	01 06	Newly Acquired Organizations
BP 04 93	01 06	Total Pollution Exclusion With A Building Heating Equipment Exception And A Hostile Fire Exception
BP 05 01	07 02	Calculation of Premium
BP 05 17	01 06	Exclusion - Silica Or Silica-Related Dust
BP 05 24	01 15	Exclusion Of Certified Acts Of Terrorism
BP 05 41	01 15	Exclusion Of Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism Committed Outside The United States
BP 05 77	01 06	Fungi Or Bacteria Exclusion (Liability)
BP 05 98	07 13	Amendment Of Insured Contract Definition
BP 14 78	07 13	Exclusion Of Loss Due To By-Products Of Production Or Processing Operations (Rental Properties)
BP 15 04	05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
BP 85 04	07 10	Exclusion - Lead Liability
BP 85 05	07 98	Exclusion - Punitive Damages
BP 85 10	07 98	Other Insurance Limitation Liability And Medical Expenses
BP 85 12	01 06	Asbestos Exclusion
BP IN 01	07 13	Businessowners Coverage Form Index
BPF 80 01	08 18	Businessowners Policy Jacket
BPF 80 03	08 18	Businessowners Coverage Form Changes
BPF 81 04	08 18	Colorado Changes
BPF 83 03	08 18	Windstorm Or Hail Percentage Deductibles
BPF 84 11	08 18	Building Limit Inflation Protection Coverage
BPF 84 21	08 21	Water Back-Up and Sump Overflow
BPF 84 64	08 21	Ordinance Or Law Coverage
BPF 84 73	08 18	Guaranteed Replacement Cost Coverage
BPF 85 25	08 18	Marijuana Exclusion
BPF 86 03	08 18	Roof Surfacing Loss Payment Schedule
BPF 86 13	08 18	Statement of Values - Blanket Coverages
BPF 87 01	08 18	Condominium Association Coverage
BPF 87 90	08 21	Condominium Enhancement Endorsement
CFRN 004	06 22	Notice of Change in Policy Terms

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Forms And Endorsements (continued)		
Form Number	Edition Date	Title
IL 75 26	12 05	Colorado Endorsement Change
PLCF 28833	12 20	Offer Of Terrorism Insurance Coverage And Disclosure Of Premium
U-90	08 21	Phoenix Cancel Letter

The complete policy consists of these declarations and the forms and endorsements at the time of issue.

Each paid claim under **Section II - Liability** and **Medical Expenses** coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to **Section II - Liability** in the BUSINESSOWNERS COVERAGE FORM and any attached endorsements.

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