CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 08/14/2019

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
Robert Harris Insurance Agency, Inc.
Lic. #0216736
3150 Bristol St., Suite 200
Costa Mesa CA 92626

CONTACT NAME: Pam Linares
PHONE (A/C, No, Ext): (714) 619-4480 FAX (A/C, No): (714) 619-4481
E-MAIL ADDRESS: pam@reharris.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Great Northern Insurance Company	20303
INSURER B : Federal Ins Co.	20281
INSURER C : Greenwich Insurance Company	
INSURER D : PA Mfg's Assoc Ins Co/Midwest	
INSURER E : USLI/MGA Live	
INSURER F :	

INSURED
Edwards Village Center Owners Association, Inc.
c/o Walter Realty Group
PO Box 1988
Edwards CO 81632

COVERAGES **CERTIFICATE NUMBER:** 19-20 Master **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 ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC ☐ OTHER:			35911007WCE	08/05/2019	08/05/2020	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	$ 1,000,000 $ 1,000,000 $ 10,000 $ 1,000,000 $ 2,000,000 $ 2,000,000 $
B	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			73558359	08/05/2019	08/05/2020	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ 1,000,000 $ $ $ $
C	X UMBRELLA LIAB ☒ OCCUR EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☐ RETENTION $			PPP7449755	08/05/2019	08/05/2020	EACH OCCURRENCE AGGREGATE	$ 5,000,000 $ 5,000,000 $
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y/N ☐ (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		2019011025923Y	08/05/2019	08/05/2020	X PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ 1,000,000 $ 1,000,000 $ 1,000,000
E	DIRECTORS & OFFICERS LIABILITY			CAP1552250G	08/05/2019	08/05/2020	$1,000 Deductible	$1,000,000

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

PLEASE SEE PAGE 2 FOR PROPERTY AND CRIME / FIDELITY COVERAGE

CERTIFICATE HOLDER

UNIT OWNER COPY

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

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AGENCY CUSTOMER ID: _____

LOC #: _____

ADDITIONAL REMARKS SCHEDULE

AGENCY		NAMED INSURED
Robert Harris Insurance Agency, Inc.		Edwards Village Center Owners Association, Inc.
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: Notes

PROPERTY SPECIFIC INFORMATION:

LOCATION ADDRESS: 105A EDWARDS VILLAGE BLVD., EDWARDS, CO 81632
OF UNITS - 83
OF BUILDINGS - 8

CARRIER: Great Northern Ins. Co.
EFFECTIVE DATE: 8/5/19 - 8/5/20
POLICY #: 3591007
BUILDING LIMIT: $18,328,000
DEDUCTIBLE: $2,500
100% REPLACEMENT COST UP TO THE LIMIT ABOVE
SEVERABILITY OF INTEREST IS INCLUDED
ORDINANCE AND LAW IS INCLUDED
NO COINSURANCE
SPECIAL FORM
NO INFLATION GUARD
EQUIPMENT BREAKDOWN COVERAGE INCL.

CRIME / FIDELITY COVERAGE:
CARRIER: TRAVELERS INS. CO.
POLICY #105946709
EFFECTIVE DATE: 8/5/19 - 8/5/20
EMPLOYEE DISHONESTY: $500,000
DEDUCTIBLE: $5,000

FIDELITY POLICY INCLUDES COVERAGE FOR PROPERTY MANAGEMENT COMPANY, PROPERTY MANAGER, VOLUNTEERS AND BOARD MEMBERS.

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ROBERT E. HARRIS
REHIA
INSURANCE AGENCY, INC.

Insurance Summary for Edwards Village Center Owners Association

Package Policy:

Insurance Company Name: Chubb Insurance Group / Great Northern Ins. Co.
Policy Number: 3591-10-07WCE
Policy Term: 8/05/2019-2020
Building Limit: $18,328,000
Business Interruption: Actual Loss Sustained
Building Ordinance or Law Coverage A, B & C = Full Building Limits
Property Deductible: $2,500
General Liability: $1,000,000 Per Occurrence / $2,000,000 Aggregate
Medical Payments: $5,000

Director's and Officer's Liability:

Insurance Company Name: United States Liability Insurance, {USLI}
Policy Number: CAP1552250D
Policy Term: 8/05/2019-2020
Policy Limits: $1,000,000
Policy Deductible: $1,000

Crime and Fidelity:

Insurance Company Name: Travelers Insurance Company
Policy Number: 105946709
Policy Term: 8/05/2019-2020
Employee Dishonesty: $500,000
Forgery/Alteration: $500,000
Computer Fraud//EFT: $500,000
Policy Deductible: $5,000

Umbrella/Excess Liability:

Insurance Company Name: PPP//Greenwich Insurance Company
Policy Number: PPP7449755
Policy Term: 8/05/2019-2020
Policy Limits: $5,000,000
Policy Retention: $0

Special Work Comp Liability:

Insurance Company Name: PMA Insurance Company
Policy Number: 2019011025923Y
Policy Term: 8/05/2019-2020
Policy Limits: $500,000 w/no deductible

This is only a summary of the insurance policies written through Robert E. Harris Insurance Agency for The Association. Please refer to the actual policies for complete coverage.

3150 Bristol Street, Suite 200, Costa Mesa, CA 92626
CA License No. 0216736
Phone: (714) 619-4480
Fax: (714) 619-4481

ROBERT E. HARRIS
REHIA
INSURANCE AGENCY, INC.

August 14, 2019

Dear Unit Owner:

We appreciate the opportunity to work with your Property Manager, Mike Walter, in placing the association's master insurance policy for Edwards Village Center Owners Association.

Attached is a Certificate of the Association's insurance for your files.

The Executive Board of Directors has elected to obtain a master policy that has been written to comply with the Associations Covenants/Declarations insurance sections.

The Association is to insure :

- Common Elements (Buildings and/or Structures and common areas)
- Limited Common Areas (Outdoor decks/balconies, patios)
- Units but onloy up to the unfinished surfaces of the walls, floors and ceilings

Unit Owners are to insure:

- All property within the unit including the finished surfaces of the walls, floors and ceilings.
- Contents such as furniture, furnishings and other personal property
- Loss of assessments, Loss of income (if property is a rental unit), Loss of Use
- Personal Liability

Please refer to the Association's Governing Documents (Declarations, Covenants, Bylaws) for further information regarding the insurance requirements for the association and unit owners.

If you have any questions or need additional information please contact myself or Pam Linares.

Sincerely,

Steve

Stephen DeRaddo
CIRMS – Community Insurance & Risk Management Specialist
Lead Producer for Community Associations and Management Companies

3150 Bristol Street, Suite 200, Costa Mesa, CA 92626
CA License No. 0216736
Phone: (714) 619-4480
Fax: (714) 619-4481

ROBERT E. HARRIS
REHIA
INSURANCE AGENCY, INC.

Robert E Harris Insurance Agency Service Team

When you have changes in insurance, require claim service, and/or have questions, our team of professionals are qualified and prepared to assist you.

Producer: Stephen DeRaddo, CIRMS
Director of Community Associations & Management Companies
Phone: (714)824-6836
Email: sderaddo@reharris.com

Account Manager: Pam Linares
Contact Pam: Concerning Evidence of Insurance/Certificates, Billing Questions, Change Requests, Claim Reporting, etc.
Phone: (714)619-4495
Email: pam@reharris.com

Account Executive: Billie Selvidge, Associate in Risk Management
Phone: (714)619-4492
Email: billie@reharris.com

Workers' Compensation Claims: Connie Herrera
Phone: (714)824-6825
Email: connie@reharris.com

Personal Insurance: Terry Schoubye, Department Manager
Contact Terry: for insurance for your home, automobile, boat, recreational vehicles and other personal insurance.
Phone: (714)824-6820
Email: terry@reharris.com