



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

08/20/2018

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 E-MAIL ADDRESS: pam@reharris.com	FAX (A/C, No): (714) 619-4481
	INSURER(S) AFFORDING COVERAGE	
INSURED EDWARDS VILLAGE CENTER OWNERS ASSOCIATION, INC. c/o Walter Realty Group PO Box 1988 Edwards, CO 81632	INSURER A: Chubb / Great Northern Ins. Co.	NAIC #
	INSURER B: Chubb / Federal Ins Co.	20281
	INSURER C: USLI/MGA Live	
	INSURER D: PA Mfg's Assoc Ins Co/Midwest	
	INSURER E: Greenwich Ins. Co.	
	INSURER F: Travelers Ins. Co.	


COVERAGES **CERTIFICATE NUMBER:** CL1881714174 **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	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GENL AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			000035911007	08/05/2018	08/05/2019	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
B	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY			73558359	08/05/2018	08/05/2018	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> DEF <input type="checkbox"/> RETENTION \$ <input type="checkbox"/> CLAIMS-MADE			PPP449755	08/05/2018	08/05/2019	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory In NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	2018011025923Y	08/05/2018	08/05/2019	PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C	Directors & Officers Liability			CAP1552250F	08/05/2018	08/05/2019	\$1,000 Deductible \$1,000,000

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

SEE PAGE 2 FOR PROPERTY AND CRIME / FIDELITY COVERAGES

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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Insurance Summary for Edwards Village Center Owners Association

Package Policy:

Insurance Company Name: Chubb Insurance Group
Policy Number: 3591-10-07WCE
Policy Term: 8/05/2018-2019
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: 8/05/2018-2019
Policy Limits: \$1,000,000
Policy Deductible: \$1,000

Crime and Fidelity:

Insurance Company Name: Travelers Insurance Company
Policy Number: 105946709
Policy Term: 8/05/2018-2019
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: 8/05/2018-2019
Policy Limits: \$5,000,000
Policy Retention: \$0

Special Work Comp Liability:

Insurance Company Name: PMA Insurance Company
Policy Number: TBD
Policy Term: 8/05/2018-2019
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.

COMMENTS/REMARKS

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: 8/5/18 - 8/5/19
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: 8/5/18 - 8/5/19
EMPLOYEE DISHONESTY: \$500,000
DEDUCTIBLE: \$5,000

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

**PLEASE READ: ALL IN COVERAGE IS SUBJECT TO AND DEPENDENT ON THE TERMS AND CONDITIONS OF
THE ASSOCIATIONS LEGAL DOCUMENTS. FOR DETAILS ON WHAT UNIT OWNERS INSURANCE
RESPONSIBILITY IS VS THE ASSOCIATION PLEASE REFER ALL OF YOUR QUESTIONS TO THE COVENANTS
AND BYLAWS FOR THE ASSOCIATION FOR THIS INFORMATION. DETAILS ARE NOT FOUND IN THE
POLICIES. THIS DOCUMENTS CAN BE OBTAINED FROM THE PROPERTY MANAGEMENT COMPANY**



AGENCY CUSTOMER ID: EDWAVIL-01

TPETTERSEN

LOC #: 1

ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

AGENCY AssuredPartners Colorado	NAMED INSURED Edwards Village Center Owners Association, Inc c/o Walter Realty Group PO Box 1988 Edwards, CO 81632
POLICY NUMBER SEE PAGE 1	
CARRIER SEE PAGE 1	NAIC CODE SEE P 1
	EFFECTIVE DATE: SEE PAGE 1

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM.

FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Property Specific Info:

CARRIER: Great Northern Insurance Company

EFFECTIVE: 8/5/17-18

POLICY #: 35911007

LIMIT: \$18,328,000

DEDUCTIBLE: \$2,500

OF UNITS: 83

OF BUILDINGS: 8

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 INCLUDED

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

****PLEASE READ: ALL IN COVERAGE IS SUBJECT TO AND DEPENDENT ON THE TERMS AND CONDITIONS OF THE ASSOCIATIONS LEGAL DOCUMENTS. FOR DETAILS ON WHAT UNIT OWNERS INSURANCE RESPONSIBILITY IS VS THE ASSOCIATION PLEASE REFER ALL OF YOUR QUESTIONS TO THE COVENANTS AND BYLAWS FOR THE ASSOCIATION FOR THIS INFORMATION. DETAILS ARE NOT FOUND IN THE POLICIES. THIS DOCUMENT CAN BE OBTAINED FROM THE PROPERTY MANAGEMENT COMPANY****



August 20, 2018

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 only 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,

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



FOR: EDWARDS VILLAGE CENTER OWNERS ASSOCIATION

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

Phone: (714)824-6836

Email: sderaddo@reharris.com

Account Manager: Pam Linares

Phone: (714)619-4495

Email: pam@reharris.com

Workers Compensation Claim Manager: Connie Herrera

Phone: (714)824-6825

Email: connie@reharris.com

Property & Casualty Claim Manager: Michelle Gomez

Phone: (714)619-4487

Email: michelle@reharris.com

Processing of Certificates of Insurance

To request a certificate of insurance for an HOA, Condo or Townhome, you can send your requests in by Email or Fax.

Normal processing requires a 2 day average turnaround period before a certificate is issued to the requested certificate holder.

Email: liz@reharris.com

or

Fax: (714)619-4481

Personal Lines Department Manager – Terry Schoubye

Phone: (714)824-6820

Email: terry@reharris.com