

## 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

Park Ridge Townhome Association Inc  
2650 North Ave Ste 16  
Grand Junction CO 81501-6405

### Policy Information

Policy number	Policy period	Billing account number
91004-04563-50	10/1/2023 to 10/1/2024 12:01 A.M. Standard Time at your mailing address shown above.	664-744-116-20

### Business and Operations Information

Year Started: 2013

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: 91004-04563-50

Premium Information	
<b>Total Advance Premium Per Term (Excluding Surcharges and Terrorism):</b>	\$8,393.66
<b>Certified Acts of Terrorism Premium:</b>	\$56.14
<b>Total Advance Premium Per Term:</b>	\$8,449.80
<b>Premium with Customer Full Pay Discount (not available on policies billed to a Third Party):</b>	\$8,030.34
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	
<b>Property Causes Of Loss</b>	
Causes Of Loss .....	Risks of Direct Physical Loss
<b>General Liability</b>	
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
<b>Condominium Enhancement</b> .....	Refer to BPF 87 90
Level .....	Platinum
<b>Directors And Officers Liability</b>	
Level .....	Silver
Named Association .....	Park Ridge Townhome Association Inc
Directors And Officers Liability Annual Aggregate Limit Of Insurance .....	\$1,000,000
Deductible .....	\$1,000
Retroactive Date .....	10/01/2013
Extended Reporting Period .....	No

**Agent Information**

Michael L Daniels

mdaniel1@amfam.com

2710 PATTERSON RD STE A  
Grand Junction CO 81506-4140  
970-241-6132

128 E Aspen Ave  
Fruita CO 81521-2542  
970-858-4400

AUTHORIZED  
REPRESENTATIVE

*William B. West*  
President

*PEC*  
Secretary

Policy Number: 91004-04563-50

**Location 1 - Location Details**

**Program:** Condo/Townhouse Associations

**Location Address:** 527 Park Ridge Ct Grand Jct CO 81507-1255

**Location Description:**

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Policy Number: 91004-04563-50

**Location 1 Building 1 - Building Level Details****Building Address:** 527 Park Ridge Ct Grand Jct CO 81507-1255**Occupancy:** Residential Condominiums without Mercantile**Building Interest:** Owner - Leased to Other**Building Description:** 527 Park Ridge Ct-1**Location 1 Building 1 - Building Level Coverages****Per Building Property Deductible (Apply Per Building, Per Occurrence)**

Deductible ..... \$5,000

**Water Damage Or Ice Damming Deductible - Per Unit**

Deductible ..... \$5,000

**Building**

Limit Of Insurance ..... \$270,600

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 ..... \$300,000

Deductible ..... \$1,000

Policy Number: 91004-04563-50

**Location 1 Building 2 - Building Level Details****Building Address:** 529 Park Ridge Ct Grand Jct CO 81507-1255**Occupancy:** Residential Condominiums without Mercantile**Building Interest:** Owner - Leased to Other**Building Description:** 531 PARK RIDGE CT GRAND JUNCTION, CO 815071255**Location 1 Building 2 - Building Level Coverages****Per Building Property Deductible (Apply Per Building, Per Occurrence)**

Deductible ..... \$5,000

**Water Damage Or Ice Damming Deductible - Per Unit**

Deductible ..... \$5,000

**Building**

Limit Of Insurance ..... \$652,400

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 ..... \$300,000

Deductible ..... \$1,000

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**Location 1 Building 3 - Building Level Details****Building Address:** 533 Park Ridge Ct Grand Jct CO 81507-1255**Occupancy:** Residential Condominiums without Mercantile**Building Interest:** Owner - Leased to Other**Building Description:** 535 PARK RIDGE CT GRAND JUNCTION, CO 815071255**Location 1 Building 3 - Building Level Coverages****Per Building Property Deductible (Apply Per Building, Per Occurrence)**

Deductible ..... \$5,000

**Water Damage Or Ice Damming Deductible - Per Unit**

Deductible ..... \$5,000

**Building**

Limit Of Insurance ..... \$652,400

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 ..... \$300,000

Deductible ..... \$1,000

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**Location 1 Building 4 - Building Level Details****Building Address:** 534 Park Ridge Ct Grand Jct CO 81507-1255**Occupancy:** Residential Condominiums without Mercantile**Building Interest:** Owner - Leased to Other**Building Description:** 536 PARK RIDGE CT GRAND JUNCTION, CO 815071255**Location 1 Building 4 - Building Level Coverages****Per Building Property Deductible (Apply Per Building, Per Occurrence)**

Deductible ..... \$5,000

**Water Damage Or Ice Damming Deductible - Per Unit**

Deductible ..... \$5,000

**Building**

Limit Of Insurance ..... \$731,800

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 ..... \$300,000

Deductible ..... \$1,000

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**Location 1 Building 5 - Building Level Details****Building Address:** 530 Park Ridge Ct Grand Jct CO 81507-1255**Occupancy:** Residential Condominiums without Mercantile**Building Interest:** Owner - Leased to Other**Building Description:** 532 PARK RIDGE CT GRAND JUNCTION, CO 815071255**Location 1 Building 5 - Building Level Coverages****Per Building Property Deductible (Apply Per Building, Per Occurrence)**

Deductible ..... \$5,000

**Water Damage Or Ice Damming Deductible - Per Unit**

Deductible ..... \$5,000

**Building**

Limit Of Insurance ..... \$878,700

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 ..... \$300,000

Deductible ..... \$1,000

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**Location 1 Building 6 - Building Level Details****Building Address:** 526 Park Ridge Ct Grand Jct CO 81507-1255**Occupancy:** Residential Condominiums without Mercantile**Building Interest:** Owner - Leased to Other**Building Description:** 528 PARK RIDGE CT GRAND JUNCTION, CO 815071255**Location 1 Building 6 - Building Level Coverages****Per Building Property Deductible (Apply Per Building, Per Occurrence)**

Deductible ..... \$5,000

**Water Damage Or Ice Damming Deductible - Per Unit**

Deductible ..... \$5,000

**Building**

Limit Of Insurance ..... \$741,900

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 ..... \$300,000

Deductible ..... \$1,000

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Policy Number: 91004-04563-50

Blanket Property Insurance			
<b>Blanket Number: 1</b>		<b>Limit Of Insurance: \$3,927,800</b>	
The schedule below identifies blanketed property for Blanket Number 1			
Premises Number	Building Number	Location	Type of Covered Property
1	1	Location 1: 527 Park Ridge Ct, Grand Jct, CO	Building
1	2	Location 2: 529 Park Ridge Ct, Grand Jct, CO	Building
1	3	Location 3: 533 Park Ridge Ct, Grand Jct, CO	Building
1	4	Location 4: 534 Park Ridge Ct, Grand Jct, CO	Building
1	5	Location 5: 530 Park Ridge Ct, Grand Jct, CO	Building
1	6	Location 6: 526 Park Ridge Ct, Grand Jct, CO	Building
See Blanket Coverage - Statement of Values for individual property details.			

BPF 84 66 Earthquake And Volcanic Eruption (Sub-Limit)		
Blanket Limits		
<b>Blanket Number:</b>		<b>Blanket Earthquake - Volcanic Eruption Limit:</b>
Premises Number	Building Number	Description Of Covered Property
<b>Increase Annual Aggregate Limit</b> <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 12	04 17	Limitation Of Coverage To Designated Premises, Project Or Operation
BP 04 17	01 10	Employment-Related Practices Exclusion
BP 04 30	07 13	Protective Safeguards
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 15	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act
BP 05 17	01 06	Exclusion - Silica Or Silica-Related Dust
BP 05 23	01 15	Cap On Losses From Certified Acts Of Terrorism
BP 05 38	01 15	Exclusion Of Other Acts Of Terrorism Committed Outside The United States; Cap On Losses From Certified Acts Of Terrorism
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 09	08 18	Water Damage Or Ice Damming Deductible - Per Unit
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

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Policy Number: 91004-04563-50

Forms And Endorsements (continued)		
Form Number	Edition Date	Title
BPF 87 01	08 18	Condominium Association Coverage
BPF 87 90	08 21	Condominium Enhancement Endorsement
BPF 89 01	08 18	Directors And Officers Liability Endorsement - Silver (Condominiums, Co-Ops, Associations)
BPF 89 04	08 18	Colorado Changes Directors And Officers Liability Endorsement (Condominiums, Co-Ops, Associations)
CFRN 004	06 22	Notice of Change in Policy Terms
IL 75 26	12 05	Colorado Endorsement Change
PLCF 28835	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.