RE	PRE	W. THIS C	E OR PRODUC	OF INSURANCE DOES NOT CONS ER, AND THE CERTIFICATE HOLDE	TITUTE A CONTE R.	RACT BETWEEN	THE ISSUING INSURE	R(S),	AUTHORIZED	
PRODUCER			CONTACT	CONTACT LaVonne Gorsuch						
LaVonne Gorsuch						WINTER TO THE PARTY OF THE PART				
501 Highway 50			Highway 50				(AC, NO	FAX (AC, NO): (970) 245-9839		
						PRODUCER				
		Gran	d Jct,	CO 81503-19	CUSTOMER ID					
INSURE	INSURED CO 81503-1			CO 81303-19		INSURER(S) AFFORDING COVERAGE				
		RENAISS	ANCE IN THE	REDLANDS HOME OWNERS ASSO	INSURER A : St	INSURER A: State Farm Fire and Casualty Company 2514				
2650 NORTH AVE UNIT 1					INSURER B:	INSURER B:				
					INSURER C :	INSURER C:				
					INSURER D :	INSURER D :				
CDAND IOT			CT.		INSURER E :	INSURER E:				
GRAND JCT,			CI,	CO 81501-64	04 INSURER F :	INSURER F:				
				CERTIFICATE NUMBER:		REVISION NUMBER:				
LOCATI	ON (OF PREMISES /	DESCRIPTION OF F	PROPERTY (Attach ACORD 101, Additional Rema	rks Schedule, if more s	pace is required)	The state of the s			
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 DESCRIPTION.										
INSR	LUS	SIONS AND C	ONDITIONS OF	SUCH POLICIES. LIMITS SHOWN MAY H	AVE BEEN REDUCE	D BY PAID CLAIMS		1116-16-1	WO,	
LTR		TYPE OF IN	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY		LIMITS	
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C	AUS	ES OF LOSS	DEDUCTIBLES				\vdash	\$		
	E	BASIC	BUILDING				PERSONAL PROPERTY	\$		
	E	BROAD					BUSINESS INCOME	<u> </u>	E ACORD 101	
5	< s	SPECIAL	CONTENTS				EXTRA EXPENSE	\$ SEI	E ACORD 101	
 ´	Ϋ,	EARTHQUAKE		96-KV-7365-3	03/12/2025	03/12/2026	RENTAL VALUE	\$ SEI	E ACORD 101	
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CERTI	FIC	ATE HOLD	ER		CANCELLAT	ON				
					CANCELLAT	ON				
		Heritage	Property Mana	gement	THE EXPIRAT	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
		-	rth Avenue, Sui	•	AUTHORIZED REP	AUTHORIZED REPRESENTATIVE				
		Grand Ju		CO 81501		IF SIGNATURE IS REQUIRED, PLEASE CONTACT AGENT.				
						0.400,004,004				

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AGENCY CUSTOMER ID:	
LOC #:	



ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

AGENCY					
AGENCY		NAMED INSURED			
LaVonne Gorsuch		RENAISSANCE IN THE REDLANDS HOME OWNERS ASSO			
POLICY NUMBER		STATE OF THE STATE			
96-KV-7365-3					
CARRIER	NAIC CODE	-			
State Farm Fire and Casualty Company	25143	EFFECTIVE DATE: 03/12/2025			
ADDITIONAL DEMARKS		OU IZIZUZU			

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM.

FORM NUMBER: 24 FORM TITLE: Certificate of Property Insurance

Association Type: Residential Community Association Policy

Forms, Options and Endorsements:

CMP-4100 Businessowners Coverage Form FE-6999.3 Terrorism Insurance Cov Notice CMP-4561.5

Policy Endorsement

Forms, Options and Endorsements:

CMP-4550 Residential Community Assoc CMP-4206.2 Amendatory Endorsement CMP-4815 Dir & Officers \$2,000,000

Coverages:

Business Liability \$2,000,000 Medical Payments \$5,000 **Products-Completed Operations** \$4,000,000 General Aggregate \$4,000,000

Coverage

Unless otherwise endorsed, this policy provides replacement cost coverage on described property and common areas detailed within the Association Covenants, Conditions, and Restrictions (CC&Rs) including the following types of property within a unit, regardless of ownership:

- 1. Fixtures, improvements and alterations that are a part of the building or structure; and
- Appliances such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping. 2.

Replacement cost coverage is subject to the terms and conditions of the policy and any endorsements.

Coverage under this policy may have been modified to provide actual cash value coverage rather than replacement cost coverage, or to remove specified property from coverage, if any endorsement containing in its title "ACV" or "Actual Cash Value," or "Additional Property Not Covered" is identified on this Certificate of Insurance.

Endorsements: FE-3650, FE-3653, FE-3658, and FE-3659 (Actual Cash Value) - These endorsements describe what the term "actual cash value" means where used in the policy. However, these endorsements do not change any replacement cost coverage provided by the policy.

This policy provides coverage on a standalone/individual condominium association.

Commercial General Liability

State Farm refers to this coverage as Business Liability Coverage. Coverage amount shown is Per Occurrence.

Loss of Rents, Loss of Income and Extra Expense

If this coverage is shown, limits are "Actual Loss Sustained". Contact the agent to confirm the number of day's coverage.