





**ADDITIONAL REMARKS SCHEDULE**

AGENCY Eric Lusby		NAMED INSURED THE FALLS HOA	
POLICY NUMBER 96-CE-S957-5			
CARRIER State Farm Fire and Casualty Company	NAIC CODE 25143	EFFECTIVE DATE: 01/28/2026	

**ADDITIONAL REMARKS**

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM.**

**FORM NUMBER:** 24 **FORM TITLE:** Certificate of Property Insurance

**Unit Owner:**

Heritage Property Management Raye Rash - 2650 North Ave - Grand Jct, - CO - 81501-6405 - Unit Loan Number:Unit 116 - Number Of Units: 0085

**Association Type:** Residential Community Association Policy

**Forms, Options and Endorsements:**

CMP-4100 Businessowners Coverage Form  
 FE-6999.3 Terrorism Insurance Cov Notice  
 CMP-4705.2 Loss of Income & Extra Expnse  
 CMP-4710 Emp Dishonesty \$25,000  
 CMP-4561.5 Policy Endorsement

**Forms, Options and Endorsements:**

CMP-4550 Residential Community Assoc  
 CMP-4206.2 Amendatory Endorsement  
 CMP-4508 Money and Securities  
 FE-3650 Actual Cash Value Endorsement  
 CMP-4815 Dir & Officers \$1,000,000

**Coverages:**

Business Liability \$1,000,000  
 Medical Payments \$5,000  
 Products-Completed Operations \$2,000,000  
 General Aggregate \$2,000,000

**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
2. Appliances such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping.

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.