



Shelter Mutual Insurance Company  
 1817 W Broadway  
 Columbia, MO 65218  
 1-800-SHELTER (743-5837)



### General Liability Insurance Policy Declarations

**Named Insured:**  
 FLUKEY ESTATES HOA  
 681 28 RD UNIT 5  
 GRAND JUNCTION CO 81506-4869

**Policy Number:** 05-31-10627004-4  
**Effective Date:** 11-16-2023 (12:01 AM CST)  
**Expiration Date:** 11-16-2024 (12:01 AM CST)

**Agent:** KONAKIS INSURANCE AGENCY LLC  
 05-0F326-17  
 2532 PATTERSON RD  
 STE 14  
 GRAND JCT CO 81505  
 970-628-4888

These **Declarations** are part of your policy and replace all prior **Declarations**.

**Business of the Named Insured:** HOA OF TOWNHOMES

**The Named Insured is a(n):** Corporation  
**Audit Period:** N/A

#### Limits of Insurance

General Aggregate (Other Than Products - Completed Operations)	\$2,000,000	
Products - Completed Operations Aggregate Limit (See Each Classification Below)	Included	
Personal And Advertising Injury Limit	\$1,000,000	
Each Occurrence Limit	\$1,000,000	
Rented To You Limit	\$100,000	Any One Premises
Medical Expense Limit	\$10,000	Any One Person

Description of Hazards	Premium Basis	Rates (Annual)	Advance Premium
PREMISES & OPERATIONS- 62003 CONDOMINIUMS - RESIDENTIAL - (ASSOCIATION RISK ONLY) INCLUDING PRODUCTS &/OR COMPLETED OPERATIONS ITEM ZIP CODE: 81506 681 28 RD GRAND JUNCTION CO	UNITS 4	35.304	\$141.00
PREMISES & OPERATIONS- 62003 CONDOMINIUMS - RESIDENTIAL - (ASSOCIATION RISK ONLY) INCLUDING PRODUCTS &/OR COMPLETED OPERATIONS ITEM ZIP CODE: 81506 681 28 RD GRAND JUNCTION CO	UNITS 5	35.304	\$177.00

Premium Adjusting Endorsements	Limits	Deductible	Number	Premium
Pollution Liability Coverage	\$100,000		G-146-G	\$32.00

**Total for Term (This is Not a Bill):** \$350.00  
 This policy has a fully-earned non-refundable minimum premium of \$100.00

Policy forms and additional endorsements attached to this policy	Number
Commercial General Liability Coverage Form	CG 00 01 04 13

<b>Policy forms and additional endorsements attached to this policy</b>	<b>Number</b>
Additional Insured - Condominium Unit Owners	CG 20 04 11 85
Asbestos Exclusion	B-559-B
Lead Poisoning Exclusion Endorsement	B-601-B
Exclusion-Access or Disclosure of Information	CG 21 07 05 14
Exclusion-Unmanned Aircraft	CG 21 09 06 15
Employment-related Practices Exclusion	CG 21 47 12 07
Non-Binding Arbitration	CG 24 01 12 04
Amendatory Endorsement	G-252.1-G
Colorado Changes-Civil Union	IL 01 25 11 13
Mutual Policy Notification	S-18-S
Amendment of Liquor Liability Exclusion	CG 21 50 04 13
Genetically Modified Organism Exclusion	CG 40 01 12 19
Cross Suits Liability	CG 40 10 12 19
Excl-All Hazards in Connection with an Electronic Smoking Device, its Vapor, Component Parts, Equipment and Accessories	CG 40 12 12 19
Common Policy Conditions	IL 00 17 11 98
Nuclear Energy Liability Exclusion Endorsement (Broad Form)	IL 00 21 09 08
Colorado Changes - Cancellation and Nonrenewal	IL 02 28 09 07
Fungi Or Bacteria Exclusion	CG 21 67 12 04
Excl Damage To Work By Subcontr On Your Behalf	CG 22 94 10 01
Silica or Silica-Related Dust Exclusion	CG 21 96 03 05
Communicable Disease Exclusion	CG 21 32 05 09
Cannabis Exclusion	CG 40 14 12 20
Broad Abuse or Molestation Exclusion	CG 40 28 09 22
Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)	CG 40 32 05 23

(For Office Use Only)

Transaction: RNEW B

H. O. CODE: 350.00

Policy ID: 26008062062

Date Issued: 10-02-2023

Policy Term: One Year

'11162022'

G-2.11-G

**End of Declarations**