

**BUSINESSOWNERS POLICY
CONDOMINIUM CERTIFICATE OF INSURANCE**

American Family Mutual Insurance Company
American Family Insurance Company
6000 American Pkwy Madison, WI 53783-0001

Agent's Name, Address

John D. Bell Agency, Inc.
0350 Highway 133, Suite 1
Carbondale, CO 81623

This Certificate of Insurance is issued as a matter of information only and confers no rights upon the Certificate Holder.

This Certificate of Insurance does not amend, extend or alter the coverage afforded by the policy listed below.

This Certificate does not constitute a contract between the issuing insurer, authorized representative and the certificate holder.

INSURED

CONDOMINIUM ASSOCIATION'S NAME AND ADDRESS

Cardiff Glen II Owners Association, Inc. 1512 Grand Ave., Ste. 109 Glenwood Springs, CO 81601

POLICY NUMBER	POLICY EFFECTIVE DATE (Mo., Day, Yr.)	POLICY EXPIRATION DATE (Mo., Day, Yr.)
05-XK80431-01	09/19/21	09/19/22

★ PROPERTY

☒ Risks of Direct Physical Loss ☐ Named Perils \$ 2,500 Property Deductible

PROPERTY COVERED	VALUATION OF COVERED PROPERTY	LIMIT OF INSURANCE
Building(s) <u>8 BLD-33 UNITS</u>	<input checked="" type="checkbox"/> Replacement Cost <input type="checkbox"/> Actual Cash Value	\$ <u>10,227,603.00</u>
Business Personal Property	<input type="checkbox"/> Replacement Cost	\$

★ BUSINESSOWNERS LIABILITY AND MEDICAL EXPENSES

COVERAGE	LIMIT OF INSURANCE
Liability And Medical Expenses	\$2,000,000
Damage To Premises Rented To You	\$50,000
Medical Expenses - Any One Person	\$5,000
Aggregate Limit (Other Than Products Completed Operations)	\$4,000,000
Products - Completed Operations Aggregate Limit	\$4,000,000

Consult the Condominium Association's policy for insurance afforded Unit Owners.

CERTIFICATE HOLDER(S) Effective Date 09/19/21 ☐ New Ownership/Occupancy ☐ Change Ownership/Occupancy

UNIT OWNER'S NAME AND ADDRESS OR UNIT DESIGNATION NO.

UNIT OWNERS COPY

UNIT OWNER'S MORTGAGEE NAME AND ADDRESS

LOAN NO.

UNIT OWNER'S CONTRACT OF SALES NAME AND ADDRESS

LOAN NO.

MISCELLANEOUS

125% Replacement Cost Coverage."Policy covers the permanent structures on the interior of the unit up to original builders installations." **Non-Profit Directors and Officers Policy # 05-XK8043-02 \$1,000,000 Limit of Liability. Crime and Fidelity Policy # 05-XK8043-04 \$100,000 Limit of Insurance.** • Inflation guard included • Ordinance Law included • Boiler/Equipment covered for named perils • Severability of interest/Separation of Insureds applies • 10 day cancellation applies • Co-Insurance applies • Includes Wind/Hail

DATE ISSUED
09/19/21

AUTHORIZED REPRESENTATIVE
John D. Bell