

09/11/2025

Insurer Pinnacol Assurance
7501 E. Lowry Blvd
Denver, CO 80230
303.361.4000 / 800.873.7242
pinnacol.com

Agent Mountain West Ins & Fin/Glenwood Springs
100 E. Victory Way
Craig, Colorado 81625
970.945.9111

ITEM 1. INSURED

Bear Creek Lofts Homeowners' Association, Inc.
327 & 359 E Colorado Ave
Telluride, Colorado 81435

ITEM 2. POLICY PERIOD

FROM: 10/01/2025
TO: 10/01/2026 12:01 A.M. MOUNTAIN STANDARD TIME

ITEM 3. COVERAGE

A. Workers' Compensation Insurance

Part One of the policy applies to the workers' compensation law of the states listed here:
COLORADO

B. Employers Liability Insurance

Part Two of the policy applies to work in each state listed in Item 3 A. The limits of our liability under part two are:

BODILY INJURY BY ACCIDENT	\$1,000,000.00	EACH ACCIDENT
BODILY INJURY BY DISEASE	\$1,000,000.00	EACH ACCIDENT
BODILY INJURY BY DISEASE	\$1,000,000.00	POLICY LIMIT

C. Other States Insurance

Part Three of the policy applies to the states, if any, listed here:
NONE

(Please contact us for information on coverage outside the state of Colorado)

D. Endorsements and schedules

This policy includes the attached endorsements and schedules:

414	Notification of Change in Ownership Endorsement
511	Other State Endorsement
CAT09	Catastrophe (Other than Certified Acts of Terrorism)
TRPRA	Terrorism Risk Insurance Program Reauthorization Act of 2015

ITEM 4.

We will determine the premium for this policy by our manuals of rules, classifications, rates and rating plans. All Information required below is subject to change by audit. The statements of estimated advanced premium are also part of this policy.

Coverage Information for Bear Creek Lofts Homeowners' Association, Inc.

Bear Creek Lofts Homeowners' Association, Inc.

Location: 327 & 359 E Colorado Ave, Telluride, CO 81435

Classification	Rate Type / (# Employees)	Effective	Estimated Payroll	Rate	Premium Charge
9015: Building or property management-all other employees	Contract Labor (1)	10/01/2025 - 10/01/2026	\$333.00	\$3.73	\$12.00
9015: Building or property management-all other employees	Employee (0)	10/01/2025 - 10/01/2026	\$0.00	\$3.73	\$0.00
Total for 327 & 359 E Colorado Ave, Telluride, CO 81435			\$333.00		\$12.00
Total for Bear Creek Lofts Homeowners' Association, Inc.			\$333.00		\$12.00
Total for Bear Creek Lofts Homeowners' Association, Inc.			\$333.00		\$12.00

Premium Breakdown

Description	Period	Adjustment	Amount
Manual Premium	10/01/2025 - 10/01/2026		\$12.00
Employers' Liability Increased Limits	10/01/2025 - 10/01/2026	.011	\$0.00

Employers' Liability Increased Limits Min Premium	10/01/2025 - 10/01/2026	120	\$120.00
Designated Provider Discount	10/01/2025 - 10/01/2026	-.025	-\$3.00
Pinnacol Performance Credit	10/01/2025 - 10/01/2026	-.05	-\$6.00
Minimum Premium	10/01/2025 - 10/01/2026	533	\$250.00
Annual Policy Fee	10/01/2025 - 10/01/2026	160	\$160.00
Terrorism Coverage	10/01/2025 - 10/01/2026	0	\$0.00
Catastrophe Coverage	10/01/2025 - 10/01/2026	0	\$0.00
Total Premium			\$533.00

Endorsement: 90-DAY REPORTING REQUIREMENT-NOTIFICATION OF CHANGE IN OWNERSHIP ENDORSEMENT

You must report any change in ownership to us in writing within 90 days of the date of the change. Change in ownership includes sales, purchases, other transfers, mergers, consolidations, dissolutions, formations of a new entity, and other changes provided for in the applicable experience rating plan. Experience rating is mandatory for all eligible insureds. The experience rating modification factor, if any, applicable to this policy, may change if there is a change in your ownership or in that of one or more of the entities eligible to be combined with you for experience rating purposes.

Failure to report any change in ownership, regardless of whether the change is reported within 90 days of such change, may result in revision of the experience rating modification factor used to determine your premium.

This reporting requirement applies regardless of whether an experience rating modification is currently applicable to this policy.

Effective Date: 09/11/2025

Pinnacol Assurance has issued this endorsement on 09/11/2025