



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
9/15/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement.

Table with 2 main sections: PRODUCER (Mountain West Insurance - Glenwood) and INSURED (Bear Creek Lofts Homeowners' Association, Inc.). Includes contact information, insurer names (Allianz Global Corp, Greenwich Insurance Company, Travelers Property Casualty Company of America), and NAIC numbers.

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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 DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES.

Main table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSD, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella Liability, Workers Compensation, Property, and Crime coverages.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
\*\*See Notes for Additional Coverages\*\*

CERTIFICATE HOLDER CANCELLATION

Table with 2 columns: CERTIFICATE HOLDER (Unit Owners Copy) and CANCELLATION (Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions. Authorized Representative: Samantha Buck).



## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>Mountain West Insurance - Glenwood</b>		NAMED INSURED <b>Bear Creek Lofts Homeowners' Association, Inc. c/o Jarmik Property Management PO Box 3071 Telluride, CO 81435</b>	
POLICY NUMBER <b>SEE PAGE 1</b>		EFFECTIVE DATE: <b>SEE PAGE 1</b>	
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>		

## ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

## Additional Coverage Info:

\*Guaranteed Replacement Cost, 6 units (2 commercial, 4 residential), \$2,500 deductible\*

## Ordinance and Law:

Coverage A - Included  
Coverage B - \$500,000  
Coverage C - \$500,000

## Coinsurance: Not applicable to Property

Agreed Amount Endorsement: N/A  
Inflation Guard: Yes / Form 250000  
Equipment Breakdown: Included / Form 250048  
Wind/Hail Coverage: Included / Form 250000  
Condominium Endorsement: Yes / From 250059  
Separation of Insured: Yes / Included in GL form CG0001

## Directors &amp; Officers Liability- Travelers

Policy # 106001125  
Eff 9/22/22-23  
Limit \$1,000,000  
Ded \$2,500  
Additional Defense: \$1,000,000

## Difference in Conditions Policy - Atlantic Specialty Insurance

Policy #3000010470000  
Eff 09/22/22-23  
Flood Limit \$5,000,000  
Earthquake Limit \$5,000,000  
Deductible \$10,000