



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (21) 59 57 49 12
Policy Period:
From 03/31/2020 To 03/31/2021
12:01 am Standard Time
at Insured Mailing Location

Common Policy Declarations

Named Insured & Mailing Address

PACIFIC PLACE CONDOMINIUM OWNERS
ASSOCIATION, INC
PO BOX 454
TELLURIDE, CO 81435

Agent Mailing Address & Phone No.

(970) 243-6600
HOME LOAN INVESTMENT COMPANY
PO BOX 100
GRAND JCT, CO 81502-0100

Named Insured Is: ASSOCIATION

Named Insured Business Is: CONDO ASSOCIATION

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

SUMMARY OF COVERAGE PARTS AND CHARGES - CUSTOM PROTECTOR

This policy consists of this Common Policy Declarations page, Common Policy Conditions, Coverage Parts (which consist of coverage forms and other applicable forms and endorsements, if any, issued to form a part of them) and any other forms and endorsements issued to be part of this policy.

COVERAGE PART	CHARGES
Commercial Property	\$4,270.00
Commercial General Liability	\$427.00

Total Charges for all of the above coverage parts: \$4,697.00
Certified Acts of Terrorism Coverage: \$98.00 (Included)

Note: This is not a bill

IMPORTANT MESSAGES

- This policy is auditable. Please refer to the conditions of the policy for details or contact your agent.
- Notice: The Employment-Related Practices Exclusion CG 21 47 is added to this policy to clarify there is no coverage for liability arising out of employment-related practices. Please read this endorsement carefully.

Issue Date 01/31/20

Authorized Representative

To report a claim, call your Agent or 1-800-366-6446

DS 70 21 11 16



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Named Insured

Agent

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ASSOCIATION, INC
PO BOX 454
TELLURIDE, CO 81435

(970) 243-6600
HOME LOAN INVESTMENT COMPANY
PO BOX 100
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SUMMARY OF LOCATIONS

This policy provides coverage for the following under one or more coverage parts. Please refer to the individual Coverage Declarations Schedules, or, the individual Coverage Forms for locations or territory definition for that specific Coverage Part.

0001 232 E Pacific Ave, Telluride, CO 81435

POLICY FORMS AND ENDORSEMENTS

This section lists the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 00 01 04 13	Commercial General Liability Coverage Form - Occurrence
CG 20 04 11 85	Add. Insured-Condominium Unit Owners
CG 21 06 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
CG 21 47 12 07	Employment-Related Practices Exclusion
CG 21 67 12 04	Fungi or Bacteria Exclusion
CG 21 70 01 15	Cap on Losses from Certified Acts of Terrorism
CG 21 76 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism

In witness whereof, we have caused this policy to be signed by our authorized officers.

Mark Touhey
Secretary

David Long
President

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Named Insured	Agent
PACIFIC PLACE CONDOMINIUM OWNERS ASSOCIATION, INC PO BOX 454 TELLURIDE, CO 81435	(970) 243-6600 HOME LOAN INVESTMENT COMPANY PO BOX 100 GRAND JCT, CO 81502-0100

POLICY FORMS AND ENDORSEMENTS - CONTINUED

This section lists all of the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 21 88 01 15	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
CG 24 26 04 13	Amendment of Insured Contract Definition
CG 84 99 08 09	Non-Cumulation Liability Limits Same Occurrence
CG 88 10 04 13	Commercial General Liability Extension
CG 88 60 12 08	Each Location General Aggregate Limit
CG 88 61 12 08	Property Damage - Customers' Goods
CG 88 66 12 08	Property Damage - Borrowed Equipment
CG 88 76 12 08	Exclusion - Earth Movement - Products/Completed Operations Hazard
CG 88 77 12 08	Medical Expense At Your Request Endorsement
CG 88 86 12 08	Exclusion - Asbestos Liability
CG 89 01 12 08	Hired Auto And Non-Owned Auto Liability
CP 00 17 10 12	Condominium Association Coverage Form
CP 00 90 07 88	Commercial Property Conditions
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 10 30 10 12	Causes of Loss - Special Form
CP 88 04 03 10	Removal Permit
CP 88 44 02 15	Equipment Breakdown Coverage Endorsement
CP 90 10 01 15	Condominium Custom Protector Endorsement
CP 90 59 12 12	Identity Theft Administrative Services and Expense Coverage
CP 91 42 01 15	Custom Protector Plus Endorsement
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 01 25 11 13	Colorado Changes - Civil Union
IL 01 69 09 07	Colorado Changes - Concealment, Misrepresentation or Fraud

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POLICY FORMS AND ENDORSEMENTS - CONTINUED

This section lists all of the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
IL 02 28 09 07	Colorado Changes - Cancellation and Nonrenewal
IL 09 35 07 02	Exclusion of Certain Computer-Related Losses
IL 09 52 01 15	Cap On Losses From Certified Acts Of Terrorism
IL 09 96 01 07	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)

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Commercial Property Declarations

Named Insured	Agent
PACIFIC PLACE CONDOMINIUM OWNERS ASSOCIATION, INC	(970) 243-6600 HOME LOAN INVESTMENT COMPANY

SUMMARY OF CHARGES

Explanation of Charges	DESCRIPTION	PREMIUM
	Property Schedule Totals	\$4,174.00
	Certified Acts of Terrorism Coverage	\$96.00
	Total Advance Charges:	\$4,270.00
		<i>Note: This is not a bill</i>

To report a claim, call your Agent or 1-844-325-2467

DS 70 22 01 08



Commercial Property Declarations Schedule

Named Insured	Agent
PACIFIC PLACE CONDOMINIUM OWNERS ASSOCIATION, INC	(970) 243-6600 HOME LOAN INVESTMENT COMPANY

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

Insurance at the described premises applies only for coverages for which a limit of insurance is shown. Optional coverages apply only when entries are made in this schedule.

0001 232 E Pacific Ave, Telluride, CO 81435

Property Characteristics	Description:
	Construction: Frame
Building Coverage	Occupancy: Condominiums-Residential - (Association Risk Only) - Without Mercantile Occupancies - Up To 10 Units
Description	
Limit of Insurance - Replacement Cost	\$2,941,440
Coinsurance	80%
Inflation Guard - Annual Increase	4%
Covered Causes of Loss	
Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	\$5,000
	Premium \$3,677.00

Equipment Breakdown Coverage	This Equipment Breakdown insurance applies to the coverages shown for this location. The Equipment Breakdown limit(s) of insurance and deductible are included in, and not in addition to, the limits and deductible shown for the Building, Your Business Personal Property, Your Business Personal Property of Others, Tenants Improvements and Betterments, Business Income and Extra Expense, Business Income Without Extra Expense, and Extra Expense coverages.
	Premium \$295.00

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Commercial Property Declarations Schedule

Named Insured	Agent
PACIFIC PLACE CONDOMINIUM OWNERS ASSOCIATION, INC	(970) 243-6600 HOME LOAN INVESTMENT COMPANY

SUMMARY OF OTHER PROPERTY COVERAGES

Identity Theft Administrative Services And Expense Coverage	Description	Premium	
	Limit of Insurance		See Endorsement CP9059
		\$12.00	
Property Extension Endorsement	Description	Premium	
	Custom Protector Plus Endorsement with Condo		\$6.00
		\$6.00	
Property Extension Endorsement	Description	Premium	
	Condominium Owner Custom Protector Plus		\$184.00
		\$184.00	
Commercial Property Schedule Total:			\$4,174.00

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Commercial General Liability Declarations

Basis: Occurrence

Named Insured	Agent
PACIFIC PLACE CONDOMINIUM OWNERS ASSOCIATION, INC	(970) 243-6600 HOME LOAN INVESTMENT COMPANY

SUMMARY OF LIMITS AND CHARGES

Commercial General Liability Limits of Insurance	DESCRIPTION	LIMIT
	Each Occurrence Limit	1,000,000
	Damage To Premises Rented To You Limit (Any One Premises)	300,000
	Medical Expense Limit (Any One Person)	15,000
	Personal and Advertising Injury Limit	1,000,000
	General Aggregate Limit (Other than Products - Completed Operations)	2,000,000
	Products - Completed Operations Aggregate Limit	2,000,000

Explanation of Charges	DESCRIPTION	PREMIUM
	General Liability Schedule Totals	425.00
	Certified Acts of Terrorism Coverage	2.00

Total Advance Charges: \$427.00
Note: This is not a bill

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Commercial General Liability Declarations Schedule

Named Insured	Agent
PACIFIC PLACE CONDOMINIUM OWNERS ASSOCIATION, INC	(970) 243-6600 HOME LOAN INVESTMENT COMPANY

SUMMARY OF CLASSIFICATIONS - BY LOCATION

0001 232 E Pacific Ave, Telluride, CO 81435

Insured: PACIFIC PLACE CONDOMINIUM OWNERS

CLASSIFICATION - 62003
Condominiums - Residential - (Association Risk Only)
Products-Completed Operations Are Subject To The General
Aggregate Limit.

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / PER EACH	PREMIUM
Premise/Operations	5 Number of Units	49.537	\$248.00
<i>Total:</i>			<i>Included</i>

SUMMARY OF OTHER COVERAGE

COVERAGE DESCRIPTION		PREMIUM
Hired Auto Liability	See Policy Forms and Endorsements List.	\$41.00
Non-Owned Auto Liability	See Policy Forms and Endorsements List.	\$61.00
Condominium Custom Protector Coverages	See Policy Forms and Endorsements List	\$75.00

Commercial General Liability Schedule Total	\$425.00
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