



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/17/2025

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. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Leavitt Group of Colorado P.O. Box 5002 100 Premium Way Alamosa CO 81101	<b>CONTACT NAME:</b> Maura Rodriguez <b>PHONE (A/C No. Ext):</b> (719) 589-3611 <b>E-MAIL ADDRESS:</b> maura-rodriguez@leavitt.com	<b>FAX (A/C No):</b> (866) 849-4199
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b> Arbors At Mountain Shadows Condominium Owners Association, Inc 2192 Denton Grove Colorado Springs CO 80919	<b>INSURER A:</b> Acuity A Mutual Insurance Company <b>NAIC #</b> 14184	
	<b>INSURER B:</b> Pinnacol Assurance <b>NAIC #</b> 41190	
	<b>INSURER C:</b> StartNet Insurance Company	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	

**COVERAGES**

CERTIFICATE NUMBER: 26-27 PKG

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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			ZP8328	1/1/2026	1/1/2027	EACH OCCURRENCE	\$ 1,000,000	
								DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000
							MED EXP (Any one person)	\$ 10,000	
							PERSONAL & ADV INJURY	\$ 1,000,000	
							GENERAL AGGREGATE	\$ 3,000,000	
							PRODUCTS - COMP/OP AGG	\$ 3,000,000	
								\$	
							COMBINED SINGLE LIMIT (Ea accident)	\$	
							BODILY INJURY (Per person)	\$	
							BODILY INJURY (Per accident)	\$	
							PROPERTY DAMAGE (Per accident)	\$	
								\$	
A	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			ZP8328	1/1/2026	1/1/2027	EACH OCCURRENCE	\$ 2,000,000	
								AGGREGATE	\$ 2,000,000
								\$	
B	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	4097794	12/1/2025	12/1/2026	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER		
								E.L. EACH ACCIDENT	\$ 100,000
								E.L. DISEASE - EA EMPLOYEE	\$ 100,000
								E.L. DISEASE - POLICY LIMIT	\$ 500,000
A	Property Policy			ZP8328	1/1/2026	1/1/2027	see below	see below	
C	Directors and Officers			QD0014028-00	09/11/2025	01/01/2027	\$1,000 deductible	1,000,000	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

For building Limits refer to attached pages. 140 units total. \$25,000 deductible all perils except 5% for wind/hail deductible. No coinsurance. Replacement cost, Special form perils. Ordinance or Law Coverage A: Included with Building Coverage. Ordinance or Law Coverage: Demolition Cost \$250,000/Increased Cost of Construction \$250,000. Equipment Breakdown coverage included. Unit owner is responsible for their own insurance to include personal liability, all furnishings, fixtures, etc. This is a summary of coverage only and does not replace an actual insurance policy. Coverage is subject to the terms, conditions, and exclusions on the insurance policies. See attached for Crime coverages. Crime

**CERTIFICATE HOLDER****CANCELLATION**

Arbors at Mountain Shadows Condominium Owners Association, Inc. Proof of Insurance 2192 Denton Grove Colorado Springs, CO	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 D Arellano/MARODR 
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ACORD 25 (2014/01)

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INS025 (201401)

## COMMENTS/REMARKS

policy number 619051016, Continental Casualty, Effective 1/1/2026 to 1/1/2027. THIS CERTIFICATE IS SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY.

occurrences during the policy year. This limit applies separately to:

- (a) Each location owned by or rented to you. A location is a premises involving the same or connecting lots, or a premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad; and
- (b) Each of your projects away from a location owned by or rented to you; or

(2) *Personal and advertising injury* arising

out of all offenses committed during the policy period.

The Limits of Insurance of this policy apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

## LIABILITY AND MEDICAL EXPENSES GENERAL CONDITIONS

We have no duty to provide coverage under this Coverage Part unless you and any other involved insured have fully complied with the Conditions contained in this Coverage Part.

### 1. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this policy.

### 2. Duties in the Event of Occurrence, Offense, Claim or Suit

a. You must see to it that we are notified as soon as practicable of an *occurrence* or an offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the *occurrence* or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the *occurrence* or offense.

b. If a claim is made or *suit* is brought against any insured, you must:

- (1) Immediately record the specifics of the claim or *suit* and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or *suit* as soon as practicable.

c. You and any other involved insured must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or *suit*;
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation or settlement of the claim or defense

against the *suit*; and

(4) Assist us, upon our request, in the enforcement of any right against any person or organization that may be liable to the insured because of injury or damage to which this insurance may also apply.

d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation or incur any expense, other than for first aid, without our consent.

### 3. Legal Action Against Us

No person or organization has a right under this policy:

- a. To join us as a party or otherwise bring us into a *suit* asking for damages from an insured; or
- b. To sue us on this policy unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this policy or that are in excess of the applicable Limit of Insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

### 4. Separation of Insureds

Except with respect to the Limits of Insurance and any rights or duties specifically assigned in this policy to the First Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or *suit* is brought.

### 5. Premium Audit - Business Liability

a. We will compute all premiums for this

Coverage Part in accordance with our rules and rates.

- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period. If a premium payment is due, we will send notice to the First Named Insured. The due date for audit premiums is the date

shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy term is greater than the earned premium, we will return the excess to the First Named Insured.

- c. The First Named Insured must keep records of the information we need for premium computation and send us copies at such times as we may request.

## LIABILITY AND MEDICAL EXPENSES DEFINITIONS

- 1. "*Advertisement*" means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:

- a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
- b. Regarding websites, only that part of a website that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.

- 2. "*Auto*" means:

- a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged.

However, *auto* does not include *mobile equipment*.

- 3. "*Bodily injury*" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

- 4. "*Coverage territory*" means:

- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
- b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in paragraph a above; or
- c. All parts of the world if:

The injury or damage arises out of:

- (1) Goods or products made or sold by you in the territory described in a above; or
- (2) The activities of a person whose home is in the territory described in a above,

but is away for a short time on your business; and

- (3) "*Personal and advertising injury*" offenses that take place through the Internet or similar electronic means of communication;

provided the insured's responsibility to pay damages is determined in a *suit* on the merits in the territory described in a above or in a settlement we agree to.

- 5. "*Employee*" includes a *leased worker*. *Employee* does not include a *temporary worker*.

- 6. "*Executive officer*" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.

- 7. "*Hostile fire*" means one which becomes uncontrollable or breaks out from where it was intended to be.

- 8. "*Impaired property*" means tangible property, other than *your product* or *your work*, that cannot be used or is less useful because:

- a. It incorporates *your product* or *your work* that is known or thought to be defective, deficient, inadequate or dangerous; or

- b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by:

- a. The repair, replacement, adjustment or removal of *your product* or *your work*; or

- b. Your fulfilling the terms of the contract or agreement.

- 9. "*Insured contract*" means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an *insured contract*.

- b. A sidetrack agreement;

- c. Any easement or license agreement, except in connection with construction or demolition

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

The following is added to Section III - Conditions:

**Cancellation**

1. The First Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. If this policy has been in effect less than 60 days, we may cancel this policy by mailing or delivering to the First Named Insured at the last mailing address known to us written notice of cancellation at least:
  - a. Ten days before the effective date of cancellation if we cancel for nonpayment of premium; or
  - b. Thirty days before the effective date of cancellation if we cancel for any other reason.
3. Cancellation of Policies in Effect for 60 Days or More

If this policy has been in effect for 60 days or more, or is a renewal of a policy we issued, we may cancel this policy by mailing through first class mail to the First Named Insured written notice of cancellation including the actual reason:

- a. At least 10 days before the effective date of cancellation, if we cancel for nonpayment of premium; or
- b. At least 45 days before the effective date of cancellation if we cancel for any other reason.

We may only cancel this policy based on one or more of the following reasons:

- a. Nonpayment of premium;
- b. A false statement knowingly made by the insured on the application for insurance; or
- c. A substantial change in the exposure or risk other than that indicated in the application and underwritten as of the effective date of the policy unless the First Named Insured has notified us of the change and we accept such change.

4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the First Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the First Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

**Nonrenewal**

If we decide not to renew this policy, we will mail through first class mail to the First Named Insured shown in the Declarations written notice of the nonrenewal at least 45 days before the expiration date, or its anniversary date if it is a policy written for a term of more than one year or with no fixed expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

**Increase In Premium Or Decrease In Coverage**

We will not increase the premium unilaterally or decrease the coverage benefits on renewal of this policy unless we mail through first class mail written notice of our intention, including the actual reason, to the First Named Insured's last mailing address known to us, at least 45 days before the effective date.

Any decrease in coverage during the policy term must be based on one or more of the following reasons:

1. Nonpayment of premium;
2. A false statement knowingly made by the insured on the application for insurance; or
3. A substantial change in the exposure or risk other than that indicated in the application and underwritten as of the effective date of the policy unless the First Named Insured has notified us of the change and we accept such change.

If notice is mailed, proof of mailing will be sufficient proof of notice.

## XIII INSURANCE

Section 13.1 Insurance by the Association. Commencing not later than the time of the first conveyance of a Unit to a person other than a Declarant, the Association shall maintain, to the extent reasonably available, the following types of insurance:

A. Property. Property insurance for broad form (or greater coverage encompassing broad form) covered causes of loss for all Common Elements, all Buildings and improvements upon the Property, including all General and Limited Common Elements, and all Condominium Units (as provided herein), all common property of the Association, and all personal property included in the Common elements, together with all attached fixtures, building service equipment, built in cabinets, built in appliance, improvements and other personal property which are contained in a Unit and which are financed by a First Mortgage, shall be insured in an amount equal to one hundred percent (100%) of the current replacement cost of the insured property, less applicable deductibles at the time the insurance is purchased and at each renewal date, exclusive of land, excavations, foundations, and other items normally excluded from property policies; such insurance must include the Units but need not include the finished interior surfaces of the walls, floors, and ceilings of the Units or the improvements and betterments installed by Owners, but if they are covered at the Board's discretion, any increased charge may be assessed by the Association to those Owners. Such insurance shall contain a "Replacement Cost Endorsement" providing that any claim will be settled on a full replacement cost basis without deduction for depreciation, and shall include to the extent available an "Inflation Guard Endorsement", "Agreed Amount Endorsement", or equivalent endorsement waiving any co-insurance, an "Ordinance and Law Endorsement" including "Demolition Cost Endorsement", "Increased Cost of Construction Endorsement" and a "Contingent Liability from Operation of Building Laws Endorsement" or the equivalent, and, if applicable, "Steam Boiler Coverage" providing that the insurer's minimum liability per accident shall equal the lesser of the insurable value of any building housing such boiler or machinery or Two Million Dollars (\$2,000,000.00), either by endorsement or by separate policy including a "joint loss agreement". Such insurance as maintained by the Association pursuant to this Section shall afford protection against at least the following:

(1) loss or damage by fire and all other hazards that are normally covered by the standard extended coverage endorsement, and

(2) such other risks as shall customarily be covered with respect to similar types of projects including those covered by standard "all risk" endorsement including without limitation endorsements for vandalism and malicious mischief

B. Public Liability. Commercial general liability insurance against claims and liabilities arising in connection with the ownership, existence, use, or management of the Common Elements, in an amount deemed sufficient in the judgment of the Board but not less than any amount specified in the Association's documents, insuring the Board, the Association, the management agent, and their respective employees, agents, and all persons acting as agents. The Declarant shall be included as an additional insured in such Declarant's capacity as a unit Owner and Board member. The Owners shall be included as additional insureds but only for claims and liabilities arising in connection with the ownership, existence, use, or management of the Common Elements. The insurance shall cover claims of one or more insured parties against other

and keep a record of your expenses reasonably incurred to protect the Covered Property. We will consider these expenses in the settlement of a claim, but this will not increase the applicable Limit of Insurance. However, we will not consider any expenses incurred in order to protect the Covered Property from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

(5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.

(6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also, permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

(7) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.

(8) Cooperate with us in the investigation or settlement of the claim.

(9) Resume all or part of your *operations* as quickly as possible.

b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

#### 4. Legal Action Against Us

No one may bring a legal action against us under this insurance unless:

a. There has been full compliance with all of the terms of this insurance; and

b. The action is brought within two years after the date on which the direct physical loss or damage occurred.

#### 5. Loss Payment and Valuation

In the event of loss or damage covered by this Coverage Form:

a. At our option, we will either:

(1) Pay the value of lost or damaged property;

(2) Pay the cost of repairing or replacing the lost or damaged property;

(3) Take all or any part of the property at an agreed or appraised value; or

(4) Repair, rebuild or replace the property with other property of like kind and quality.

b. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.

c. We will not pay you more than your financial interest in the Covered Property.

d. Our payment for loss of or damage to personal property of others will only be for the account of the owners of the property. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.

e. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.

f. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, provided you have complied with all of the terms of this policy and we have reached agreement with you on the amount of loss or an appraisal award has been made.

g. Except as provided in (2) through (7) below, we will determine the value of Covered Property as follows:

(1) At replacement cost without deduction for depreciation, if Replacement Cost is indicated in the Declarations as the basis for valuation of the Covered Property.

(a) You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim on a replacement cost basis if you notify us of your intent to do so within 180 days after the loss or damage.

(b) We will not pay on a replacement cost basis for any loss or damage:

(i) Until the lost or damaged property is actually repaired or replaced; and

(ii) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

However, if the cost to repair or replace the damaged building property is \$2,500 or less, we will settle the loss according to the provisions of paragraph g(1) above whether or not the actual repair or replacement is complete.

- (c) We will not pay more for loss or damage on a replacement cost basis than the least of:
  - (i) The cost to replace, on the same premises, the lost or damaged property with other property that is of comparable material and quality and is used for the same purpose.
  - (ii) The amount you actually spend that is necessary to repair or replace the lost or damaged property.
  - (iii) The limit shown in the Declarations for the Covered Property.

If a building is rebuilt at a new premises, the cost is limited to the cost which would have been incurred had the building been built at the original premises.

- (2) At actual cash value, if Actual Cash Value is indicated in the Declarations as the basis for valuation of the Covered Property. We will never pay more than the applicable limit shown in the Declarations.
- (3) The following property at actual cash value:
  - (a) Used or second-hand merchandise held in storage or for sale;
  - (b) Property of others. However, if an item(s) of personal property of others is subject to a written contract which governs your liability for loss or damage to that item(s), then valuation of that item(s) will be based on the amount for which you are liable under such contract, but not exceed the lesser of the replacement cost of the property or the applicable Limit of Insurance;
  - (c) Household contents, except personal property in apartments or rooms furnished by you as landlord;
  - (d) Manuscripts; and
  - (e) Works of art, antiques or rare articles, including etchings, pictures, statuary, marble, bronzes, porcelain and bric-a-brac.
- (4) Glass at the cost of replacement with

safety glazing material if required by law.

- (5) *Money* at its face value.
- (6) Securities at their value at the close of business on the day the loss is discovered.
- (7) Applicable only to Accounts Receivable:
  - (a) If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss or damage:
    - (i) We will determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and
    - (ii) We will adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.
  - (b) The following will be deducted from the total amount of accounts receivable, however that amount is established:
    - (i) The amount of the accounts for which there is no loss or damage;
    - (ii) The amount of the accounts that you are able to reestablish or collect;
    - (iii) An amount to allow for probable bad debts that you are normally unable to collect; and
    - (iv) All unearned interest and service charges.
- h. A party wall is a wall that separates and is common to adjoining buildings that are owned by different parties. In settling covered losses involving a party wall, we will pay a proportion of the loss to the party wall based on your interest in the wall in proportion to the interest of the owner of the adjoining building. However, if you elect to repair or replace your building and the owner of the adjoining building elects not to repair or replace that building, we will pay you the full value of the loss to the party wall, subject to all applicable policy provisions including Limits of Insurance and all other provisions of this Loss Payment and Valuation Condition. Our payment under the provisions of this paragraph does not alter any right of subrogation we may have against any entity, including the owner or insurer of the adjoining building, and does not alter the terms of the Transfer Of Rights Of Recovery

Against Others To Us Common Policy Condition.

## 6. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, you may retain the property. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

## 7. Resumption of Operations

We will reduce the amount of your:

- a. Business Income loss, other than Extra Expense, to the extent you can resume your *operations*, in whole or in part, by using damaged or undamaged property (including merchandise or stock) at the described premises or elsewhere.
- b. Extra Expense loss to the extent you can return *operations* to normal and discontinue such Extra Expense.

## 8. Vacancy

### a. Description of Terms

(1) As used in this Vacancy Condition, the term building and the term vacant have the meanings set forth in (a) and (b) below:

- (a) When this policy is issued to a tenant, and with respect to that tenant's interest in Covered Property, building means the unit or suite rented or leased to the tenant. Such building is vacant when it does not contain enough business personal property to conduct customary operations.

(b) When this policy is issued to the owner or general lessee of a building, building means the entire building. Such building is vacant unless at least 31% of its total square footage is:

- (i) Rented to a lessee or sub-lessee and used by the lessee or sub-lessee to conduct its customary operations; and/or
- (ii) Used by the building owner to conduct customary operations.

(2) Buildings under construction or renovation are not considered vacant.

### b. Vacancy Provisions

If the building where loss or damage occurs has been vacant for more than 60 consecutive days before that loss or damage occurs:

(1) We will not pay for any loss or damage caused by any of the following even if they are Covered Causes of Loss:

- (a) Vandalism;
- (b) Sprinkler leakage, unless you have protected the system against freezing;
- (c) Building glass breakage;
- (d) Water damage;
- (e) Theft; or
- (f) Attempted theft.

(2) With respect to Covered Causes of Loss other than those listed in (1)(a) through (1)(f) above, we will reduce the amount we would otherwise pay for the loss or damage by 15%.

## PROPERTY DEFINITIONS

1. "Computer" means:

- a. Programmable electronic equipment that is used to store, retrieve and process data; and
- b. Associated peripheral equipment that provides communication, including input and output functions such as printing and auxiliary functions such as data transmission.

*Computer* does not include those used to operate production type machinery or equipment.

2. "Counterfeit money" means an imitation of money that is intended to deceive and to be taken as the original.

3. "Electronic data" means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer

software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of *electronic data*, means a set of related electronic instructions which direct the operations and functions of a *computer* or device connected to it, which enable the *computer* or device to receive, process, store, retrieve or send data.

4. "Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by *fungi*.

5. "Manager" means a person serving in a directorial capacity for a limited liability

buildings or structures to each mortgageholder shown in the Declarations in their order of precedence, as interests may appear.

- c. The mortgageholder has the right to receive loss payment even if the mortgageholder has started foreclosure or similar action on the building or structure.
- d. If we deny your claim because of your acts or because you have failed to comply with the terms of this policy, the mortgageholder will still have the right to receive loss payment if the mortgageholder:
  - (1) Pays any premium due under this policy at our request if you have failed to do so;
  - (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
  - (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgageholder.

All of the terms of this policy will then apply directly to the mortgageholder.

- e. If we pay the mortgageholder for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this policy:
  - (1) The mortgageholder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and
  - (2) The mortgageholder's right to recover the full amount of the mortgageholder's claim will not be impaired.

At our option, we may pay to the mortgageholder the whole principal on the

mortgage plus any accrued interest. In this event, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us.

- f. If we cancel this policy, we will give written notice to the mortgageholder at least:
  - (1) Ten days before the effective date of cancellation if we cancel for your non-payment of premium; or
  - (2) Thirty days before the effective date of cancellation if we cancel for any other reason.
- g. If we elect not to renew this policy, we will give written notice to the mortgageholder at least 10 days before the expiration date of this policy.

### 3. No Benefit to Bailee

No person or organization, other than you, having custody of Covered Property will benefit from this insurance.

### 4. Policy Period, Coverage Territory

Under this form:

- a. We cover loss or damage commencing:
  - (1) During the policy period shown in the Declarations; and
  - (2) Within the coverage territory or, with respect to property in transit, while it is between points in the coverage territory.
- b. The coverage territory is:
  - (1) The United States of America (including its territories and possessions);
  - (2) Puerto Rico; and
  - (3) Canada.

## PROPERTY LOSS CONDITIONS

### 1. Abandonment

There can be no abandonment of any property to us.

### 2. Appraisal

If we and you disagree on the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and

umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

### 3. Duties in the Event of Loss or Damage

- a. You must see that the following are done in the event of loss or damage to Covered Property:
  - (1) Notify the police if a law may have been broken.
  - (2) Give us prompt notice of the loss or damage. Include a description of the property involved.
  - (3) As soon as possible, give us a description of how, when and where the loss or damage occurred.
  - (4) Take all reasonable steps to protect the Covered Property from further damage

and keep a record of your expenses reasonably incurred to protect the Covered Property. We will consider these expenses in the settlement of a claim, but this will not increase the applicable Limit of Insurance. However, we will not consider any expenses incurred in order to protect the Covered Property from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

(5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.

(6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also, permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

(7) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.

(8) Cooperate with us in the investigation or settlement of the claim.

(9) Resume all or part of your *operations* as quickly as possible.

b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

#### 4. Legal Action Against Us

No one may bring a legal action against us under this insurance unless:

a. There has been full compliance with all of the terms of this insurance; and

b. The action is brought within two years after the date on which the direct physical loss or damage occurred.

#### 5. Loss Payment and Valuation

In the event of loss or damage covered by this Coverage Form:

a. At our option, we will either:

(1) Pay the value of lost or damaged property;

(2) Pay the cost of repairing or replacing the lost or damaged property;

(3) Take all or any part of the property at an agreed or appraised value; or

(4) Repair, rebuild or replace the property with other property of like kind and quality.

b. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.

c. We will not pay you more than your financial interest in the Covered Property.

d. Our payment for loss of or damage to personal property of others will only be for the account of the owners of the property. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.

e. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.

f. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, provided you have complied with all of the terms of this policy and we have reached agreement with you on the amount of loss or an appraisal award has been made.

g. Except as provided in (2) through (7) below, we will determine the value of Covered Property as follows:

(1) At replacement cost without deduction for depreciation, if Replacement Cost is indicated in the Declarations as the basis for valuation of the Covered Property.

(a) You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim on a replacement cost basis if you notify us of your intent to do so within 180 days after the loss or damage.

(b) We will not pay on a replacement cost basis for any loss or damage:

(i) Until the lost or damaged property is actually repaired or replaced; and

(ii) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.



COMMUNITY ASSOCIATION POLICY  
DECLARATIONS

**NOTICE:**

THE LIABILITY COVERAGE PARTS PROVIDE CLAIMS MADE COVERAGE, WHICH APPLIES ONLY TO CLAIMS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. THE LIMIT OF LIABILITY TO PAY JUDGMENTS OR SETTLEMENT AMOUNTS SHALL BE REDUCED AND MAY BE EXHAUSTED BY PAYMENT OF DEFENSE COSTS. PLEASE READ THIS POLICY CAREFULLY.

NAMED INSURED AND ADDRESS	NAMED ENTITY AND PHYSICAL ADDRESS
Item 1. Arbors at Mountain Shadows Condominium Owners c/o Wyatt Kondris 2192 Denton Grove COLORADO SPRINGS, CO 80919	2192 Denton Grove COLORADO SPRINGS, CO 80919
POLICY NUMBER	INSURER
619051016	Continental Casualty Company CNA Center, 151 North Franklin Street Chicago, IL 60606

Item 2. **Policy period:** 01/01/2026 to 01/01/2027 12:01 a.m. local time per address Item 1.

Item 3. Notices:

**Claims** or Circumstance:  
CNA – Claims Reporting  
P.O. Box 8317  
Chicago, IL 60680-8317  
Email: [nfpnewloss@cna.com](mailto:nfpnewloss@cna.com)  
Fax Number: 866-773-7504

**All other notices:**

Ian H. Graham Insurance  
P.O. Box 19640  
Irvine, CA 92623

Item 4. **Extended reporting period**

- a. Period: One Year      Premium: 100% of Policy Premium
- b. Period: Two Year      Premium: 175% of Policy Premium
- c. Period: Three Year      Premium: 225% of Policy Premium

Item 5. **Liability coverage parts:** N/A

**Non-liability coverage parts:** Commercial Crime Coverage Part



**COMMUNITY ASSOCIATION POLICY  
DECLARATIONS**

Item 6. COVERAGE PARTS – Limits of Liability Retentions and Sublimits

**Association Liability Coverage Part**

Maximum Aggregate Limit of Liability:	
Retention:	per <b>claim</b> :
Pending or Prior Litigation Date:	
Wage and Hour Defense Costs Sublimit of Liability (part of Aggregate Limit of Liability):	
Immigration Claims Defense Costs of Sublimit of Liability (part of Aggregate Limit of Liability):	
Additional Defense Costs Aggregate Limit of Liability:	

**Commercial Crime Coverage Part**

	Limit of Liability	Retention
A. Fidelity Coverage		
1. Employee Theft	\$500,000	\$1,000
2. Client	\$25,000	\$1,000
3. ERISA Plan	\$500,000	\$0
B. Forgery or Alteration Coverage	\$500,000	\$1,000
C. Inside and Outside Premises Coverage		
1. Money or Securities	\$500,000	\$0
2. Property	\$500,000	\$0
3. Damage	\$500,000	\$0
D. Transfer Coverage		
1. Computer	\$500,000	\$1,000
2. Funds	\$500,000	\$1,000
3. Social Engineering Fraud	\$100,000	\$1,000
E. Counterfeit Coverage	\$250,000	\$0

Commercial Crime Coverage Part Coverage Extensions	Sublimit of Liability	
1 Proof of Loss Costs Sublimit	\$5,000	
2 Computer Restoration Costs Sublimit	\$25,000	
3 Record Recovery Costs Sublimit	\$25,000	




**COMMUNITY ASSOCIATION POLICY  
DECLARATIONS**

Item 7. ENDORSEMENTS:

- |                       |   |
|-----------------------|---|
| CNA-103300-XX (10/22) | Community Association Policy General Terms and Conditions   |
| CNA-103303-XX (10/22) | Community Association Policy Commercial Crime Coverage Part |
| CNA-103441-XX (10/22) | Telephone Toll Fraud Endorsement                            |
| CNA-88892-CO (6/17)   | Conditional Renewal Endorsement - Colorado                  |

These Declarations, along with the completed and signed **application**, the policy, and any written endorsements attached shall constitute the contract between the **insureds** and the Insurer.

Authorized Representative:   
Date: 10/21/2025



A Berkley Company

Domicile Office: 11201 Douglas Avenue, Urbandale, IA 50322

Main Administrative Office: 475 Steamboat Road, Greenwich, CT 06830

Underwriting Office: 1250 Diehl Road, Suite 200, Naperville, IL 60563 Telephone: (866) 893-3922

**PREFERRED PLUS DIRECTORS & OFFICERS POLICY  
DECLARATIONS PAGE**

Policy Number: QDO0014028-00

Policy Form Number: BPS DO 76 00 (06  
23)

Item 1. **Name of Organization:**  
Arbors at Mountain Shadows Condominium Owners Assoc

Mailing Address:  
2192 Denton Grv  
City, State, Zip Code:  
COLORADO SPRINGS, CO 80919

Item 2. **Policy Period:** From 9/11/2025 To 1/1/2027  
(Month, Day, Year) (Month, Day, Year)  
(Both dates at 12:01 a.m. Standard Time at the address of the **Organization** as stated in Item 1.)

Item 3. (a) Limit of Liability for each **Policy Year:** \$1,000,000  
(b) **FLSA Defense Sublimit of Liability: \$150,000** — **This limit is part of and not in addition to the Limit of Liability provided for in 3(a).**

Item 4. Retentions:  
Insuring Agreement A: **\$0** Each **Claim**  
Insuring Agreement B and/or C: **\$1,000** Each **Claim**

Item 5. Premium: Annual Taxes/Surcharges: Annual Fees:

Item 6. Endorsements Attached:  
  
See Schedule of Forms and Endorsements

Item 7. Notices: All notices required to be given to the **Insurer** under this policy shall be addressed to:  
*Berkley Program Specialists,  
1250 E Diehl Rd #200,  
Naperville, IL 60563*

Item 8. Prior & Pending Litigation Date:  
9/26/2019

These Declarations along with the completed and signed Application and Preferred Plus Directors & Officers Policy shall constitute the contract between the **Insureds** and the **Insurer**.

**THIS IS A CLAIMS MADE POLICY. READ IT CAREFULLY.**



A Berkley Company

Domicile Office: 11201 Douglas Avenue, Urbandale, IA 50322

Main Administrative Office: 475 Steamboat Road, Greenwich, CT 06830

Underwriting Office: 1250 Diehl Road, Suite 200, Naperville, IL 60563 Telephone: (866) 893-3922

## SCHEDULE OF FORMS AND ENDORSEMENTS

Reporting Claims	Directors & Officers Claim Reporting Instructions
Reporting Cyber Claims	Cyber Claim and Incident Reporting
BPS DO 76 00 (06 23)	Preferred Plus Directors & Officers Policy Declarations Page
BPS DO 76 03 (06 23)	Schedule of Forms and Endorsements
BPS DO 76 01 (06 23)	Preferred Plus Directors & Officers Policy Table of Contents
BPS DO 76 02 (06 23)	Preferred Plus Directors & Officers Policy
BPD DO 76 27 (06 23)	Cap on Losses from Certified Acts of Terrorism
BPS DO 78 00 PN (06 23)	Policyholder Notice - U.S. Treasury Department's OFAC Advisory Notice
BPS DO 78 01 PN (06 23)	Policyholder Disclosure Notice of Terrorism Insurance Coverage
BPS DO 77 00 CO (06 23)	Colorado Amendatory Endorsement
BPS DO 77 01 CO (06 23)	Colorado Disclosure Form - Claims Made Policy
BPS DO 76 22 (06 23)	Commercial Cyber Data Breach Coverage

**PROPERTY COVERAGES PROVIDED**

Form: Deluxe

<b>Coverage Item</b>	<b>Premises Number</b>	<b>Building Number</b>	<b>Valuation Basis</b>	<b>Limit of Insurance</b>	<b>Automatic Increase Percentage</b>
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	001	001	Replacement Cost	\$1,283,538	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	002	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	003	001	Replacement Cost	\$1,890,327	6%

Coverage Item	Premises Number	Building Number	Valuation Basis	Limit of Insurance	Automatic Increase Percentage
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	004	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	005	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	006	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	007	001	Replacement Cost	\$1,283,538	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	008	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	009	001	Replacement Cost	\$1,283,538	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	010	001	Replacement Cost	\$1,283,538	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	011	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	012	001	Replacement Cost	\$1,283,538	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	013	001	Replacement Cost	\$1,283,538	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	014	001	Replacement Cost	\$1,283,538	6%

Coverage Item	Premises Number	Building Number	Valuation Basis	Limit of Insurance	Automatic Increase Percentage
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	015	001	Replacement Cost	\$1,283,538	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	016	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	017	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	018	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	019	001	Replacement Cost	\$1,283,538	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	020	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	021	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	022	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	023	001	Replacement Cost	\$1,283,538	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	024	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	025	001	Replacement Cost	\$1,283,538	6%

Coverage Item	Premises Number	Building Number	Valuation Basis	Limit of Insurance	Automatic Increase Percentage
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	026	001	Replacement Cost	\$1,890,327	6%
Building Condominium with Ordinance Law Coverage A Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	027	001	Replacement Cost	\$1,890,327	6%
Building with Ordinance or Law Coverage A	028	001	Replacement Cost	\$497,454	6%
Business Personal Property Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	028	001	Replacement Cost	\$54,080	4%
Business Personal Property - Property in the Open Deductible: \$25,000 per building Optional Coverage Deductible: \$500 Wind/Hail Deductible: 5% per building	028	002	Replacement Cost	\$108,160	4%

**DESCRIPTION OF PREMISES**

Premises Number	Building Number	Construction, Occupancy and Location
001	001	FRAME CONDOMINIUM - RESIDENTIAL 2110 ALICIA PT APT 101 COLORADO SPRINGS CO 80919
002	001	FRAME COVENANT-PROTECTED COMMUNITY 2120 ALICIA PT APT 101 COLORADO SPRINGS CO 80919
003	001	FRAME COVENANT-PROTECTED COMMUNITY 2125 ALICIA PT APT 101 COLORADO SPRINGS CO 80919
004	001	FRAME COVENANT-PROTECTED COMMUNITY 2130 ALICIA PT APT 101 COLORADO SPRINGS CO 80919
005	001	FRAME COVENANT-PROTECTED COMMUNITY 2140 ALICIA PT APT 101 COLORADO SPRINGS CO 80919
006	001	FRAME COVENANT-PROTECTED COMMUNITY 2150 ALICIA PT APT 101 COLORADO SPRINGS CO 80919

<b>Premises Number</b>	<b>Building Number</b>	<b>Construction, Occupancy and Location</b>
007	001	FRAME COVENANT-PROTECTED COMMUNITY 2160 ALICIA PT APT 101 COLORADO SPRINGS CO 80919
008	001	FRAME COVENANT-PROTECTED COMMUNITY 2170 ALICIA PT APT 101 COLORADO SPRINGS CO 80919
009	001	FRAME COVENANT-PROTECTED COMMUNITY 2175 ALICIA PT APT 101 COLORADO SPRINGS CO 80919
010	001	FRAME COVENANT-PROTECTED COMMUNITY 2180 ALICIA PT APT 101 COLORADO SPRINGS CO 80919
011	001	FRAME COVENANT-PROTECTED COMMUNITY 2185 ALICIA PT APT 101 COLORADO SPRINGS CO 80919
012	001	FRAME COVENANT-PROTECTED COMMUNITY 2190 ALICIA PT APT 101 COLORADO SPRINGS CO 80919
013	001	FRAME COVENANT-PROTECTED COMMUNITY 2195 ALICIA PT APT 101 COLORADO SPRINGS CO 80919
014	001	FRAME COVENANT-PROTECTED COMMUNITY 2112 DENTON GRV COLORADO SPRINGS CO 80919
015	001	FRAME COVENANT-PROTECTED COMMUNITY 2117 DENTON GRV APT 101 COLORADO SPRINGS CO 80919
016	001	FRAME COVENANT-PROTECTED COMMUNITY 2122 DENTON GRV APT 101 COLORADO SPRINGS CO 80919
017	001	FRAME COVENANT-PROTECTED COMMUNITY 2127 DENTON GRV APT 101 COLORADO SPRINGS CO 80919
018	001	FRAME COVENANT-PROTECTED COMMUNITY 2132 DENTON GRV APT 101 COLORADO SPRINGS CO 80919
019	001	FRAME COVENANT-PROTECTED COMMUNITY 2137 DENTON GRV APT 101 COLORADO SPRINGS CO 80919

<b>Premises Number</b>	<b>Building Number</b>	<b>Construction, Occupancy and Location</b>
020	001	FRAME COVENANT-PROTECTED COMMUNITY 2142 DENTON GRV APT 101 COLORADO SPRINGS CO 80919
021	001	FRAME COVENANT-PROTECTED COMMUNITY 2147 DENTON GRV APT 101 COLORADO SPRINGS CO 80919
022	001	FRAME COVENANT-PROTECTED COMMUNITY 2152 DENTON GRV COLORADO SPRINGS CO 80919
023	001	FRAME COVENANT-PROTECTED COMMUNITY 2162 DENTON GRV APT 101 COLORADO SPRINGS CO 80919
024	001	FRAME COVENANT-PROTECTED COMMUNITY 2172 DENTON GRV COLORADO SPRINGS CO 80919
025	001	FRAME COVENANT-PROTECTED COMMUNITY 2182 DENTON GRV APT 101 COLORADO SPRINGS CO 80919
026	001	FRAME COVENANT-PROTECTED COMMUNITY 2187 DENTON GRV APT 101 COLORADO SPRINGS CO 80919
027	001	FRAME COVENANT-PROTECTED COMMUNITY 2197 DENTON GRV APT 101 COLORADO SPRINGS CO 80919
028	001	FRAME COVENANT-PROTECTED COMMUNITY 2192 DENTON GRV COLORADO SPRINGS CO 80919
028	002	MASONRY NONCOMBUSTIBLE POOL & HOT TUB 2192 DENTON GRV COLORADO SPRINGS CO 80919