



Declarations

First Named Insured and Address:

ARBORS AT MOUNTAIN SHADOWS CONDOMINIUM
OWNERS ASSOCIATION INC
2192 DENTON GRV
COLORADO SPRINGS CO 80919

Agency Name and Number:

CIA-LEAVITT INSURANCE AGENCY
7800-AN

Policy Number: ZP8328

Policy Period: Effective Date: 01-01-23

Expiration Date: 01-01-24

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

12:01 A.M. standard time at your mailing address shown in the declarations

COVERAGE FORMS AND ENDORSEMENTS APPLICABLE TO THIS COVERAGE PART

| Form Number | Form Title | Premium |
|-----------------|---|-------------|
| CB-0002(5-22) | Deluxe Bis-Pak Property Coverage Form | |
| CB-0006(8-15) | Bis-Pak Business Liability and Medical Expenses Coverage Form | |
| CB-0009(9-04) | Bis-Pak Common Policy Conditions | |
| CB-0181F(11-13) | Colorado Changes | |
| CB-0312(1-10) | Windstorm or Hail Percentage Deductible | |
| CB-0412(7-02) | Limitation of Coverage to Designated Premises or Project | |
| CB-0417(1-10) | Employment-Related Practices Exclusion | |
| CB-0564(1-15) | Conditional Exclusion of Terrorism (Relating to Disposition of Federal Act) | |
| CB-0577(4-10) | Fungi or Bacteria Exclusion (Liability) | |
| CB-1416(1-10) | Snow Plow Products-Completed Operations Hazard Coverage | |
| CB-1488(7-13) | Primary and Noncontributory - Other Insurance Condition | |
| CB-1504(5-14) | Exclusion-Access of Confidential or Personal Info/Data with Limited BI | |
| CB-1560(2-21) | Cyber Incident Exclusion | |
| CB-1701(1-06) | Condominium Association Coverage | |
| CB-7019(4-10) | Hired Auto and Nonowned Auto Liability | \$463.00 |
| CB-7032(4-10) | Ordinance or Law Coverage | \$51,775.00 |
| CB-7082(8-10) | Water Backup and Sump Overflow | \$1,740.00 |
| CB-7155(11-13) | Equipment Breakdown Coverage | \$6,406.00 |
| CB-7222(11-99) | Additional Insured - Condominium Unit Owners | |
| CB-7297(1-15) | Exclusion of Certified Acts of Terrorism | |
| CB-7371(11-13) | Tentative Rate | |
| CB-7406(6-15) | Exclusion - Unmanned Aircraft | |

| Form Number | Form Title | Premium |
|------------------------------------|---|--------------------|
| CB-7410(8-15) | Civil Authority Changes | |
| CB-7439(3-21) | Acuity Property Enhancements - Gold | \$776.00 |
| CB-7457(8-20) | Acuity Liability Enhancements - Gold | \$216.00 |
| IL-0415R(1-06) | Protective Safeguards | |
| IL-7012(1-18) | Asbestos Exclusion | |
| IL-7149(7-20) | Cyber Suite Coverage | \$318.00 |
| IL-7151(7-20) | Cyber Suite Schedule | |
| IL-7153(7-20) | Colorado Changes - Cyber Suite Coverage | |
| Advance Endorsement Premium | | \$61,694.00 |

PREMIUM SUMMARY

| | |
|------------------------------|---------------------|
| Advance Premium | \$118,204.00 |
| Advance Endorsement Premium | \$61,694.00 |
| Total Advance Premium | \$179,898.00 |

The Total Advance Premium shown above is based on the exposures you anticipated at the time this coverage part began. We will audit this coverage part in accordance with the Bis-Pak® Liability and Medical Expenses General Condition entitled Premium Audit - Business Liability at the close of the audit period.

PROPERTY COVERAGES PROVIDED

Form: Deluxe

| Coverage Item | Premises Number | Building Number | Valuation Basis | Limit of Insurance | Automatic Increase Percentage |
|--|-----------------|-----------------|------------------|--------------------|-------------------------------|
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 001 | 001 | Replacement Cost | \$1,121,190 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 002 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 003 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 004 | 001 | Replacement Cost | \$1,651,230 | 8% |

| Coverage Item | Premises Number | Building Number | Valuation Basis | Limit of Insurance | Automatic Increase Percentage |
|--|-----------------|-----------------|------------------|--------------------|-------------------------------|
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 005 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 006 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 007 | 001 | Replacement Cost | \$1,121,190 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 008 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 009 | 001 | Replacement Cost | \$1,121,190 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 010 | 001 | Replacement Cost | \$1,121,190 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 011 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 012 | 001 | Replacement Cost | \$1,121,190 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 013 | 001 | Replacement Cost | \$1,121,190 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 014 | 001 | Replacement Cost | \$1,121,190 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 015 | 001 | Replacement Cost | \$1,121,190 | 8% |

| Coverage Item | Premises Number | Building Number | Valuation Basis | Limit of Insurance | Automatic Increase Percentage |
|--|-----------------|-----------------|------------------|--------------------|-------------------------------|
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 016 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 017 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 018 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 019 | 001 | Replacement Cost | \$1,121,190 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 020 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 021 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 022 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 023 | 001 | Replacement Cost | \$1,121,190 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 024 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 025 | 001 | Replacement Cost | \$1,121,190 | 8% |
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 026 | 001 | Replacement Cost | \$1,651,230 | 8% |

| Coverage Item | Premises Number | Building Number | Valuation Basis | Limit of Insurance | Automatic Increase Percentage |
|--|-----------------|-----------------|------------------|--------------------|-------------------------------|
| Building Condominium with Ordinance Law Coverage A Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 027 | 001 | Replacement Cost | \$1,651,230 | 8% |
| Building with Ordinance or Law Coverage A | 028 | 001 | Replacement Cost | \$434,535 | 8% |
| Business Personal Property Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 028 | 001 | Replacement Cost | \$50,000 | 4% |
| Business Personal Property - Property in the Open Deductible: \$10,000 Optional Coverages Deductible: \$500 Wind/Hail Deductible: 5% | 028 | 002 | Replacement Cost | \$100,000 | 4% |

DESCRIPTION OF PREMISES

| Premises Number | Building Number | Construction, Occupancy and Location |
|-----------------|-----------------|---|
| 001 | 001 | FRAME CONDOMINIUM - RESIDENTIAL 2110 ALICIA PT 101, 102, 201 & 202 COLORADO SPRINGS CO |
| 002 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2120 ALICIA PT 101, 102, 103, 201, 202 & 203 COLORADO SPRINGS CO |
| 003 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2125 ALICIA PT 101, 102, 103, 201, 202 & 203 COLORADO SPRINGS CO |
| 004 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2130 ALICIA PT 101, 102, 102, 201, 202 & 203 COLORADO SPRINGS CO |
| 005 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2140 ALICIA PT 101, 102, 102, 201, 202 & 203 COLORADO SPRINGS CO |
| 006 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2150 ALICIA PT 101, 102, 102, 201, 202 & 203 COLORADO SPRINGS CO |

| Premises Number | Building Number | Construction, Occupancy and Location |
|------------------------|------------------------|--|
| 007 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2160 ALICIA PT 101, 102, 201 & 202 COLORADO SPRINGS CO |
| 008 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2170 ALICIA PT 101, 102, 103, 201, 202 & 203 COLORADO SPRINGS CO |
| 009 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2175 ALICIA PT 101, 102, 201 & 202 COLORADO SPRINGS CO |
| 010 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2180 ALICIA PT 101, 102, 201 & 202 COLORADO SPRINGS CO |
| 011 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2185 ALICIA PT 101, 102, 102, 201, 202 & 203 COLORADO SPRINGS CO |
| 012 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2190 ALICIA PT 101, 102, 201 & 202 COLORADO SPRINGS CO |
| 013 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2195 ALICIA PT 101, 102, 201 & 202 COLORADO SPRINGS CO |
| 014 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2112 DENTO GRV 101, 102, 201 & 202 COLORADO SPRINGS CO |
| 015 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2117 DENTON GRV 101, 102, 201 & 202 COLORADO SPRINGS CO |
| 016 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2122 DENTON GRV 101, 102, 103, 201, 202 & 203 COLORADO SPRINGS CO |
| 017 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2127 DENTON GRV 101, 102, 102, 201, 202 & 203 COLORADO SPRINGS CO |

| Premises Number | Building Number | Construction, Occupancy and Location |
|------------------------|------------------------|--|
| 018 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2132 DENTON GRV 101, 102, 102, 201, 202 & 203 COLORADO SPRINGS CO |
| 019 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2137 DENTON GRV 101, 102, 201 & 202 COLORADO SPRINGS CO |
| 020 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2142 DENTON GRV 101, 102 103, 201, 202 & 203 COLORADO SPRINGS CO |
| 021 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2147 DENTON GRV 101, 102, 103, 201, 202 & 203 COLORADO SPRINGS CO |
| 022 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2152 DENTON GRV 101, 102, 103, 201, 202 & 203 COLORADO SPRINGS CO |
| 023 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2162 DENTON GRV 101, 102, 201 & 202 COLORADO SPRINGS CO |
| 024 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2172 DENTON GRV 101, 102, 102, 201, 202 & 203 COLORADO SPRINGS CO |
| 025 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2182 DENTON GRV 101, 102, 201 & 202 COLORADO SPRINGS CO |
| 026 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2187 DENTON GRV 101, 102, 103, 201, 202 & 203 COLORADO SPRINGS CO |
| 027 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2197 DENTON GRV 101, 102, 103, 201, 202 & 203 COLORADO SPRINGS CO |
| 028 | 001 | FRAME COVENANT-PROTECTED COMMUNITY 2192 DENTON GRV COLORADO SPRINGS CO |

| Premises Number | Building Number | Construction, Occupancy and Location |
|-----------------|-----------------|--|
| 028 | 002 | MASONRY NONCOMBUSTIBLE POOL & HOT TUB 2192 DENTON GRV COLORADO SPRINGS CO |

MORTGAGEHOLDER NAME AND ADDRESS

NONE

LIABILITY COVERAGES PROVIDED

| Coverage Item | Limit of Insurance |
|--|--------------------|
| Liability and Medical Expenses (Each Occurrence) | \$1,000,000 |
| Medical Expenses (Any One Person) | \$10,000 |
| Damage to Premises Rented to You | \$300,000 |
| Products-Completed Operations Aggregate Limit | \$3,000,000 |
| General Aggregate Limit (Other Than Products-Completed Operations) | \$3,000,000 |

SCHEDULE OF LIABILITY CLASSIFICATION

| Premises Number | Building Number | Classification Description | Class Code | Premium Basis ¹ | Premises Rate | Products Rate |
|-----------------|-----------------|----------------------------|------------|----------------------------|---------------|---------------|
| 001 | 001 | Condominium - Residential | 62003 | 4 UN | 44.989 | Included |
| 002 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 003 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 004 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 005 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 006 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 007 | 001 | Condominium - Residential | 62003 | 4 UN | 44.989 | Included |
| 008 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 009 | 001 | Condominium - Residential | 62003 | 4 UN | 44.989 | Included |
| 010 | 001 | Condominium - Residential | 62003 | 4 UN | 44.989 | Included |
| 011 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 012 | 001 | Condominium - Residential | 62003 | 4 UN | 44.989 | Included |
| 013 | 001 | Condominium - Residential | 62003 | 4 UN | 44.989 | Included |
| 014 | 001 | Condominium - Residential | 62003 | 4 UN | 44.989 | Included |
| 015 | 001 | Condominium - Residential | 62003 | 4 UN | 44.989 | Included |
| 016 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 017 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |

| Premises Number | Building Number | Classification Description | Class Code | Premium Basis ¹ | Premises Rate | Products Rate |
|-----------------|-----------------|----------------------------|------------|----------------------------|---------------|---------------|
| 018 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 019 | 001 | Condominium - Residential | 62003 | 4 UN | 44.989 | Included |
| 020 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 021 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 022 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 023 | 001 | Condominium - Residential | 62003 | 4 UN | 44.989 | Included |
| 024 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 025 | 001 | Condominium - Residential | 62003 | 4 UN | 44.989 | Included |
| 026 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |
| 027 | 001 | Condominium - Residential | 62003 | 6 UN | 44.989 | Included |

¹ UN = Unit - Rate Applies Per Unit

OPTIONAL COVERAGES PROVIDED

| Coverage Item | Limit of Insurance |
|--------------------------------------|-------------------------|
| Hired and Nonowned Auto Liability | Same as Liability Limit |
| Employee Dishonesty | \$100,000 |
| Forgery and Alteration | \$100,000 |
| Acuity Liability Enhancements - Gold | See CB-7457 |
| Acuity Property Enhancements - Gold | See CB-7439 |

| Coverage Item | Premises Number | Building Number | Limit of Insurance |
|--|-----------------|-----------------|-----------------------|
| Business Income and Extra Expense | 001 | 001 | Actual Loss Sustained |
| <i>Money and Securities</i> Inside the Premises | 001 | 001 | \$500,000 |
| Outside the Premises | | | \$500,000 |
| Business Income and Extra Expense | 002 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 003 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 004 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 005 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 006 | 001 | Actual Loss Sustained |

| Coverage Item | Premises Number | Building Number | Limit of Insurance |
|-----------------------------------|------------------------|------------------------|---------------------------|
| Business Income and Extra Expense | 007 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 008 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 009 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 010 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 011 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 012 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 013 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 014 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 015 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 016 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 017 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 018 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 019 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 020 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 021 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 022 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 023 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 024 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 025 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 026 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 027 | 001 | Actual Loss Sustained |
| Business Income and Extra Expense | 028 | 001 | Actual Loss Sustained |

| Coverage Item | Premises Number | Building Number | Limit of Insurance |
|-----------------------------------|----------------------------|----------------------------|-------------------------------|
| Business Income and Extra Expense | 028 | 002 | Actual Loss Sustained |

BIS-PAK PLAN

Apartments

AUDIT PERIOD

Annual

ADDITIONAL NAMED INSUREDS

WHO IS AN INSURED includes the following Additional Named Insureds:

NONE

FIRST NAMED INSURED IS:

ORGANIZATION OTHER THAN PARTNERSHIP, JOINT VENTURE OR LIMITED LIABILITY COMPANY

DELUXE BIS-PAK[®] PROPERTY COVERAGE FORM

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