



# CUSTOM PROTECTOR™

An innovative business product from

## The Protector Series

**It's as easy as 1-2-3!**

*The Company of Choice®*

**EFFECTIVE DATE: 08/11/2014**

<b>Policy Number:</b> CBP 8455374	<b>Prior Policy:</b> 8455374
<b>Billing Type:</b> DIRECT BILL	
<b>Coverage Is Provided In</b> COLORADO CASUALTY INSURANCE COMPANY	
<b>Named Insured and Mailing Address:</b> CEDAR MESA RANCHES H.O.A. ATTN LISA LILJEDAHL PO BOX 62 MANCOS CO 81328	<b>Agent:</b> PAGOSA INSURANCE AGENCY INC PO BOX 369 PAGOSA SPRINGS CO 81147-0369  <b>Agent Code:</b> 5900231 <b>Agent Phone:</b> (970)-264-2127

**COMMON POLICY DECLARATIONS**

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

**POLICY PERIOD:** From : 08/11/2014 To: 08/11/2015 at 12:01 AM Standard Time at your mailing address shown above.

**FORM OF BUSINESS:**

**BUSINESS DESCRIPTION:** HOME OWNERS ASSOCIATION

This policy consists of the following coverage parts for which a premium is indicated. This premium may be subject to adjustment.

	PREMIUM
Commercial Property Coverage Part	\$ 204.00
Equipment Breakdown Coverage Part	INCLUDED
Commercial General Liability Coverage Part	INCLUDED
<b>Total Premium for all Liability Coverage Parts</b>	<b>\$ 1,174.00</b>
Terrorism Risk Insurance Act of 2002 and 2005 Coverage	\$ 16.00
<b>Total Policy Premium</b>	<b>\$ 1,394.00</b>

**FORMS AND ENDORSEMENTS**

**Forms and Endorsements made a part of this policy at time of issue:**

Applicable Forms and Endorsements are omitted if shown in specific Coverage Part/Coverage Form Declarations

Form Number	Description
IL0017	- 1198 COMMON POLICY CONDITIONS
IL0169	- 0907 COLORADO CHANGES
IL0003	- 0907 CALCULATION OF PREMIUM
IL0228	- 0907 COLORADO CHANGES

17-57 (06/94)

COMMON POLICY DECLARATIONS (continued)

FORMS AND ENDORSEMENTS

Forms and Endorsements made a part of this policy at time of issue:

Applicable Forms and Endorsements are omitted if shown in specific Coverage Part/Coverage Form Declarations

Form Number	Description
IL0935	- 0702 EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
IL0952	- 0108 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IL0996	- 0107 CONDITIONAL EXCLUSION OF TERRORISM
IL0021	- 0702 NUCLEAR ENERGY LIABILITY EXCLUSION (BROAD FORM)
CG2170	- 0108 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG2176	- 0108 EXCL OF PUNITIVE DAMAGES RELATED TO CERTIFIED ACT
CG2188	- 0107 CONDITIONAL EXCLUSION OF TERRORISM

Countersigned: By \_\_\_\_\_  
Authorized Representative Date

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

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Date Issued: 06/11/2014

Forming a part of

Policy Number: CBP 8455374	
Coverage Is Provided In COLORADO CASUALTY INSURANCE COMPANY	
Named Insured: CEDAR MESA RANCHES H.O.A.	Agent: PAGOSA INSURANCE AGENCY INC
	Agent Code: 5900231      Agent Phone: (970)-264-2127

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

DESCRIPTION OF PREMISES

Prem. No.	Bldg. No.	Location Occupancy, Construction/Fire Protection
1	1	ROAD 36.7 MANCOS CO 81328 TOWNHOUSE/SIMILAR ASSOCIATION FRAME
1	2	TOWNHOUSE/SIMILAR ASSOCIATION NOT APPLICABLE

COVERAGES PROVIDED:

Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made. (The Coinsurance column reflects Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Symbol.)

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of Loss Form	Coinsurance
1	1	BUILDING	\$ 12,324	SPECIAL	90%
1	2	LOG ENTERANCE	\$ 12,240	SPECIAL	90%

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount Expiration Date	Replacement Cost	Inflation Guard
1	1	BUILDING		INCLUDED	4%
1	2	LOG ENTERANCE		INCLUDED	4%

\* Replacement cost for Your Business Personal Property also applies to Stock if an asterisk (\*) is present.

DEDUCTIBLE: \$ 500

EQUIPMENT BREAKDOWN COVERAGE DEDUCTIBLE – Refer to Equipment Breakdown Coverage Schedule 41-14

21-7 (07/03)

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**MORTGAGE HOLDERS: NONE**

**FORMS AND ENDORSEMENTS**

Forms and Endorsements applying to this Coverage Part and made part of this policy:

Form Number	Description
21-100 - 0207	CUSTOM PROTECTOR ENDORSEMENT
21-115 - 0108	IDENTITY THEFT COVERAGE
21-96 - 0207	CONDOMINIUM CUSTOM PROTECTOR ENDORSEMENT
41-13 - 0599	EQUIPMENT BREAKDOWN COVERAGE ENDORSEMENT
41-14 - 0599	EQUIPMENT BREAKDOWN COVERAGE ENDORSEMENT SCHEDULE
CF175 - 0186	QUICK REFERENCE-COMMERCIAL PROPERTY COVERAGE PART
CP0010 - 0402	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP0090 - 0788	COMMERCIAL PROPERTY CONDITIONS
CP0140 - 0706	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP1030 - 0402	CAUSES OF LOSS - SPECIAL FORM
21-8 - 1094	ADDITIONAL INTERESTS SCHEDULE
CP1218 - 0695	LOSS PAYABLE PROVISIONS

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**EQUIPMENT BREAKDOWN COVERAGE ENDORSEMENT SCHEDULE**

This endorsement provides supplementary information to be used with the following:

**EQUIPMENT BREAKDOWN COVERAGE ENDORSEMENT**

Additional Coverages	Limits of Insurance
Expediting Expenses	INCLUDED
Hazardous Substances	\$ 25,000
Perishable Goods	INCLUDED
Computer Equipment	INCLUDED
CFC Refrigerants	\$ 100,000

**Special Deductibles**

The Property Deductible shown in the Commercial Property Coverage Part Declarations applies unless a Special Deductible(s) is shown below.

Date Issued: 06/11/2014

Forming a part of

Policy Number: CBP 8455374

Coverage Is Provided In COLORADO CASUALTY INSURANCE COMPANY

Named Insured:  
CEDAR MESA RANCHES H.O.A.

Agent:  
PAGOSA INSURANCE AGENCY INC

Agent Code: 5900231

Agent Phone: (970)-264-2127

ADDITIONAL INTERESTS SCHEDULE

LOSS PAYEE(S)

Loss Payee  
(Name and Address)

US POSTAL SERVICE  
291 N WALNUT ST  
MANCOS CO 81328

Prem. Bldg.

No. No.. Description of Property

001 001

Provisions Applicable

LOSS PAYABLE

Loan Number

Date Issued: 06/11/2014

Forming a part of

Policy Number: CBP 8455374	
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TOTAL ADVANCE PREMIUM FOR ALL LIABILITY COVERAGE PARTS \$ 1,174.00

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

LIMITS OF INSURANCE

Each Occurrence Limit	\$ 1,000,000	
Damage To Premises Rented To You Limit	\$ 100,000	Any One Premises
Medical Expense Limit	\$ 5,000	Any One Person
Personal and Advertising Injury Limit	\$ 1,000,000	Any One Person or Organization
General Aggregate Limit (Other Than Products/Completed Operations)	\$ 2,000,000	

DEDUCTIBLE (See Forms and Endorsements)

Amount	Basis of Deductible
\$ 500	PER OCCURRENCE

Application of Endorsement - limitation on the application of this endorsement:  
SEE ENDT CG0300 DEDUCT LIABILITY INS

LOCATION OF PREMISES

Location Number	Address of All Premises You Own, Rent or Occupy
001	ROAD 36.7 MANCOS CO 81328

PREMIUM

Class Code	Classification Description		Rates		Advance Premium	
	Premium Base	Territory Code	Prods/ Comp Ops	All Other	Prods/ Comp Ops	All Other

CO

LOCATION 001

22-19 (12/02)

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**COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS (continued)**

**PREMIUM**

Class Code	Classification Description		Rates		Advance Premium	
	Premium Base	Territory Code	Prods/Comp Ops	All Other	Prods/Comp Ops	All Other
68500	TOWNHOUSES OR SIMILAR ASSOCIATION (ASSOCIATION RISK ONLY) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT					
	139	502	INCL	\$ 7.910	INCL	\$ 1,099
	EACH UNIT					

Audit Period: ANNUAL Total Advance Premium INCLUDED

**FORMS AND ENDORSEMENTS**

Forms and Endorsements applying to this Coverage Part and made part of this policy:

Form Number	Description
IL0017	- 1198 COMMON POLICY CONDITIONS
IL0228	- 0907 COLORADO CHANGES
17-22	- 1202 EXCLUSION - LEAD
17-98	- 1202 EXCLUSION - ASBESTOS
22-106	- 0107 EACH LOCATION GENERAL AGGREGATE LIMIT
22-110CCIC	- 0107 CUSTOM PROTECTOR LIABILITY EXTENSION ENDORSEMENT
22-163	- 0111 LIMITED CYBER LIABILITY AMENDMENT
22-164	- 0910 RECORDING AND DISTRIBUTION OF MATERIAL OR INFORMATION
22-86	- 1202 EXCL - EXTERIOR INSULATING FINISHING SYSTEMS
22-87	- 0108 EXCL - EARTH MOVEMENT
22-90	- 0204 EXCLUSION - SILICA
22-91	- 0204 EXCLUSION - TOBACCO
CG0001	- 1001 COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG0300	- 0196 DEDUCTIBLE LIABILITY INSURANCE
CG2017	- 1093 ADDITIONAL INSURED-TOWNHOUSE ASSOCIATIONS
CG2104	- 1185 EXCLUSION - PRODUCTS-COMPLETED OPERATIONS HAZARD
CG2160	- 0998 EXCL-YEAR 2000 COMPUTER-RELATED/ELECTRONIC PROBLEMS
CG2165	- 0999 TOTAL POLLUTION EXCL-W/BLDG AND HOSTILE FIRE EXCEPT
CG2167	- 0402 FUNGI OR BACTERIAL EXCLUSION

22-19 (12/02)

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**RENEWAL**

**Forming a part of**

<b>Policy Number: CBP 8455374</b>	
<b>Coverage Is Provided In COLORADO CASUALTY INSURANCE COMPANY</b>	
<b>Named Insured: CEDAR MESA RANCHES H.O.A.</b>	<b>Agent: PAGOSA INSURANCE AGENCY INC</b>
	<b>Agent Code: 5900231      Agent Phone: (970)-264-2127</b>

**COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS (continued)**

**FORMS AND ENDORSEMENTS**

**Forms and Endorsements applying to this Coverage Part and made part of this policy:**

<b>Form Number</b>	<b>Description</b>
<b>CG2294</b>	<b>- 1001 EXCL-DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS</b>
<b>CL175</b>	<b>- 0286 QUICK REFERENCE COMML GENERAL LIABILITY COVERAGE PART</b>

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**Date Issued: 06/11/2014**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR,  
BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF  
FEDERAL TERRORISM RISK INSURANCE ACT)**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART  
UNDERGROUND STORAGE TANK POLICY

**A. Applicability Of The Provisions Of This Endorsement**

1. The provisions of this endorsement become applicable commencing on the date when any one or more of the following first occurs. But if your policy (meaning the policy period in which this endorsement applies) begins after such date, then the provisions of this endorsement become applicable on the date your policy begins.
  - a. The federal Terrorism Risk Insurance Program (Program), established by the Terrorism Risk Insurance Act, has terminated with respect to the type of insurance provided under this Coverage Part or Policy; or
  - b. A renewal, extension or replacement of the Program has become effective without a requirement to make terrorism coverage available to you and with revisions that:
    - (1) Increase our statutory percentage deductible under the Program for terrorism losses. (That deductible determines the amount of all certified terrorism losses we must pay in a calendar year, before the federal government shares in subsequent payment of certified terrorism losses.); or
    - (2) Decrease the federal government's statutory percentage share in potential terrorism losses above such deductible; or
    - (3) Redefine terrorism or make insurance coverage for terrorism subject to provisions or requirements that differ from those that apply to other types of events or occurrences under this policy.
2. If the provisions of this endorsement become applicable, such provisions:
  - a. Supersede any terrorism endorsement already endorsed to this policy that addresses certified acts of terrorism" and/or other acts of terrorism, but only with respect to an incident(s) of terrorism (however defined) which results in injury or damage that occurs on or after the date when the provisions of this endorsement become applicable (for claims made policies, such an endorsement is superseded only with respect to an incident of terrorism (however defined) that results in a claim for injury or damage first being made on or after the date when the provisions of this endorsement become applicable); and
  - b. Remain applicable unless we notify you of changes in these provisions, in response to federal law.
3. If the provisions of this endorsement do NOT become applicable, any terrorism endorsement already endorsed to this policy, that addresses certified acts of terrorism" and/or "other acts of terrorism, will continue in effect unless we notify you of changes to that endorsement in response to federal law.

B. The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury or damage, are enclosed in quotation marks:

1. "Terrorism" means activities against persons, organizations or property of any nature:
  - a. That involve the following or preparation for the following:
    - (1) Use or threat of force or violence; or
    - (2) Commission or threat of a dangerous act; or
    - (3) Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
  - b. When one or both of the following applies:
    - (1) The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
    - (2) It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.
2. "Any injury or damage" means any injury or damage covered under any Coverage Part or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "injury" or "environmental damage" as may be defined in any applicable Coverage Part or Policy.

C. The following exclusion is added:

#### **EXCLUSION OF TERRORISM**

We will not pay for "any injury or damage" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury or damage" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage. **But this exclusion applies only when one or more of the following are attributed to an incident of terrorism:**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

In the event of any incident of "terrorism" that is not subject to this Exclusion, coverage does not apply to "any injury or damage" that is otherwise excluded under this Coverage Part or Policy.



<b>Policy Number:</b> CBP 8455374		<b>Prior Policy:</b> 8455374	
<b>Policy Period:</b> 08/11/2014 To: 08/11/2015 12:01 am Standard Time at the Mailing Address of the Named Insured			
<b>Coverage Is Provided In</b> COLORADO CASUALTY INSURANCE COMPANY			
<b>Billing Type:</b> DIRECT BILL - PREPAID		ACCOUNT NUMBER: 800697740	
<b>Named Insured and Mailing Address:</b> CEDAR MESA RANCHES H.O.A. ATTN LISA LILJEDAHL PO BOX 62 MANCOS CO 81328		<b>Agent:</b> PAGOSA INSURANCE AGENCY INC PO BOX 369 PAGOSA SPRINGS CO 81147-0369  <b>Agent Code:</b> 5900231 <b>Agent Phone:</b> (970)-264-2127	

**Reason for Amendment:** RENEWAL

**Transaction Effective Date:** 08/11/2014

**Premium for this Transaction:** \$ 1,394.00

**STATEMENT OF ACCOUNT**

Acct Date	Premium	Commission Percent	Surcharge/ Assessment	Commission Percent	Total Due
08/2014	\$ 16.00	15.00%	\$ 0.00	0.00%	
08/2014	\$ 1,378.00	15.00%			\$ 1,394.00
<b>Total Premium Charged:</b>					<b>\$ 1,394.00</b>

**Date Issued:** 06/11/2014