

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 11/15/2021

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 have ADDITIONAL INSURED provisions or be endorsed.

	SUBROGATION IS WAIVED, subject this certificate does not confer rights to							equire an end	orsement	. Ast	atement on	
PRC	DDUCER	CONTACT NAME:										
Hiscox Inc.						PHONE (A/C, No, Ext): (888) 202-3007 FAX (A/C, No):						
5 Concourse Parkway						E-MAIL ADDRESS: contact@hiscox.com						
Suite 2150						INSURER(S) AFFORDING COVERAGE					NAIC#	
Atlanta GA, 30328						INSURER A: Hiscox Insurance Company Inc					10200	
INSURED						INSURER B:						
SWCO Snow Plowing						INSURER C:						
35972 Road J.6 Mancos. CO 81328						INSURER D:						
Walloos, 00 01020						INSURER E :						
						INSURER F:						
CO	VERAGES CERT	REVISION NUMBER:										
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOI INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THI 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.											WHICH THIS	
INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS				
	X COMMERCIAL GENERAL LIABILITY		1112			,,	,	EACH OCCURRENCE \$ 300			,000	
	CLAIMS-MADE X OCCUR	Y						DAMAGE TO REN PREMISES (Ea occ	\$ 100,	,000		
			UDC-5001688-CGL-2				11/15/2022	MED EXP (Any one person)		\$ 5,000		
A					21	11/15/2021		PERSONAL & ADV	INJURY	\$ 300,	,000	
'`	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE \$		\$ 300,000		
	X POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG		\$ S/T Gen. Agg		
	OTHER:									\$		
	AUTOMOBILE LIABILITY							COMBINED SINGL (Ea accident)	E LIMIT	\$		
	ANY AUTO							BODILY INJURY (F	ILY INJURY (Per person) \$			
	OWNED SCHEDULED AUTOS ONLY							BODILY INJURY (F	Per accident)	) \$		
	HIRED NON-OWNED AUTOS ONLY							PROPERTY DAMA (Per accident)	AGE \$			
	70.00 0.12.							,		\$		
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE		\$		
	EXCESS LIAB CLAIMS-MADE	(CESS LIAB CLAIMS-MADE						AGGREGATE \$		\$		
	DED RETENTION\$									\$		
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							PER STATUTE	OTH- ER			
ANYPROPRIETOR/PARTNER/EXECUTIVE		N / A						E.L. EACH ACCIDE	NT	\$		
OFFICER/MEMBER EXCLUDED? (Mandatory in NH)								E.L. DISEASE - EA EMPLOYEE \$		\$		
If yes, describe under DESCRIPTION OF OPERATIONS below								E.L. DISEASE - POLICY LIMIT \$		\$		
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  Cedar Mesa Ranches HOA Inc. is named as Additional Insured subject to policy terms and conditions.												
CE	RTIFICATE HOLDER	CANCELLATION										
Cedar Mesa Ranches HOA Inc. PO Box 62 Mancos, CO 81328						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						