

Declarations Businessowners Policy



Please read your policy

American Family Insurance Company
6000 American Parkway
Madison WI 53783
For customer service and claims service
24 hours a day, 7 days a week
1-800-MY AMFAM (1-800-692-6326)
amfam.com

Named Insured And Mailing Address

Mahogany Vista Homeowners Association Inc
1430 Railroad Ave Ste A
Rifle CO 81650-3334

Policy Information

Policy number	Policy period	Billing account number
91003-77132-55	8/1/2024 to 8/1/2025 12:01 A.M. Standard Time at your mailing address shown above.	667-752-726-33

Business and Operations Information

Year Started: 2016
Description of Business and Operations:
Form of Business: Corporation

Insurance applies only for coverages for which a limit of insurance or the word "Included" is shown unless coverage is provided by an endorsement. Blanket Insurance applies only for coverages for which a Blanket Limit of Insurance is shown.

As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

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

Policy Number: 91003-77132-55

Premium Information	
Total Advance Premium Per Term (Excluding Surcharges and Terrorism):	\$5,557.89
Certified Acts of Terrorism Premium:	\$0.00
Total Advance Premium Per Term:	\$5,557.89
Premium with Customer Full Pay Discount (not available on policies billed to a Third Party):	\$5,284.07

This premium may be subject to adjustment. You may be charged a fee when: (a) you pay less than the full amount due; (b) your payment is late; and/or (c) when your bank does not honor your check or electronic payment. Refer to your Billing Notice for fee amounts.

Policy Level Coverages	
Property Causes Of Loss	
Causes Of Loss	Risks of Direct Physical Loss
Per Occurrence Property Deductible	
Deductible	\$10,000
General Liability	
Liability And Medical Expense Limit	\$2,000,000 Per Occurrence
Medical Expense Limit	\$5,000
Other Than Products/Completed Operations Aggregate.....	\$4,000,000
Products/Completed Operations Aggregate	\$4,000,000
Optional Property Damage Liability Deductible	\$500 Per Claim Refer to BP 07 03
Computer Fraud And Funds Transfer Fraud Coverage	
Limit	\$100,000
Condominium Enhancement	
Level	Refer to BPF 87 90 Platinum
Cyber Data Breach Coverage	
Without Business Interruption	Refer to BPF 84 75
Directors And Officers Liability	
Level	Silver
Named Association	Mahogany Vista Homeowners Association Inc
Directors And Officers Liability Annual Aggregate	
Limit Of Insurance	\$1,000,000
Deductible	\$1,000
Retroactive Date	08/01/2016
Extended Reporting Period	No
Employee Dishonesty	
Includes Forgery Or Alteration	
Limit	\$50,000 Per Occurrence
Deductible	\$1,000

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Additional Insured(s) Information			
Name	Type	Interest	Location
Property Professionals Property and HOA Management	Additional Insured - Managers or Lessors Of Premises		379 S 9th St Rifle CO 81650-2710


Agent Information


Gina Michelle Welker

gwelker@amfam.com

829 RAILROAD AVE
RIFLE CO 81650-3511
1-970-625-4742

**AUTHORIZED
REPRESENTATIVE**


President


Secretary

Policy Number: 91003-77132-55

Location 1 - Location Level Coverages
Location 1 - Location Details
Program: Condo/Townhouse Associations
Location Address: 379 S 9th St Rifle CO 81650-2710
Location Description:
Windstorm Or Hail Deductible Deductible 5%

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Location 1 Building 1 - Building Level Coverages	
Location 1 Building 1 - Building Level Details	
Building Address: 379 S 9th St Rifle CO 81650-2710	
Occupancy: Residential Condominiums without Mercantile	
Building Interest: Owner - Leased to Other	
Building Description: 379, 381, 383, 385, 387, 389 S 9TH ST RIFLE CO 816502710	
Building	
Limit Of Insurance	\$1,545,500
Guaranteed Replacement Cost applies.	
Replacement Cost Coverage applies.	
Business Income Options	
Extended Number of Days For Ordinary Payroll Expense	60 Days - Included
Extended Number of Days For Extended Business Income	60 Days - Included
Business Income From Dependent Properties	
Limit Of Insurance	\$5,000
Business Income And Extra Expense - Revised Period of	
Indemnity - Number Of Consecutive Days	12-Months
72 Hour Waiting Period applies.	
Ordinance Or Law	
Coverage 1 Limit Of Insurance	
Coverage 2 Limit Of Insurance	
Coverage 3 Limit Of Insurance	
Coverages 2 And 3 Combined Limit Of Insurance	
Coverages 1, 2 And 3 Combined Limit Of Insurance	\$300,000
Business Income And Extra Expense Optional Coverage applies	Refer to BPF 84 64
Number Of Hours Waiting Period For Period Of Restoration	
Applicable To Business Income And Extra Expense Optional	
Coverage	72 Hours
Water Back-Up And Sump Overflow (Building)	
Building Limit	\$300,000
Deductible	\$1,000

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Forms And Endorsements		
Form Number	Edition Date	Title
BP 00 03	07 13	Businessowners Coverage Form
BP 04 02	07 13	Additional Insured - Managers Or Lessors Of Premises
BP 04 12	04 17	Limitation Of Coverage To Designated Premises, Project Or Operation
BP 04 17	01 10	Employment-Related Practices Exclusion
BP 04 39	07 02	Abuse Or Molestation Exclusion
BP 04 54	01 06	Newly Acquired Organizations
BP 04 93	01 06	Total Pollution Exclusion With A Building Heating Equipment Exception And A Hostile Fire Exception
BP 05 01	07 02	Calculation of Premium
BP 05 15	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act
BP 05 17	01 06	Exclusion - Silica Or Silica-Related Dust
BP 05 23	01 15	Cap On Losses From Certified Acts Of Terrorism
BP 05 38	01 15	Exclusion Of Other Acts Of Terrorism Committed Outside The United States; Cap On Losses From Certified Acts Of Terrorism
BP 05 47	07 13	Computer Fraud And Funds Transfer Fraud
BP 05 77	01 06	Fungi Or Bacteria Exclusion (Liability)
BP 05 98	07 13	Amendment Of Insured Contract Definition
BP 07 03	01 06	Business Liability Coverage - Property Damage Liability Deductible (Per Claim Basis)
BP 14 78	07 13	Exclusion Of Loss Due To By-Products Of Production Or Processing Operations (Rental Properties)
BP 15 04	05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
BP 85 04	07 10	Exclusion - Lead Liability
BP 85 05	07 98	Exclusion - Punitive Damages
BP 85 10	07 98	Other Insurance Limitation Liability And Medical Expenses
BP 85 12	01 06	Asbestos Exclusion
BP IN 01	07 13	Businessowners Coverage Form Index
BPF 80 01	08 18	Businessowners Policy Jacket
BPF 80 03	08 18	Businessowners Coverage Form Changes
BPF 81 04	08 18	Colorado Changes
BPF 83 03	08 18	Windstorm Or Hail Percentage Deductibles
BPF 84 11	08 18	Building Limit Inflation Protection Coverage
BPF 84 21	08 21	Water Back-Up and Sump Overflow
BPF 84 64	08 21	Ordinance Or Law Coverage
BPF 84 71	08 18	Employee Dishonesty - Property Manager(s)
BPF 84 73	08 18	Guaranteed Replacement Cost Coverage

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Forms And Endorsements (continued)		
Form Number	Edition Date	Title
BPF 85 25	08 18	Marijuana Exclusion
BPF 85 26	05 22	Exclusion - Biometric Data, Identifiers or Information
BPF 86 03	08 18	Roof Surfacing Loss Payment Schedule
BPF 87 01	08 18	Condominium Association Coverage
BPF 87 90	08 21	Condominium Enhancement Endorsement
BPF 89 01	08 18	Directors And Officers Liability Endorsement - Silver (Condominiums, Co-Ops, Associations)
BPF 89 04	08 18	Colorado Changes Directors And Officers Liability Endorsement (Condominiums, Co-Ops, Associations)
CFRN 015	05 22	Notice to Policyholders - Exclusion - Biometric Data, Identifiers or Information
CFRN 026	09 23	Notice of Increase in Premium
CFRN 027	10 23	Notice to Policyholders - Cyber Data Breach Coverage
IL 75 26	12 05	Colorado Endorsement Change
PLCF 28835	12 20	Offer Of Terrorism Insurance Coverage And Disclosure Of Premium

The complete policy consists of these declarations and the forms and endorsements at the time of issue.

Each paid claim under **Section II - Liability** and **Medical Expenses** coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to **Section II - Liability** in the BUSINESSOWNERS COVERAGE FORM and any attached endorsements.