

Renewal 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

BOOMERANG LODGE CONDOMINIUM ASSOCIATION, INC.
PO Box 3071
Telluride CO 81435-3071

Policy Information

Policy number	Policy period	Billing account number
91003-42951-64	2/4/2024 to 2/4/2025 12:01 A.M. Standard Time at your mailing address shown above.	640-700-355-04

Business and Operations Information

Year Started: 1981
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: 91003-42951-64

Premium Information	
Total Advance Premium Per Term (Excluding Surcharges and Terrorism):	\$39,412.07
Cyber Claim Support and Risk Management Surcharge:	\$7.00
Certified Acts of Terrorism Premium:	\$0.00
Total Advance Premium Per Term:	\$39,412.07
Premium with Customer Full Pay Discount (not available on policies billed to a Third Party):	\$37,445.69

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
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
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	Platinum
Named Association	BOOMERANG LODGE CONDOMINIUM ASSOCIATION, INC.
Directors And Officers Liability Annual Aggregate Limit Of Insurance	\$1,000,000
Claims Expense Annual Aggregate Limit Of Insurance	\$1,000,000
Deductible	\$1,000
Retroactive Date	
Extended Reporting Period	No
Third Party Discrimination Coverage	Yes
Employee Dishonesty	
Includes Forgery Or Alteration	
Limit	\$100,000 Per Occurrence
Deductible	\$1,000

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Policy Level Coverages (continued)

Hired Auto And Non-Owned Auto Liability Refer to BP 04 04

Additional Insured(s) Information

Name	Type	Interest	Location
Jarmik Property Managment	Additional Insured - Managers or Lessors Of Premises		134 S TOMBOY ST TELLURIDE CO 81435-5009

Agent Information

The Ben Kelloff Agency, Inc

bkelloff@amfam.com

350 HIGHWAY 133 # 1
 Carbondale CO 81623-1650
 970-963-5711

AUTHORIZED REPRESENTATIVE

William B. West
 President

[Signature]
 Secretary

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Location 1 - Location Details

Program: Condo/Townhouse Associations

Location Address: 134 S TOMBOY ST TELLURIDE CO 81435-5009

Location Description:

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Location 1 Building 1 - Building Level Coverages	
Location 1 Building 1 - Building Level Details	
Building Address: 134 S TOMBOY ST TELLURIDE CO 81435-5009	
Occupancy: Residential Condominiums without Mercantile	
Building Interest: Owner - Leased to Other	
Building Description: 13 Units	
Per Building Property Deductible (Apply Per Building, Per Occurrence)	
Deductible	\$25,000
Building	
Limit Of Insurance	\$11,300,000
Equipment Breakdown Coverage 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	\$11,300,000
Coverage 2 Limit Of Insurance	
Coverage 3 Limit Of Insurance	
Coverages 2 And 3 Combined Limit Of Insurance	\$2,000,000
Coverages 1, 2 And 3 Combined Limit Of Insurance	
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

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Location 1 Structures	
Location 1 - Structure Level Coverages	
Valuation Method	Replacement Cost
Per Location Property Deductible for Structures (Apply Per Location, Per Occurrence)	
Deductible	\$2,500
Scheduled Structures	
Structure Description	Whirlpool, Hot Tub, or Spa
Limit Of Insurance	\$20,000
Equipment Breakdown Protection Coverage	Refer to BP 00 03

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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 04	01 10	Hired Auto And Non-Owned Auto Liability
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 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 17	01 06	Exclusion - Silica Or Silica-Related Dust
BP 05 24	01 15	Exclusion Of Certified Acts Of Terrorism
BP 05 41	01 15	Exclusion Of Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism Committed Outside The United States
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 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 84 11	08 18	Building Limit Inflation Protection Coverage
BPF 84 64	08 21	Ordinance Or Law Coverage
BPF 84 71	08 18	Employee Dishonesty - Property Manager(s)
BPF 84 72	08 18	Employee Dishonesty Board Of Directors Member(s)
BPF 84 75	10 23	Commercial Cyber Data Breach Coverage
BPF 85 25	08 18	Marijuana Exclusion
BPF 86 03	08 18	Roof Surfacing Loss Payment Schedule
BPF 87 01	08 18	Condominium Association Coverage

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Forms And Endorsements (continued)		
Form Number	Edition Date	Title
BPF 87 90	08 21	Condominium Enhancement Endorsement
BPF 89 03	08 18	Directors And Officers Liability Endorsement - Platinum (Condominiums, Co-Ops, Associations)
BPF 89 04	08 18	Colorado Changes Directors And Officers Liability Endorsement (Condominiums, Co-Ops, Associations)
CFRN 027	10 23	Notice to Policyholders - Cyber Data Breach Coverage
IL 75 26	12 05	Colorado Endorsement Change
PLCF 28833	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.