

0121-2001

STATE FARM FIRE AND CASUALTY COMPANY A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915 Bloomington IL 61702-2915

Named Insured

M-20-2211-FC06 F V

002091 3123
PACIFIC PLACE CONDOMINIUMS
DWNERS' ASSOCIATION, INC PO BOX 454 TELLURIDE CO 81435-0454

#### **DECLARATIONS**

**Policy Number** 

96-E6-U977-3

Policy Period 12 Months Expiration Date MAR 31 2025 **Effective Date** MAR 31 2024

The policy period begins and ends at 12:01 am standard time at the premises location.

Agent and Mailing Address
MIKE TRUJILLO INSUR AGENCY INC
2019 S TOWNSEND AVE MONTROSE CO 81401-5444

PHONE: (970) 249-4404

# Residential Community Association Policy

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: Corporation

POLICY PREMIUM 9,852.00 \$ Disaster Mitigation 2.00 Total Amount 9,854.00 Discounts Applied: Protective Devices Sprinkler

Prepared MAY 13 2024 CMP-4000

Claim Record

016090 290 1R,L7

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530-686 a.2 05-31-2011 (o1f3231c)

Residential Community Association Policy for PACIFIC PLACE CONDOMINIUMS Policy Number 96-E6-U977-3

#### SECTION I - PROPERTY SCHEDULE

Location Number	Location of Described Premises	Limit of Insurance*  Coverage A -  Buildings	Limit of Insurance*  Coverage B -  Business Personal  Property	
001	232 E PACIFIC AVE TELLURIDE CO 81435	\$ 5,067,712	No Coverage	

<sup>\*</sup> As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

#### SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index:

240.8

#### **SECTION I - DEDUCTIBLES**

**Basic Deductible** 

\$10,000

**Special Deductibles:** 

Money and Securities Equipment Breakdown \$250 \$2,500 **Employee Dishonesty** 

\$250

Other deductibles may apply - refer to policy.

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Residential Community Association Policy for PACIFIC PLACE CONDOMINIUMS Policy Number 96-E6-U977-3



# SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildi insured on a replacement cost basis)	ngs are 10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

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#### **DECLARATIONS (CONTINUED)**

Residential Community Association Policy for PACIFIC PLACE CONDOMINIUMS Policy Number 96-E6-U977-3

### SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable On Premises Off Premises	\$50,000 \$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers And Records On Premises Off Premises	\$10,000

# Residential Community Association Policy for PACIFIC PLACE CONDOMINIUMS Policy Number 96-E6-U977-3



# SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	\$25,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

**SECTION II - LIABILITY** 

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

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Residential Community Association Policy for PACIFIC PLACE CONDOMINIUMS Policy Number 96-E6-U977-3

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

#### FORMS AND ENDORSEMENTS

CMP-4100 CMP-4561.4	Businessowners Coverage Form Policy Endorsement
CMP-4705.2	Loss of Income & Extra Expnse
CMP-4550	Residential Community Assoc
CMP-4815	Directors/Officers Endorsement
CMP-4710	Employee Dishonesty
CMP-4206.2	Amendatory Endorsement
CMP-4746.1	Hired Auto Liability
FE-3650	Actual Cash Value Endorsement
CMP-4508	Money and Securities
CMP-4829	Guaranteed Replacement Cost
CMP-4770	Addl Condo Prop Not Covered
FE-6999.3	Terrorism Insurance Cov Notice
FD-6007	Inland Marine Attach Dec

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Secretary

Michael Tipou President

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STATE FARM FIRE AND CASUALTY COMPANY A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS INLAND MARINE ATTACHING DECLARATIONS

Po Box 2915 Bloomington IL 61702-2915

Named Insured

M-20-2211-FC06 F V

PACIFIC PLACE CONDOMINIUMS OWNERS' ASSOCIATION, INC PO BOX 454 TELLURIDE CO 81435-0454

**Policy Number** 96-E6-U977-3

**Policy Period Effective Date Expiration Date** MAR 31 2024 12 Months MAR 31 2025 The policy period begins and ends at 12:01 am standard time at the premises location.



# ATTACHING INLAND MARINE

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

**Annual Policy Premium** 

Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

#### Forms, Options, and Endorsements

FE-8743.1 FE-8739

Inland Marine Computer Prop

Inland Marine Conditions

See Reverse for Schedule Page with Limits

Prepared MAY 13 2024 FD-6007

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#### ATTACHING INLAND MARINE SCHEDULE PAGE

#### ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUC AMOU		ANNUAL PREMIUM
FE-8743.1	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ 10,000 10,000	\$	500	Included Included

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

Prepared MAY 13 2024

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