

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY ARROW INSURANCE MANAGEMENT INC
32-0115-00 MKT TERR 086 970-668-3500

INSURED WILLOWBROOK HOMEOWNERS ASSN
C/O SUMMIT RESORT GROUP

ADDRESS PO BOX 2590
DILLON CO 80435-2566

TAILORED PROTECTION POLICY DECLARATIONS

Renewal Effective 10-24-2023

POLICY NUMBER 134632-74641805-23

Company Use 74-46-CO-1310

Company
Bill

Policy Term

12:01 a.m. to 12:01 a.m.
10-24-2023 to 10-24-2024

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Homeowners Assoc

Entity: Association

Program: Service

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$311.00
MINIMUM EQUIPMENT BREAKDOWN PREMIUM ADJUSTMENT (CP)	\$42.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$1,841.00
COLORADO NATURAL DISASTER MITIGATION ENTERPRISE FEE	\$2.00
TOTAL	\$2,196.00
PAID IN FULL DISCOUNT	\$215.00
TOTAL POLICY PREMIUM IF PAID IN FULL	\$1,981.00

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):

IL0017 (11-85) 55003 (07-12) 59392 (11-20) 59349 (10-03)

Countersigned By: COMPANY ISSUED

Owners Ins. Co.

Issued 08-30-2023

AGENCY ARROW INSURANCE MANAGEMENT INC
32-0115-00 MKT TERR 086

Company POLICY NUMBER 134632-74641805-23
Bill 74-46-CO-1310

INSURED WILLOWBROOK HOMEOWNERS ASSN

Term 10-24-2023 to 10-24-2024

54104 (07-87)

COMMERCIAL PROPERTY COVERAGE**Coverages Provided**

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

LOCATION 0001 - BUILDING 0001**Location:** 387 W Coyote Dr, Silverthorne, CO 80498-9204**Occupied As:** Community Mailboxes**Secured Interested Parties:** None**Rating Information**

Territory: 590

County: Summit

Program: Service

Construction: N/A

Protection Class: 02

Class Code: 1190

Spcl Class Rate - Property In The Open: 0.884

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$32,000		
Causes of Loss					
Basic Group I	90%	\$1,000		0.696	\$223.00
Basic Group II	90%	\$1,000		0.154	\$49.00
Special	90%	\$1,000		0.098	\$31.00
Theft	90%	\$1,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$8.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$10,000		Included
Coverage C-Increased Cost		\$1,000	\$10,000		Included

Forms that apply to this building:

54835 (07-08)	IL0003 (07-02)	IL0169 (02-93)	IL0017 (11-85)	59351 (01-15)
59319 (03-15)	64224 (01-16)	64310 (06-18)	64326 (07-19)	59325 (12-19)
64321 (08-19)	64238 (02-20)	CP0090 (07-88)	64000 (12-10)	64010 (12-10)
64020 (12-10)	54843 (07-19)	64352 (12-20)	59392 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392

LOCATION 0001**PREMIUM**

EXCLUDED

\$311.00

Owners Ins. Co.

Issued 08-30-2023

AGENCY ARROW INSURANCE MANAGEMENT INC
32-0115-00 MKT TERR 086

Company POLICY NUMBER 134632-74641805-23
Bill 74-46-CO-1310

INSURED WILLOWBROOK HOMEOWNERS ASSN

Term 10-24-2023 to 10-24-2024

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Assn Directors/Officers Errors and Omissions Agg	\$1,000,000
Assn Directors/Officers Errors and Omissions Occ	\$1,000,000
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	\$300,000 Any One Premises
Medical Payments	\$10,000 Any One Person
Hired Auto & Non-Owned Auto	\$1,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

55405 (07-08)	59351 (01-15)	55146 (06-04)	55084 (06-04)	IL0021 (07-02)
IL0017 (11-85)	59319 (03-15)	CG2106 (05-14)	55091 (05-17)	55448 (05-17)
55447 (05-17)	CG0001 (04-13)	55513 (05-17)	IL0125 (11-13)	CG2109 (06-15)
55029 (05-17)	CG2196 (03-05)	CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)
59325 (12-19)	59392 (11-20)			

Owners Ins. Co.

Issued 08-30-2023

AGENCY ARROW INSURANCE MANAGEMENT INC
32-0115-00 MKT TERR 086

Company
Bill

POLICY NUMBER 134632-74641805-23
74-46-CO-1310

INSURED WILLOWBROOK HOMEOWNERS ASSN

Term 10-24-2023 to 10-24-2024

LOCATION 0001 - BUILDING 0001

Location: 387 W Coyote Dr, Silverthorne, CO 80498-9204

Territory: 002

County: Summit

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Assn Directors/Officers Errors And Omissions	00811	Professional	Flat Charge 287		\$961.00
Homeowners &/Or Mobile Homeowners Associations - No Buildings Or Premises Owned Or Leased Except For Office Purposes. (Not-For Profit)	41670	Prem/Op Prod/Comp Op	Members 287 287	Each 1 2.734 .332	\$785.00 \$95.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392	
LOCATION 0001	\$1,841.00