

**Strong Insurance Agency, Inc.**

**Summary of Insurance Coverage:**

**Elk Run at Copper Mountain Condominiums Homeowners Assoc.**

Farmers	Policy Number:	<b>604412876</b>
Habitational Package Policy	Policy Period:	<b>1/1/2013 to 1/1/2014</b>
Premier Coverage Package - Property		
Coverage Name	Deductible	Limit
Property Deductible	\$5,000	
Building Amount	Property Deductible	13,664,190
Unit Owners Coverage (Included)	Property Deductible	Inclusive
Building Contents	Property Deductible	10,000
Building Ordinance - Loss in value to undamaged building property	Coverage 1	Included
Building Ordinance - Demolition	Coverage 2	500,000
Building Ordinance - Additional Cost of Construction	Coverage 3	500,000
Mechanical Breakdown	Property Deductible	Included
Earthquake	n/a	nil
Extended Replacement Cost (Building)	None	Included up to 150% of building
Building Valuation	Property Deductible	Guaranteed Replacement Cost
Backup Sewer & Drain	Property Deductible	100,000
Specified Property	Property Deductible	50,000
Association Fee & Extra Expense	None	100,000
Extra Expense	None	18 Months at Actual Loss
Outdoor Property	Property Deductible	50,000
Outdoor Signs	Property Deductible	50,000
Employee Dishonesty	\$500	100,000
Forgery and Alteration	Property Deductible	10,000
Money Orders and Counterfeit Paper Currency	Property Deductible	1,000
Money & Security	\$500	10,000
Accounts Receivable	Property Deductible	5,000
Valuable Paper	Property Deductible	5,000
Claim Expense Coverage	Property Deductible	5,000
Debris Removal	Property Deductible	Included
Electronic Data Processing	Property Deductible	10,000
Lock Replacement Coverage	None	10,000
Exterior Building Glass	Property Deductible	Included in Property Limit
Fire Department Service Charge	None	25,000
Fire Extinguisher Recharge	None	5,000
Garage Keepers	\$1,000/ \$5,000	Not Included
Newly Acquired or Constructed Building	Property Deductible	250,000
Newly Acquired Personal Property	Property Deductible	100,000
Personal Effects	Property Deductible	2,500
Pollutant Cleanup & Removal	Property Deductible	50,000
Premise Boundary Definition	N/A	100 feet
Preservation of Property	Property Deductible	60 days
Limited Collapse	Property Deductible	Included
Limited Coverage for Fungi, Wet Rot, Dry Rot & Bacteria	\$5,000	\$15,000
Water Damage	Property Deductible	Included
Wind & Hail	Property Deductible	Included
Employee Practices Liability	\$5,000	Not Included

**This Summary of Insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer and the holder of this document, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.**

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Premier Coverage Package - Liability		
Coverage Name	Deductible	Limit
Liability Limit Per Occurrence	None	2,000,000
Aggregate Limits - All Other Occurrences	None	4,000,000
Aggregate Limits - Products/Completed Operations	None	2,000,000
Medical Payments	None	5,000
Fire/Tenants Liability	None	75,000
Hired Auto Liability	None	2,000,000
Non-Owned Auto Liability	None	2,000,000
Premises and Operations	None	Included
Contractual Liability	None	Included
Employees as an Insured	None	Included
Independent Contractor You Hire	None	Included
Liability for Newly Acquired Locations	None	Included
Limited World-Wide Liability	None	Included
Non-Owned Watercraft	None	Included
Owners Protective Liability	None	Included
Parking Area Liability	None	Included
Personal and Advertising Injury Liability	None	Included
Products and Completed Operations	None	Included
Spouse or Partners as Insureds	None	Included
Supplemental Payments	None	\$250/day limit

Premier Coverage Package - Directors & Officers E&O		
Coverage Name	Deductible	Limit
Directors & Officers - Errors & Omissions	1,000	2,000,000
Directors & Officers Broad Named Insured		Included
Directors & Officers Defense Costs in addition to policy limits		Included
Directors & Officers Duty to Defend		Included
Directors & Officers Non-Monetary Damages		Included
Directors & Officers - Discrimination		Included
Directors & Officers - Prop Manager		Included

Umbrella Coverage	Self Insured Retention	Limit
Greenwich Ins. (XCEL)	0	10,000,000