ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY) 09/29/2015

PRODUCER Serial # B5743

ANDERSON-BAN INSURANCE, INC. 303-814-3558
7505 VILLAGE SQ. DR. SUITE 203
CASTLE ROCK, CO. 80108

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE

INSURED
SORREL RANCH HOMEOWNERS ASSOCIATION, INC.
C/O WESTSTAR MANAGEMENT
6795 E. TENNESSEE AVE., STE 601
DENVER, CO 80224

INSURER A:	AUTO OWNERS INSURANCE CO.
INSURER B:	TRAVELERS INSURANCE CO.
INSURER C:	GREENWICH INSURANCE CO.
INSURER D:	
INSURER E:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
	GENERAL LIABILITY					
A	[X] COMMERCIAL GENERAL LIABILITY	74243271	09/09/15	09/09/16	EACH OCCURRENCE	$ 1,000,000
	[ ] CLAIMS MADE [X] OCCUR				FIRE DAMAGE (Any one fire)	$ 300,000
					MED EXP (Any one person)	$ 10,000
					PERSONAL & ADV INJURY	$ 1,000,000
					GENERAL AGGREGATE	$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:				PRODUCTS - COMP/OP AGG	$ 2,000,000
	[ ] POLICY [ ] PRO-JECT [ ] LOC					
	AUTOMOBILE LIABILITY					
	[ ] ANY AUTO				COMBINED SINGLE LIMIT (Ea accident)	$
	[ ] ALL OWNED AUTOS					
	[ ] SCHEDULED AUTOS				BODILY INJURY (Per person)	$
	[ ] HIRED AUTOS					
	[ ] NON-OWNED AUTOS				BODILY INJURY (Per accident)	$
					PROPERTY DAMAGE (Per accident)	$
	GARAGE LIABILITY					
	[ ] ANY AUTO				AUTO ONLY - EA ACCIDENT	$
					OTHER THAN AUTO ONLY: EA ACC	$
					AGG	$
	EXCESS LIABILITY					
C	[X] OCCUR [ ] CLAIMS MADE	PPP744000002	09/09/15	09/09/16	EACH OCCURRENCE	$ 5,000,000
					AGGREGATE	$ 5,000,000
						$
	[ ] DEDUCTIBLE					$
	[ ] RETENTION $					$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				[ ] WC STATU-TORY LIMITS [ ] OTH-ER	
					E.L. EACH ACCIDENT	$
					E.L. DISEASE - EA EMPLOYEE	$
					E.L. DISEASE - POLICY LIMIT	$
	OTHER					
B	DIRECTORS & OFFICERS	105990589	09/09/15	09/09/16	$1,000,000 LIMIT $1,000 DED	
B	FIDELITY	106381576	09/09/15	09/09/16	$250,000 LIMIT $2,500 DED	

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

THIS IS A MASTER POLICY COVERING THE FENCES AND CLUBHOUSE AS WELL AS GENERAL LIABILITY FOR THE ASSOCIATION'S COMMON AREAS. NO COVERAGE FOR INDIVIDUAL HOMES **********

CERTIFICATE HOLDER [ ] **ADDITIONAL INSURED; INSURER LETTER:** ____

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 **DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.**

AUTHORIZED REPRESENTATIVE

MIKE SPANBAUER

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