



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)
04/08/2015

PRODUCER ANDERSON-BAN INSURANCE, INC. 7505 VILLAGE SQ. DR. SUITE 203 CASTLE ROCK, CO. 80108		Serial # B4182	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 STAPLETON ROWHOME ASSOCIATION C/O WESTSTAR MANAGEMENT 6795 E. TENNESSEE AVENUE, STE 601 DENVER, CO 80224	INSURER A: AUTO OWNERS INSURANCE		
	INSURER B: GREENWICH INSURANCE CO		
	INSURER C: QBE SPECIALTY INSURANCE CO		
	INSURER D: TRAVELERS INSURANCE CO		
	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
A	GENERAL LIABILITY ☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS MADE ☒ OCCUR ☐ ☐ GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC	74105145	04/01/15	04/01/16	EACH OCCURRENCE \$ 1,000,000
	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				
	PRODUCTS - COMP/OP AGG \$ 2,000,000				
A	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ ALL OWNED AUTOS ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ☒ NON-OWNED AUTOS ☐ ☐	74105145	04/01/15	04/01/16	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	BODILY INJURY (Per person) \$				
	BODILY INJURY (Per accident) \$				
	PROPERTY DAMAGE (Per accident) \$				
	GARAGE LIABILITY ☐ ANY AUTO ☐				AUTO ONLY - EA ACCIDENT \$
	OTHER THAN EA ACC \$				
	AUTO ONLY: AGG \$				
B	EXCESS LIABILITY ☒ OCCUR ☐ CLAIMS MADE ☐ ☐ DEDUCTIBLE ☐ RETENTION \$	PPP744000201	04/01/15	04/01/16	EACH OCCURRENCE \$ 5,000,000
	AGGREGATE \$ 5,000,000				
	\$				
	\$				
	\$				
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				☐ WC STATUTORY LIMITS ☐ OTH-ER
	E.L. EACH ACCIDENT \$				
	E.L. DISEASE - EA EMPLOYEE \$				
	E.L. DISEASE - POLICY LIMIT \$				
C D	OTHER PROPERTY DIR & OFFICERS / FIDELITY	GEP10047-15 105763574 / 105766169	04/01/15 03/31/15	04/01/16 03/31/16	BLDG \$34,058,250 R.C. \$10,000 DED. \$1,000,000 D&O \$1,000 DED; \$1,100,000 FIDELITY \$10,000 DED

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

26 BUILDINGS 169 UNITS
WIND/HAIL COVERAGE INCLUDED 2% DED.
UNIT OWNER SHOULD CARRY HO6 COVERAGE
100% REPLACEMENT COST / ORDINANCE OR LAW INCLUDED

PROPERTY MANAGEMENT COMPANY IS INCLUDED AS ADDITIONAL INSURED UNDER FIDELITY BOND

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 <u>30</u> 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