

**BUSINESSOWNERS POLICY  
CONDOMINIUM CERTIFICATE OF INSURANCE**

American Family Mutual Insurance Company  
American Family Insurance Company  
6000 American Pkwy Madison, WI 53783-0001

Agent's Name, Address  
**The Ben Kelloff Agency Inc**  
**0350 Highway 133, Suite 1**  
**Carbondale, CO 81623**

**This Certificate of Insurance is issued as a matter of information only and confers no rights upon the Certificate Holder.**

**This Certificate of Insurance does not amend, extend or alter the coverage afforded by the policy listed below.**

**This Certificate does not constitute a contract between the issuing insurer, authorized representative and the certificate holder.**

**INSURED**

CONDOMINIUM ASSOCIATION'S NAME AND ADDRESS

**Red Cliffs Condominiums at Glenwood Park Association 1512 Grand Ave. Ste. 109 Glenwood Springs, CO 81601**

POLICY NUMBER	POLICY EFFECTIVE DATE (Mo., Day, Yr.)	POLICY EXPIRATION DATE (Mo., Day, Yr.)
910044839981	01/08/24	01/08/25

**★ PROPERTY**

Risks of Direct Physical Loss       Named Perils      \$ 10,000      Property Deductible **5%** Wind/Hail Deductible

PROPERTY COVERED	VALUATION OF COVERED PROPERTY	LIMIT OF INSURANCE
Building(s) <u>7 BLD-48 UNITS</u>	<input checked="" type="checkbox"/> Replacement Cost <input type="checkbox"/> Actual Cash Value	\$ <u>16,718,426.00</u>
Business Personal Property	<input type="checkbox"/> Replacement Cost	\$ _____

**★ BUSINESSOWNERS LIABILITY AND MEDICAL EXPENSES**

COVERAGE	LIMIT OF INSURANCE
Liability And Medical Expenses	<b>\$2,000,000</b>
Damage To Premises Rented To You	\$50,000
Medical Expenses - Any One Person	<b>\$5,000</b>
Aggregate Limit (Other Than Products Completed Operations)	<b>\$4,000,000</b>
Products - Completed Operations Aggregate Limit	<b>\$4,000,000</b>

Consult the Condominium Association's policy for insurance afforded Unit Owners.

**CERTIFICATE HOLDER(S)**      Effective Date 01/08/24       New Ownership/Occupancy       Change Ownership/Occupancy

UNIT OWNER'S NAME AND ADDRESS OR UNIT DESIGNATION NO.

**UNIT OWNER COPY**

UNIT OWNER'S MORTGAGEE NAME AND ADDRESS

LOAN NO.

UNIT OWNER'S CONTRACT OF SALES NAME AND ADDRESS

LOAN NO.

MISCELLANEOUS

**Up to 130% Replacement Cost Coverage. Crime and Fidelity \$100,000 Limit of Insurance. Commercial Umbrella \$2,000,000 Limit. Non Profit D&O Coverage \$2,000,000. Policy includes Walls-In coverage. Inflation Guard included. Ordinance Law included. Boiler/Equipment covered for named perils. Severability of Interest/Separation of Insureds applies. 10 Day Cancellation applies. Co-Insurance applies. Includes Wind/Hail. Waiver of Subrogation applies. Policy Includes Additional Insured - Manager Or Lessors Of Premises - Crystal Property Management.**

DATE ISSUED

**01/08/24**

AUTHORIZED REPRESENTATIVE

**Benjamin Kelloff**