

# Renewal Declarations Businessowners Policy



Please read your policy

American Family Insurance Company  
6000 American Parkway  
Madison WI 53783

For customer service and claims service  
24 hours a day, 7 days a week

1-800-MY AMFAM (1-800-692-6326)  
amfam.com

## Named Insured And Mailing Address

Vics Landing Association  
PO Box 7  
Breckenridge CO 80424-0007

## Policy Information

Policy number	Policy period	Billing account number
91004-43170-41	1/1/2024 to 1/1/2025 12:01 A.M. Standard Time at your mailing address shown above.	602-738-738-11

## Business and Operations Information

Year Started: 2008  
Description of Business and Operations:  
Form of Business: Corporation

Insurance applies only for coverages for which a limit of insurance or the word "Included" is shown unless coverage is provided by an endorsement. Blanket Insurance applies only for coverages for which a Blanket Limit of Insurance is shown.

As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide the insurance as stated in this policy.

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Policy Number: 91004-43170-41

Premium Information	
<b>Total Advance Premium Per Term (Excluding Surcharges and Terrorism):</b>	\$16,130.65
<b>Certified Acts of Terrorism Premium:</b>	\$0.00
<b>Total Advance Premium Per Term:</b>	\$16,130.65
<b>Premium with Customer Full Pay Discount (not available on policies billed to a Third Party):</b>	\$15,327.13

This premium may be subject to adjustment. You may be charged a fee when: (a) you pay less than the full amount due; (b) your payment is late; and/or (c) when your bank does not honor your check or electronic payment. Refer to your Billing Notice for fee amounts.

Policy Level Coverages	
<b>Property Causes Of Loss</b>	
Causes Of Loss .....	Risks of Direct Physical Loss
<b>General Liability</b>	
Liability And Medical Expense Limit .....	\$2,000,000 Per Occurrence
Medical Expense Limit .....	\$5,000
Other Than Products/Completed Operations Aggregate.....	\$4,000,000
Products/Completed Operations Aggregate .....	\$4,000,000
<b>Computer Fraud And Funds Transfer Fraud Coverage</b>	
Limit .....	\$50,000
<b>Condominium Enhancement</b> .....	
Level .....	Refer to BPF 87 90 Platinum
<b>Directors And Officers Liability</b>	
Level .....	Silver
Named Association .....	Vics Landing Association
Directors And Officers Liability Annual Aggregate	
Limit Of Insurance .....	\$2,000,000
Deductible .....	\$0
Retroactive Date .....	01/01/2013
Extended Reporting Period .....	No
<b>Employee Dishonesty</b>	
Includes Forgery Or Alteration	
Limit .....	\$50,000 Per Occurrence
Deductible .....	\$1,000

**Agent Information**

Cassandra Schultz

cschultz@amfam.com

256 DILLON RIDGE RD  
Dillon CO 80435-5405  
970-668-6600

62927 US HIGHWAY 40  
Granby CO 80446-9322  
970-887-9770

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AUTHORIZED  
REPRESENTATIVE

*William B. Westrate*  
President

*Peck*  
Secretary

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Policy Number: 91004-43170-41

<b>Location 1 - Location Level Coverages</b>
<b>Location 1 - Location Details</b>
<b>Program:</b> Condo/Townhouse Associations
<b>Location Address:</b> 73 Dewey Placer Dr Breckenridge CO 80424-9416
<b>Location Description:</b>
<b>Windstorm Or Hail Deductible</b> Deductible ..... 2%

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<b>Location 1 Building 1 - Building Level Coverages</b>	
<b>Location 1 Building 1 - Building Level Details</b>	
<b>Building Address:</b> 73 Dewey Placer Dr Breckenridge CO 80424-9416	
<b>Occupancy:</b> Residential Condominiums without Mercantile	
<b>Building Interest:</b> Owner - Leased to Other	
<b>Building Description:</b> 73 and 79 Dewey Placer Breckenridge, CO 80424	
<b>Per Building Property Deductible (Apply Per Building, Per Occurrence)</b>	
Deductible .....	\$5,000
<b>Water Damage Or Ice Damming Deductible - Per Unit</b>	
Deductible .....	\$5,000
<b>Building</b>	
Limit Of Insurance .....	\$1,450,619
Guaranteed Replacement Cost applies.	
Replacement Cost Coverage applies.	
<b>Business Income Options</b>	
Extended Number of Days For Ordinary Payroll Expense .....	60 Days - Included
Extended Number of Days For Extended Business Income .....	60 Days - Included
Business Income From Dependent Properties	
Limit Of Insurance .....	\$5,000
Business Income And Extra Expense - Revised Period of	
Indemnity - Number Of Consecutive Days .....	12-Months
72 Hour Waiting Period applies.	
<b>Ordinance Or Law</b>	
Coverage 1 Limit Of Insurance .....	
Coverage 2 Limit Of Insurance .....	
Coverage 3 Limit Of Insurance .....	
Coverages 2 And 3 Combined Limit Of Insurance .....	
Coverages 1, 2 And 3 Combined Limit Of Insurance .....	\$300,000
Business Income And Extra Expense Optional Coverage applies	Refer to BPF 84 64
Number Of Hours Waiting Period For Period Of Restoration	
Applicable To Business Income And Extra Expense Optional	
Coverage .....	72 Hours
<b>Water Back-Up And Sump Overflow (Building)</b>	
Building Limit .....	\$1,450,619
Deductible .....	\$1,000

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<b>Location 1 Building 2 - Building Level Coverages</b>	
<b>Location 1 Building 2 - Building Level Details</b>	
<b>Building Address:</b> 61 Dewey Placer Dr Breckenridge CO 80424-9413	
<b>Occupancy:</b> Residential Condominiums without Mercantile	
<b>Building Interest:</b> Owner - Leased to Other	
<b>Building Description:</b> 61 and 67 Dewey Placer Breckenridge, CO 80424	
<b>Per Building Property Deductible (Apply Per Building, Per Occurrence)</b>	
Deductible .....	\$5,000
<b>Water Damage Or Ice Damming Deductible - Per Unit</b>	
Deductible .....	\$5,000
<b>Building</b>	
Limit Of Insurance .....	\$1,450,619
Guaranteed Replacement Cost applies.	
Replacement Cost Coverage applies.	
<b>Business Income Options</b>	
Extended Number of Days For Ordinary Payroll Expense .....	60 Days - Included
Extended Number of Days For Extended Business Income .....	60 Days - Included
Business Income From Dependent Properties	
Limit Of Insurance .....	\$5,000
Business Income And Extra Expense - Revised Period of	
Indemnity - Number Of Consecutive Days .....	12-Months
72 Hour Waiting Period applies.	
<b>Ordinance Or Law</b>	
Coverage 1 Limit Of Insurance .....	
Coverage 2 Limit Of Insurance .....	
Coverage 3 Limit Of Insurance .....	
Coverages 2 And 3 Combined Limit Of Insurance .....	
Coverages 1, 2 And 3 Combined Limit Of Insurance .....	\$300,000
Business Income And Extra Expense Optional Coverage applies	Refer to BPF 84 64
Number Of Hours Waiting Period For Period Of Restoration	
Applicable To Business Income And Extra Expense Optional Coverage .....	72 Hours
<b>Water Back-Up And Sump Overflow (Building)</b>	
Building Limit .....	\$1,450,619
Deductible .....	\$1,000

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<b>Location 1 Building 3 - Building Level Coverages</b>	
<b>Location 1 Building 3 - Building Level Details</b>	
<b>Building Address:</b> 33 Dewey Placer Dr Breckenridge CO 80424-9407	
<b>Occupancy:</b> Residential Condominiums without Mercantile	
<b>Building Interest:</b> Owner - Leased to Other	
<b>Building Description:</b> 33 and 39 Dewey Placer Breckenridge, CO 80424	
<b>Per Building Property Deductible (Apply Per Building, Per Occurrence)</b>	
Deductible .....	\$5,000
<b>Water Damage Or Ice Damming Deductible - Per Unit</b>	
Deductible .....	\$5,000
<b>Building</b>	
Limit Of Insurance .....	\$1,450,619
Guaranteed Replacement Cost applies.	
Replacement Cost Coverage applies.	
<b>Business Income Options</b>	
Extended Number of Days For Ordinary Payroll Expense .....	60 Days - Included
Extended Number of Days For Extended Business Income .....	60 Days - Included
Business Income From Dependent Properties	
Limit Of Insurance .....	\$5,000
Business Income And Extra Expense - Revised Period of Indemnity - Number Of Consecutive Days .....	
	12-Months
72 Hour Waiting Period applies.	
<b>Ordinance Or Law</b>	
Coverage 1 Limit Of Insurance .....	
Coverage 2 Limit Of Insurance .....	
Coverage 3 Limit Of Insurance .....	
Coverages 2 And 3 Combined Limit Of Insurance .....	
Coverages 1, 2 And 3 Combined Limit Of Insurance .....	\$300,000
Business Income And Extra Expense Optional Coverage applies	Refer to BPF 84 64
Number Of Hours Waiting Period For Period Of Restoration Applicable To Business Income And Extra Expense Optional Coverage .....	
	72 Hours
<b>Water Back-Up And Sump Overflow (Building)</b>	
Building Limit .....	\$1,450,619
Deductible .....	\$1,000

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<b>Location 1 Building 4 - Building Level Coverages</b>	
<b>Location 1 Building 4 - Building Level Details</b>	
<b>Building Address:</b> 47 Dewey Placer Dr Breckenridge CO 80424-9411	
<b>Occupancy:</b> Residential Condominiums without Mercantile	
<b>Building Interest:</b> Owner - Leased to Other	
<b>Building Description:</b> 47 and 55 Dewey Placer Breckenridge, CO 80424	
<b>Per Building Property Deductible (Apply Per Building, Per Occurrence)</b>	
Deductible .....	\$5,000
<b>Water Damage Or Ice Damming Deductible - Per Unit</b>	
Deductible .....	\$5,000
<b>Building</b>	
Limit Of Insurance .....	\$1,450,619
Guaranteed Replacement Cost applies.	
Replacement Cost Coverage applies.	
<b>Business Income Options</b>	
Extended Number of Days For Ordinary Payroll Expense .....	60 Days - Included
Extended Number of Days For Extended Business Income .....	60 Days - Included
<b>Business Income From Dependent Properties</b>	
Limit Of Insurance .....	\$5,000
<b>Business Income And Extra Expense - Revised Period of Indemnity - Number Of Consecutive Days</b> .....	
	12-Months
72 Hour Waiting Period applies.	
<b>Ordinance Or Law</b>	
Coverage 1 Limit Of Insurance .....	
Coverage 2 Limit Of Insurance .....	
Coverage 3 Limit Of Insurance .....	
Coverages 2 And 3 Combined Limit Of Insurance .....	
Coverages 1, 2 And 3 Combined Limit Of Insurance .....	\$300,000
Business Income And Extra Expense Optional Coverage applies	Refer to BPF 84 64
<b>Number Of Hours Waiting Period For Period Of Restoration Applicable To Business Income And Extra Expense Optional Coverage</b> .....	
	72 Hours
<b>Water Back-Up And Sump Overflow (Building)</b>	
Building Limit .....	\$1,450,619
Deductible .....	\$1,000



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**Location 1 Building 5 - Building Level Coverages**

**Location 1 Building 5 - Building Level Details**

**Building Address:** 103 Dewey Placer Dr Breckenridge CO 80424-9421

**Occupancy:** Residential Condominiums without Mercantile

**Building Interest:** Owner - Leased to Other

**Building Description:** 103 A B and 107 A B Dewey Placer Dr Breckenridge CO 80424

**Per Building Property Deductible (Apply Per Building, Per Occurrence)**

Deductible ..... \$5,000

**Water Damage Or Ice Damming Deductible - Per Unit**

Deductible ..... \$5,000

**Building**

Limit Of Insurance ..... \$1,450,619

Guaranteed Replacement Cost applies.

Replacement Cost Coverage applies.

**Business Income Options**

Extended Number of Days For Ordinary Payroll Expense ..... 60 Days - Included

Extended Number of Days For Extended Business Income ..... 60 Days - Included

Business Income From Dependent Properties

Limit Of Insurance ..... \$5,000

Business Income And Extra Expense - Revised Period of

Indemnity - Number Of Consecutive Days ..... 12-Months

72 Hour Waiting Period applies.

**Ordinance Or Law**

Coverage 1 Limit Of Insurance .....

Coverage 2 Limit Of Insurance .....

Coverage 3 Limit Of Insurance .....

Coverages 2 And 3 Combined Limit Of Insurance .....

Coverages 1, 2 And 3 Combined Limit Of Insurance ..... \$300,000

Business Income And Extra Expense Optional Coverage applies Refer to BPF 84 64

Number Of Hours Waiting Period For Period Of Restoration

Applicable To Business Income And Extra Expense Optional

Coverage ..... 72 Hours

**Water Back-Up And Sump Overflow (Building)**

Building Limit ..... \$1,450,619

Deductible ..... \$1,000

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<b>Location 1 Building 6 - Building Level Coverages</b>	
<b>Location 1 Building 6 - Building Level Details</b>	
<b>Building Address:</b> 91 Dewey Placer Dr Breckenridge CO 80424-9419	
<b>Occupancy:</b> Residential Condominiums without Mercantile	
<b>Building Interest:</b> Owner - Leased to Other	
<b>Building Description:</b> 91 A B and 95 A B Dewey Placer Dr Breckenridge CO 80424	
<b>Per Building Property Deductible (Apply Per Building, Per Occurrence)</b>	
Deductible .....	\$5,000
<b>Water Damage Or Ice Damming Deductible - Per Unit</b>	
Deductible .....	\$5,000
<b>Building</b>	
Limit Of Insurance .....	\$1,450,619
Guaranteed Replacement Cost applies.	
Replacement Cost Coverage applies.	
<b>Business Income Options</b>	
Extended Number of Days For Ordinary Payroll Expense .....	60 Days - Included
Extended Number of Days For Extended Business Income .....	60 Days - Included
Business Income From Dependent Properties	
Limit Of Insurance .....	\$5,000
Business Income And Extra Expense - Revised Period of	
Indemnity - Number Of Consecutive Days .....	12-Months
72 Hour Waiting Period applies.	
<b>Ordinance Or Law</b>	
Coverage 1 Limit Of Insurance .....	
Coverage 2 Limit Of Insurance .....	
Coverage 3 Limit Of Insurance .....	
Coverages 2 And 3 Combined Limit Of Insurance .....	
Coverages 1, 2 And 3 Combined Limit Of Insurance .....	\$300,000
Business Income And Extra Expense Optional Coverage applies	Refer to BPF 84 64
Number Of Hours Waiting Period For Period Of Restoration	
Applicable To Business Income And Extra Expense Optional	
Coverage .....	72 Hours
<b>Water Back-Up And Sump Overflow (Building)</b>	
Building Limit .....	\$1,450,619
Deductible .....	\$1,000

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<b>Location 1 Structures</b>	
<b>Location 1 - Structure Level Coverages</b>	
<b>Valuation Method</b> .....	Replacement Cost
<b>Per Location Property Deductible for Structures (Apply Per Location, Per Occurrence)</b>	
Deductible .....	\$5,000
<b>Scheduled Structures</b>	
Structure Description .....	Scheduled Structure - Other
Limit Of Insurance .....	\$14,873

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<b>Blanket Property Insurance</b>			
<b>Blanket Number: 1</b>		<b>Limit Of Insurance: \$8,718,587</b>	
The schedule below identifies blanketed property for Blanket Number 1			
<b>Premises Number</b>	<b>Building Number</b>	<b>Location</b>	<b>Type of Covered Property</b>
1	1	Location 1: 73 Dewey Placer Dr, Breckenridge, CO	Building
1	2	Location 2: 61 Dewey Placer Dr, Breckenridge, CO	Building
1	3	Location 3: 33 Dewey Placer Dr, Breckenridge, CO	Building
1	4	Location 4: 47 Dewey Placer Dr, Breckenridge, CO	Building
1	5	Location 5: 103 Dewey Placer Dr, Breckenridge, CO	Building
1	6	Location 6: 91 Dewey Placer Dr, Breckenridge, CO	Building
1		Location 1: 73 Dewey Placer Dr, Breckenridge, CO	Scheduled Structures
See Blanket Coverage - Statement of Values for individual property details.			

<b>BPF 84 66 Earthquake And Volcanic Eruption (Sub-Limit)</b>		
<b>Blanket Limits</b>		
<b>Blanket Number:</b>		<b>Blanket Earthquake - Volcanic Eruption Limit:</b>
<b>Premises Number</b>	<b>Building Number</b>	<b>Description Of Covered Property</b>
<b>Increase Annual Aggregate Limit</b> <input type="checkbox"/> Yes <input type="checkbox"/> No		

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Forms And Endorsements		
Form Number	Edition Date	Title
BP 00 03	07 13	Businessowners Coverage Form
BP 04 12	04 17	Limitation Of Coverage To Designated Premises, Project Or Operation
BP 04 17	01 10	Employment-Related Practices Exclusion
BP 04 39	07 02	Abuse Or Molestation Exclusion
BP 04 54	01 06	Newly Acquired Organizations
BP 04 93	01 06	Total Pollution Exclusion With A Building Heating Equipment Exception And A Hostile Fire Exception
BP 05 01	07 02	Calculation of Premium
BP 05 17	01 06	Exclusion - Silica Or Silica-Related Dust
BP 05 24	01 15	Exclusion Of Certified Acts Of Terrorism
BP 05 41	01 15	Exclusion Of Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism Committed Outside The United States
BP 05 47	07 13	Computer Fraud And Funds Transfer Fraud
BP 05 77	01 06	Fungi Or Bacteria Exclusion (Liability)
BP 05 98	07 13	Amendment Of Insured Contract Definition
BP 14 78	07 13	Exclusion Of Loss Due To By-Products Of Production Or Processing Operations (Rental Properties)
BP 15 04	05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
BP 85 04	07 10	Exclusion - Lead Liability
BP 85 05	07 98	Exclusion - Punitive Damages
BP 85 10	07 98	Other Insurance Limitation Liability And Medical Expenses
BP 85 12	01 06	Asbestos Exclusion
BP IN 01	07 13	Businessowners Coverage Form Index
BPF 80 01	08 18	Businessowners Policy Jacket
BPF 80 03	08 18	Businessowners Coverage Form Changes
BPF 81 04	08 18	Colorado Changes
BPF 83 03	08 18	Windstorm Or Hail Percentage Deductibles
BPF 83 09	08 18	Water Damage Or Ice Damming Deductible - Per Unit
BPF 84 11	08 18	Building Limit Inflation Protection Coverage
BPF 84 21	08 21	Water Back-Up and Sump Overflow
BPF 84 64	08 21	Ordinance Or Law Coverage
BPF 84 71	08 18	Employee Dishonesty - Property Manager(s)
BPF 84 72	08 18	Employee Dishonesty Board Of Directors Member(s)
BPF 84 73	08 18	Guaranteed Replacement Cost Coverage
BPF 85 25	08 18	Marijuana Exclusion

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<b>Forms And Endorsements (continued)</b>		
<b>Form Number</b>	<b>Edition Date</b>	<b>Title</b>
BPF 86 03	08 18	Roof Surfacing Loss Payment Schedule
BPF 86 13	08 18	Statement of Values - Blanket Coverages
BPF 87 01	08 18	Condominium Association Coverage
BPF 87 90	08 21	Condominium Enhancement Endorsement
BPF 89 01	08 18	Directors And Officers Liability Endorsement - Silver (Condominiums, Co-Ops, Associations)
BPF 89 04	08 18	Colorado Changes Directors And Officers Liability Endorsement (Condominiums, Co-Ops, Associations)
CFRN 004	06 22	Notice of Change in Policy Terms
IL 75 26	12 05	Colorado Endorsement Change
PLCF 28833	12 20	Offer Of Terrorism Insurance Coverage And Disclosure Of Premium
U-90	08 21	Phoenix Cancel Letter

The complete policy consists of these declarations and the forms and endorsements at the time of issue.

Each paid claim under **Section II - Liability** and **Medical Expenses** coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to **Section II - Liability** in the BUSINESSOWNERS COVERAGE FORM and any attached endorsements.