



COMMON POLICY DECLARATIONS

Named Insured WATER DANCE ON LAKE DILLON
 *SEE J7104 AMEND TO NAMED INS

Mailing Address C/O BUFFALO MOUNTAIN MANAGERS
 PO BOX 4369
 FRISCO, CO 80443-3191

| | |
|----------------------|---------------|
| F005598252-001-00001 | |
| Account No. | Prod. Count |
| 07-50-27T | 60441-25-50 |
| Agent No. | Policy Number |

Form of Business

| | | |
|--------------------------------------|--|--|
| <input type="checkbox"/> Individual | <input type="checkbox"/> Joint Venture | <input type="checkbox"/> Limited Liability Co. |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Partnership | <input checked="" type="checkbox"/> Other Organization |

| |
|---|
| Business Description: Condominium |
|---|

Policy Period From 11-01-2025 (not prior to time applied for)
 To 11-01-2026 12:01 A.M. Standard time at your mailing address shown above.

If this policy replaces other coverage that ends at noon standard time of the same day this policy begins, this policy will not take effect until the other coverage ends. **This policy will continue for successive policy periods as follows:** If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect.

This policy consists of the following coverage parts listed below and for which a premium is indicated. This premium may be subject to change.

| Coverage Parts | Premium After Discount And Modification |
|--|---|
| Condominiums Owners Policy | \$1,704.00 |
| Preferred Community Association Management | \$774.00 |
| Cyber Liability And Data Breach Expense Coverage | \$37.00 |
| Certified Acts Of Terrorism - See Disclosure Endorsement | Included |
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| | |
| Total (See Additional Fee Information Below) | \$2,515.00 |

Policy Number: 60441-25-50

Effective Date: 11-01-2025

Forms Applicable To 25-9230ED3

Reminder-Review Your Coverages

All Coverage Parts: J7104-ED1

Amendment To Named Insured

Your Agent

Peter Mamich
1495 Pne Grv Rd #201a
Steamboat Spri, CO 80487
(970) 879-1330

Countersigned (Date)

By Authorized Representative

Additional Fee Information

The following additional fees apply on an account, not a per-policy, basis.

- A **service fee** will be assessed on every installment invoice and will be included in the minimum amount due. However, if you choose to pay the entire account balance in full upon receipt of the first installment, the fee will be waived. In addition, for accounts fully enrolled in online billing and scheduled for recurring Electronic Funds Transfer (EFT) payments the fee will be waived.

| State | Installment Fee |
|---|-----------------|
| All states except Alaska, Florida, Maryland, New Jersey And West Virginia | \$6.00 |
| Alaska and Maryland | Not applicable |
| Florida | \$3.00 |
| New Jersey | \$7.00 |
| West Virginia | \$5.00 |

- A **returned payment fee** applies per check, electronic transaction or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account. **NOTE: If the returned payment is in response to a Notice of Cancellation, coverage still cancels on the cancellation effective date set forth in the notice.**

| State | NSF Fee |
|---|----------------|
| All States Except Alaska, Florida, Indiana, Maine, Nebraska, New Jersey, North Dakota, Oklahoma, Virginia And West Virginia | \$30.00 |
| North Dakota And Oklahoma | \$25.00 |
| Nebraska And Indiana | \$20.00 |
| Florida And West Virginia | \$15.00 |
| Maine | \$10.00 |
| Alaska, New Jersey And Virginia | Not applicable |

- A **late fee** will be assessed on each Notice of Cancellation that is issued and will be included in the minimum amount due.

| State | Late Fee |
|---|----------------|
| All States Except Alaska, Florida, Maryland, Missouri, Nebraska, New Jersey, Rhode Island, Virginia, South Carolina And West Virginia | \$20.00 |
| Nebraska, Rhode Island And South Carolina | \$10.00 |
| Alaska, Florida, Maryland, Missouri, New Jersey, Virginia And West Virginia | Not applicable |

The following applies on a per-policy basis.

- A **reinstatement fee** of \$25.00 will be assessed if the policy is reinstated over 30 days but under 6 months from the cancellation date. *This fee does not apply to Florida, Indiana & Maryland or to Workers Compensation policies.*

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.