

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY ARROW INSURANCE MANAGEMENT INC
32-0115-00 MKT TERR 127 970-668-3500

Renewal Effective 02-01-2026

POLICY NUMBER 202332-74203245-26

INSURED CUCUMBER CREEK ESTATES OWNERS
ASSOC INC
C/O ALPINE EDGE PROPRTY MANAGEMENT
ADDRESS PO BOX 7

Company Use 74-23-CO-2002

Company
Bill

| Policy Term | |
|-------------|------------|
| 12:01 a.m. | 12:01 a.m. |
| to | |
| 02-01-2026 | 02-01-2027 |

BRECKENRIDGE CO 80424-0001

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Hoa

Entity: Corporation

| THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S): | PREMIUM |
|---|-----------------|
| COMMERCIAL GENERAL LIABILITY COVERAGE | \$79.00 |
| MINIMUM PREMIUM ADJUSTMENT (GL) | \$280.00 |
| TOTAL | \$359.00 |

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.
Paid in Full Discount applies.
The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):
55000 (07-12) 59392 (11-20) 59349 (10-03)

A 02% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Umb(X) Comm Auto() WC() Life() Personal() Farm().

Countersigned By: COMPANY ISSUED

Auto-Owners Ins. Co.

Issued 12-11-2025

AGENCY ARROW INSURANCE MANAGEMENT INC
32-0115-00 MKT TERR 127

Company POLICY NUMBER 202332-74203245-26
Bill 74-23-CO-2002

INSURED CUCUMBER CREEK ESTATES OWNERS

Term 02-01-2026 to 02-01-2027

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

| COVERAGE | LIMITS OF INSURANCE |
|---|-----------------------------|
| General Aggregate (Other Than Products-Completed Operations) | \$2,000,000 |
| Products-Completed Operations Aggregate | \$2,000,000 |
| Personal And Advertising Injury | \$1,000,000 |
| Each Occurrence | \$1,000,000 |
| COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT | |
| Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage) | \$300,000 Any One Premises |
| Medical Payments | \$10,000 Any One Person |
| Hired Auto & Non-Owned Auto | \$1,000,000 Each Occurrence |
| Expanded Coverage Details See Form: | |
| Extended Watercraft | |
| Personal Injury Extension | |
| Broadened Supplementary Payments | |
| Broadened Knowledge Of Occurrence | |
| Additional Products-Completed Operations Aggregate | |
| Blanket Additional Insured - Lessor of Leased Equipment | |
| Blanket Additional Insured - Managers or Lessors of Premises | |
| Newly Formed or Acquired Organizations Extension | |
| Blanket Waiver of Subrogation | |

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

| | | | | |
|----------------|----------------|----------------|----------------|----------------|
| 59351 (01-15) | 55405 (07-08) | 55146 (06-04) | CG2106 (05-14) | 55091 (05-17) |
| IL0021 (07-02) | CG0001 (04-13) | IL0017 (11-85) | 55513 (05-17) | IL0125 (11-13) |
| CG2109 (06-15) | 55029 (05-17) | CG2196 (03-05) | 59319 (03-15) | CG2132 (05-09) |
| CG2147 (12-07) | 55885 (05-17) | 55084 (06-04) | 55447 (05-17) | 59325 (12-19) |
| CG4032 (05-23) | 59392 (11-20) | | | |

Auto-Owners Ins. Co.

Issued 12-11-2025

AGENCY ARROW INSURANCE MANAGEMENT INC
32-0115-00 MKT TERR 127

Company POLICY NUMBER 202332-74203245-26
Bill 74-23-CO-2002

INSURED CUCUMBER CREEK ESTATES OWNERS

Term 02-01-2026 to 02-01-2027

LOCATION 0001 - BUILDING 0001

Location: 70-212 Cucumber Creek Rd, Breckenridge, CO 80424

Territory: 002

County: Summit

| CLASSIFICATION | CODE | SUBLINE | PREMIUM BASIS | RATE | PREMIUM |
|--|-------|-------------------------|--------------------------|-------------------------|-------------------|
| Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium | 00501 | Prem/Op | Prem/Op Prem Included | Included | Included |
| Homeowners &/Or Mobile Homeowners Associations - No Buildings Or Premises Owned Or Leased Except For Office Purposes. (Not-For Profit) | 41670 | Prem/Op Prod/Comp Op | Members 17 17 | Each 1 4.118 .526 | \$70.00 \$9.00 |

| COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY | PREMIUM |
|--|----------------|
| TERRORISM - CERTIFIED ACTS SEE FORM: 59351 TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392 | EXCLUDED |
| LOCATION 0001 | \$79.00 |

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999**UMBRELLA POLICY DECLARATIONS**AGENCY ARROW INSURANCE MANAGEMENT INC
32-0115-00 MKT TERR 127 (970) 668-3500

Renewal Effective 02-01-2026

INSURED CUCUMBER CREEK ESTATES OWNERS ASSOC

POLICY NUMBER 52-697-130-00

Company Use 74-21-CO-2002

ADDRESS PO BOX 7
BRECKENRIDGE CO 80424-0001Company
Bill

| POLICY TERM | |
|-------------|------------|
| 12:01 a.m. | 12:01 a.m. |
| to | |
| 02-01-2026 | 02-01-2027 |

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

COMMERCIAL UMBRELLA**LIMITS OF LIABILITY:**

| | |
|---|--------------|
| Products-Completed Operations Aggregate | \$ 1,000,000 |
| Other Aggregate | \$ 1,000,000 |
| Each Incident Limit | \$ 1,000,000 |

RETAINED LIMIT: \$ 10,000 (Waived when an Auto-Owners Insurance Group Company provides both the Commercial Automobile and Commercial General Liability coverage).

FORMS THAT APPLY TO THIS POLICY:

| | | | | |
|---------------|---------------|---------------|---------------|---------------|
| 26800 (07-05) | 26606 (09-19) | 26411 (03-15) | 59351 (01-15) | 26366 (07-05) |
| 26296 (07-05) | 26505 (07-08) | 26541 (08-05) | 26527 (09-09) | 26531 (07-05) |
| 26662 (05-09) | 66061 (06-13) | 66085 (07-14) | 66088 (09-14) | 66119 (12-15) |
| 66127 (06-17) | 66151 (12-17) | 66174 (12-17) | 64310 (06-18) | 66175 (12-17) |
| 66206 (09-19) | 66244 (06-21) | 66316 (07-24) | 26827 (07-05) | |

COMMERCIAL UMBRELLA PREMIUM**PREMIUM**
\$792.00**THE POLICY PREMIUM SHOWN ABOVE INCLUDES:**

TERRORISM
CERTIFIED ACTS SEE FORM 59351 EXCLUDED
TERRORISM COVERAGE

A premium charge may be made effective 01-01-2028. See forms 26505, 59392

| | |
|----------------------|------------------|
| TOTAL POLICY PREMIUM | TERM \$792.00 |
|----------------------|------------------|

PROGRAM: Commercial

A 5% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Auto() Comm Prop/Comm Liab(X) Farm() WC() Life() Personal().