

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 01-12-2026

INSURED SHOCK HILL LANDING HOMEOWNERS ASSOC

**POLICY NUMBER 51-028-092-00**

Company Use 74-21-CO-1701

ADDRESS PO BOX 7  
BRECKENRIDGE CO 80424-0001Company  
Bill

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

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)	59350 (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**  
\$799.92**THE POLICY PREMIUM SHOWN ABOVE INCLUDES:**

TERRORISM  
CERTIFIED ACTS SEE FORMS 59350, 26505, 59390 \$7.92

TOTAL POLICY PREMIUM

TERM  
\$799.92

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( ).

AUTO-OWNERS INS. CO.

Issued 11-19-2025

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

Company  
Bill

**POLICY NUMBER**  
Company Use

**51-028-092-00**  
74-21-CO-1701

INSURED SHOCK HILL LANDING HOMEOWNERS ASSOC

Term 01-12-2026 to 01-12-2027

**SCHEDULE OF UNDERLYING INSURANCE**

NAME OF INSURER	TYPE OF POLICY	YOU HAVE AGREED TO MAINTAIN LIMITS AS FOLLOWS:
AUTO-OWNERS INSURANCE COMPANY	COMMERCIAL GENERAL LIABILITY General Aggregate Products and Completed Operations Aggregate Occurrence Personal/Advertising Injury Hired/Non-Ownership Automobile Liability	COMBINED SINGLE LIMITS \$2,000,000  \$2,000,000 \$1,000,000  \$1,000,000  Included

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 01-12-2026

**POLICY NUMBER 172332-74028092-26**

INSURED SHOCK HILL LANDING HOMEOWNERS ASSOC

Company Use 74-23-CO-1701

ADDRESS PO BOX 7  
BRECKENRIDGE CO 80424-0001

Company Bill	<b>Policy Term</b>	
	12:01 a.m.	12:01 a.m.
	to	
	01-12-2026	01-12-2027

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.

55039 (11-87)

### COMMON POLICY INFORMATION

**Business Description:** Homeowners Assoc

**Entity:** Association

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL GENERAL LIABILITY COVERAGE	\$75.00
MINIMUM PREMIUM ADJUSTMENT (GL)	\$284.00
<b>TOTAL</b>	<b>\$359.00</b>
<b>THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.</b>	
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) 59390 (11-20)

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 11-21-2025

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

Company POLICY NUMBER 172332-74028092-26  
Bill 74-23-CO-1701

INSURED SHOCK HILL LANDING HOMEOWNERS ASSOC

Term 01-12-2026 to 01-12-2027

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
<b>COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT</b>	
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:

59350 (01-15)	55405 (07-08)	55146 (06-04)	55084 (06-04)	IL0021 (07-02)
IL0017 (11-85)	59319 (03-15)	CG2106 (05-14)	55091 (05-17)	55447 (05-17)
CG0001 (04-13)	55513 (05-17)	IL0125 (11-13)	CG2109 (06-15)	55029 (05-17)
CG2196 (03-05)	CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)	59325 (12-19)
CG4032 (05-23)	59390 (11-20)			

Auto-Owners Ins. Co.

Issued 11-21-2025

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

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INSURED SHOCK HILL LANDING HOMEOWNERS ASSOC

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**LOCATION 0001 - BUILDING 0001**

**Location:** 12-132 Union Trail, 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 16 16	Each 1 4.118 .526	\$66.00 \$8.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY**

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$1.00
<b>LOCATION 0001</b>	<b>\$75.00</b>