



Westfield
 One Park Circle, P.O. Box 5001
 Westfield Center, OH 44251
 800-243-0210
 WestfieldInsurance.com

**Commercial Common Policy
 Declarations
 Amended**

Company Providing Coverage: Westfield Champion Insurance Company

Named Insured and Mailing Address:

Agency: 050107

CUCUMBER PATCH AT SHOCK HILL HOA
 PO Box 7
 Breckenridge, CO 80424-0001

Arrow Insurance Management Inc
 PO BOX 5000
 FRISCO, CO 80443-5000
 Telephone: 970-668-3500

Policy Number: 178356W

Billing Account No: 6000014073

Payment Plan: Monthly
 (Paper Invoices)

Policy Period: From 11/01/2023 To 11/01/2024

At 12:01 A.M. standard time at your mailing
 address shown above

Business Of Named Insured: Apartment House

Entity Of Named Insured: Association, Labor
 Union, Religious Organization

Coverage and Premium Summary

Commercial Property Coverage Part	\$20,529.00
Commercial General Liability Coverage Part	\$389.00
Inland Marine Coverage Part	Included
Inland Marine AAIS Coverage Part	Included
Crime And Fidelity Coverage Part	Included
Policy Annual Premium	\$20,918.00

Colorado Hazard Mitigation Fee \$2.00

Total Advance Annual Policy Premium \$20,920.00

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to

provide the insurance as stated in this policy. For more detail, please refer to the individual coverage parts inside your policy.

Forms and Endorsements Applicable to This Coverage Part:

Refer to Schedule of Forms and Endorsements - IL DS 73

PLEASE REFER TO IL7097 FOR A DETAILED SUMMARY OF TAXES AND SURCHARGES BY STATE.



Westfield
 One Park Circle, P.O. Box 5001
 Westfield Center, OH 44251
 800-243-0210
 WestfieldInsurance.com

**Amended
 Common Policy Declarations**

Company Providing Coverage: Westfield Champion Insurance Company

Named Insured And Mailing Address:

Agency: 050107

CUCUMBER PATCH AT SHOCK HILL HOA
 PO Box 7,
 Breckenridge, CO 80424-0001

Arrow Insurance Management Inc
 PO BOX 5000,
 FRISCO, CO 80443-5000
 Telephone: 970-668-3500

Policy Number: 178356W

Billing Account No: 6000014073

Payment Plan: Monthly
 (Paper Invoices)

Policy Period: From 11/01/2023 To 11/01/2024

At 12:01 A.M. standard time at your mailing address
 shown above

Effective 11/01/2023, this Common Policy Declarations amends all prior Common Policy declarations and endorsements as shown below.

THE COVERAGE PARTS BELOW HAVE BEEN ENDORSED AS FOLLOWS:

Commercial Property Coverage Part Endorsement	Return	\$104,505.00
---	--------	--------------

Net Return Premium	\$104,505.00
---------------------------	---------------------

** This Endorsement changes your policy. Please attach it to your original policy**



Westfield
 One Park Circle, P.O. Box 5001
 Westfield Center, OH 44251
 800-243-0210
 WestfieldInsurance.com

Endorsement Summary

Company Providing Coverage: Westfield Champion Insurance Company

Named Insured And Mailing Address:

Agency: 050107

CUCUMBER PATCH AT SHOCK HILL HOA
 PO Box 7,
 Breckenridge, CO 80424-0001

Arrow Insurance Management Inc
 PO BOX 5000,
 FRISCO, CO 80443-5000
 Telephone: 970-668-3500

Policy Number: 178356W

Billing Account No: 6000014073

Payment Plan: Monthly
 (Paper Invoices)

Policy Period: From 11/01/2023 To 11/01/2024

At 12:01 A.M. standard time at your mailing address
 shown above

THE COVERAGE PARTS BELOW HAVE BEEN ENDORSED AS FOLLOWS:

Effective Date

11/01/2023

Not otherwise classified

Description

Reverse the endorsement to
 update SOVs

**** This Endorsement changes your policy. Please attach it to your original policy****



Westfield
 One Park Circle, P.O. Box 5001
 Westfield Center, OH 44251
 800-243-0210
 WestfieldInsurance.com

**Commercial Property Declarations
 Amended**

Company Providing Coverage: Westfield Champion Insurance Company		
Named Insured and Mailing Address:	Agency: 050107	
CUCUMBER PATCH AT SHOCK HILL HOA PO Box 7 Breckenridge, CO 80424-0001	Arrow Insurance Management Inc PO BOX 5000 FRISCO, CO 80443-5000 Telephone: 970-668-3500	
Policy Number: 178356W	Billing Account No: 6000014073	Payment Plan: Monthly (Paper Invoices)
Policy Period: From: 11/01/2023 To: 11/01/2024		At 12:01 A.M. standard time at your mailing address shown above.

Coverage Provided - Insurance applies at locations shown on the Schedule of Insured Locations and to which a limit of Insurance is shown in these Declarations or specified in an endorsement attached to this Coverage Part.

Coverage and Premium Schedule

Loc.	Bldg.	Coverage	Co Ins.	Ded.	Cause of Loss	Limit Of Insurance	Premium
Blanket 1		Building	100%	\$10,000	Special - Incl Theft	\$19,945,200	\$17,576
1	1	60-66 Cucumber Patch Placer St, Breckenridge, CO 80424					
		Building	100%	\$10,000	Special - Incl Theft	Blanket	Blanket
		Replacement Cost 4% Inflation Guard					
		Business Income - Business Income Including Rental Value			Special - Incl Theft	ALS	\$13
2	1	36-44 Cucumber Patch Placer St, Breckenridge, CO 80424					
		Building	100%	\$10,000	Special - Incl Theft	Blanket	Blanket
		Replacement Cost 4% Inflation Guard					
		Business Income - Business Income Including Rental			Special - Incl Theft	ALS	\$13



Westfield
 One Park Circle, P.O. Box 5001
 Westfield Center, OH 44251
 800-243-0210
 WestfieldInsurance.com

**Commercial Property Declarations
 Amended**

Company Providing Coverage: Westfield Champion Insurance Company

Named Insured and Mailing Address:

Agency: 050107

CUCUMBER PATCH AT SHOCK HILL HOA
 PO Box 7
 Breckenridge, CO 80424-0001

Arrow Insurance Management Inc
 PO BOX 5000
 FRISCO, CO 80443-5000
 Telephone: 970-668-3500

Policy Number: 178356W

Billing Account No: 6000014073

Payment Plan: Monthly
 (Paper Invoices)

Policy Period: From: 11/01/2023 To: 11/01/2024

At 12:01 A.M. standard time at your mailing address
 shown above.

Value

3 1 86-92 Cucumber Patch Placer St, Breckenridge, CO 80424

Building	100%	\$10,000	Special - Incl Theft	Blanket	Blanket
Replacement Cost					
4% Inflation Guard					

Business Income			Special - Incl Theft	ALS	\$13
- Business Income Including Rental Value					

4 1 19-25 Cucumber Patch Placer St, Breckenridge, CO 80424

Building	100%	\$10,000	Special - Incl Theft	Blanket	Blanket
Replacement Cost					
4% Inflation Guard					

Business Income			Special - Incl Theft	ALS	\$13
- Business Income Including Rental Value					

5 1 41-47 Cucumber Patch Placer St, Breckenridge, CO 80424

Building	100%	\$10,000	Special - Incl Theft	Blanket	Blanket
Replacement Cost					
4% Inflation Guard					

Business Income			Special - Incl	ALS	\$13
- Business Income					



Westfield
 One Park Circle, P.O. Box 5001
 Westfield Center, OH 44251
 800-243-0210
 WestfieldInsurance.com

**Commercial Property Declarations
 Amended**

Company Providing Coverage: Westfield Champion Insurance Company		
Named Insured and Mailing Address:	Agency: 050107	
CUCUMBER PATCH AT SHOCK HILL HOA PO Box 7 Breckenridge, CO 80424-0001	Arrow Insurance Management Inc PO BOX 5000 FRISCO, CO 80443-5000 Telephone: 970-668-3500	
Policy Number: 178356W	Billing Account No: 6000014073	Payment Plan: Monthly (Paper Invoices)
Policy Period: From: 11/01/2023 To: 11/01/2024		At 12:01 A.M. standard time at your mailing address shown above.

Including Rental
 Value

6 1 65-71 Cucumber Patch Placer St, Breckenridge, CO 80424

Building	100%	\$10,000	Special - Incl Theft	Blanket	Blanket
Replacement Cost 4% Inflation Guard					

Business Income - Business Income Including Rental Value			Special - Incl Theft	ALS	\$13
---	--	--	-------------------------	-----	------

7 1 76 Cucumber Patch Placer St, Breckenridge, CO 80424

Building	100%	\$10,000	Special - Incl Theft	Blanket	Blanket
Replacement Cost 4% Inflation Guard					

Business Income - Business Income Including Rental Value			Special - Incl Theft	ALS	\$13
---	--	--	-------------------------	-----	------

Total Commercial Property Premium	\$17,667
Total Additional Coverages and Endorsements Premium	\$2,671
Total Terrorism Premium	\$191
Total Advance Annual Commercial Property Premium	\$20,529



Westfield
 One Park Circle, P.O. Box 5001
 Westfield Center, OH 44251
 800-243-0210
 WestfieldInsurance.com

**Commercial Property Declarations
 Amended**

Company Providing Coverage: Westfield Champion Insurance Company		
Named Insured and Mailing Address:	Agency: 050107	
CUCUMBER PATCH AT SHOCK HILL HOA PO Box 7 Breckenridge, CO 80424-0001	Arrow Insurance Management Inc PO BOX 5000 FRISCO, CO 80443-5000 Telephone: 970-668-3500	
Policy Number: 178356W	Billing Account No: 6000014073	Payment Plan: Monthly (Paper Invoices)
Policy Period: From: 11/01/2023 To: 11/01/2024	At 12:01 A.M. standard time at your mailing address shown above.	

Forms and Endorsements Applicable to This Coverage Part:
 Refer to Schedule of Forms and Endorsements - IL DS 73

Schedule of Additional Coverages and Endorsements

Form Number/Endorsement	Premium
CPDS75 - Commercial Property Coverage Part Equipment Breakdown Coverage Schedule	Included
CP0401 - Brands And Labels	Included
CP0407 - Pollutant Clean Up And Removal Additional Aggregate Limit Of Insurance	Included
CP0415 - Debris Removal Additional Insurance	Included
CP0417 - Utility Services - Direct Damage	Included
CP1038 - Discharge From Sewer, Drain or Sump (Not Flood-Related)	Included
CP1230 - Peak Season Limit Of Insurance	Included



Westfield
 One Park Circle, P.O. Box 5001
 Westfield Center, OH 44251
 800-243-0210
 WestfieldInsurance.com

**Commercial Property Declarations
 Amended**

Company Providing Coverage: Westfield Champion Insurance Company		
Named Insured and Mailing Address:	Agency: 050107	
CUCUMBER PATCH AT SHOCK HILL HOA PO Box 7 Breckenridge, CO 80424-0001	Arrow Insurance Management Inc PO BOX 5000 FRISCO, CO 80443-5000 Telephone: 970-668-3500	
Policy Number: 178356W	Billing Account No: 6000014073	Payment Plan: Monthly (Paper Invoices)
Policy Period: From: 11/01/2023 To: 11/01/2024	At 12:01 A.M. standard time at your mailing address shown above.	

CP1430 - Outdoor Trees, Shrubs And Plants	Included
CP1440 - Outdoor Signs	Included
CP1402 - Unscheduled Building Property Tenant's Policy	Included
CP1509 - Business Income From Dependent Properties - Limited Form	Included
CP1545 - Utility Services - Time Element	Included
CP7070 - Business Income-Actual Loss Sustained Endorsement	Included
CP0405 - Ordinance Or Law Coverage	Included
CP7195 - Equipment Breakdown Coverage	\$1,522
CP7181 - Commercial Property Expanded Coverage	\$1,149
Total Additional Coverages and Endorsements Coverage Premium:	\$2,671



Westfield
 One Park Circle, P. O. Box 5001
 Westfield Center, OH 44251
 800-243-0210
 www.westfieldgrp.com

**Commercial Inland Marine
 Valuable Papers and Records
 Declarations
 Amended**

Company Providing Coverage: Westfield Champion Insurance Company		
Named Insured and Mailing Address:		Agency: 050107
CUCUMBER PATCH AT SHOCK HILL HOA PO Box 7, Breckenridge, CO, 80424-0001		Arrow Insurance Management Inc PO BOX 5000 FRISCO CO 80443-5000
Policy Number: 178356W	Billing Account No: 6000014073	Payment Plan: Monthly (Paper Invoices)
Policy Period: From: 11/01/2023 To: 11/01/2024		At 12:01 A.M. standard time at your mailing address shown above

Valuable Papers and Records Declarations Coverage

Effective Date: 11/01/2023

Premium For This Coverage Form: Included **Rate:**

Limit of Insurance

A. PROPERTY AT YOUR PREMISES

Address

60-66 Cucumber Patch Placer St, Breckenridge, CO 80424

a. Specifically Described Property

b. All other Covered Property

\$150,000 Included with Expanded

36-44 Cucumber Patch Placer St, Breckenridge, CO 80424

a. Specifically Described Property

b. All other Covered Property

\$150,000 Included with Expanded

86-92 Cucumber Patch Placer St, Breckenridge, CO 80424

a. Specifically Described Property

b. All other Covered Property

\$150,000 Included with Expanded

19-25 Cucumber Patch Placer St, Breckenridge, CO 80424

a. Specifically Described Property

b. All other Covered Property

\$150,000 Included with Expanded

41-47 Cucumber Patch Placer St, Breckenridge, CO 80424

a. Specifically Described Property

b. All other Covered Property

\$150,000 Included with Expanded

65-71 Cucumber Patch Placer St, Breckenridge, CO 80424

a. Specifically Described Property

b. All other Covered Property

\$150,000 Included with Expanded

76 Cucumber Patch Placer St, Breckenridge, CO 80424

a. Specifically Described Property

b. All other Covered Property

\$150,000 Included with Expanded

B. PROPERTY AWAY FROM YOUR PREMISES

DEDUCTIBLE

The Deductible amount is \$500 unless otherwise stated.

DESCRIPTION OF RECEPTACLES

Address

Manufacturer

Class

Label

Issuer

Special Provisions (if any):



Westfield
 One Park Circle, P.O. Box 5001
 Westfield Center, OH 44251
 800-243-0210
 WestfieldInsurance.com

**Schedule of Forms and
 Endorsements
 Amended**

Company Providing Coverage: Westfield Champion Insurance Company		
Named Insured and Mailing Address:	Agency: 050107	
CUCUMBER PATCH AT SHOCK HILL HOA PO Box 7 Breckenridge, CO 80424-0001	Arrow Insurance Management Inc PO BOX 5000 FRISCO, CO 80443-5000 Telephone: 970-668-3500	
Policy Number: 178356W	Billing Account No: 6000014073	Payment Plan: Monthly (Paper Invoices)
Policy Period: From 11/01/2023 To 11/01/2024		At 12:01 A.M. standard time at your mailing address shown above

SCHEDULE OF FORMS AND ENDORSEMENTS

The following forms have been added or amended:

FORMS THAT APPLY TO MULTIPLE COVERAGE PARTS

NUMBER	EDITION DATE	TITLE
ILDS01	0518	COMMERCIAL PACKAGE POLICY COMMON POLICY DECLARATIONS
ILDS71	0518	AMENDED COMMON POLICY DECLARATIONS
ILDS72	0518	ENDORSEMENT SUMMARY
CL0700	1006	VIRUS OR BACTERIA EXCLUSION

FORMS THAT APPLY TO COMMERCIAL PROPERTY

NUMBER	EDITION DATE	TITLE
CPDS73	0518	COMMERCIAL PROPERTY DECLARATIONS

FORMS THAT APPLY TO COMMERCIAL GENERAL LIABILITY

NUMBER	EDITION DATE	TITLE
--------	--------------	-------

FORMS THAT APPLY TO INLAND MARINE

NUMBER	EDITION DATE	TITLE
IMDS70	0518	INLAND MARINE -- DECLARATIONS
CMDS86	0518	COMMERCIAL INLAND MARINE VALUABLE PAPERS AND RECORDS DECLARATIONS
CM9007	0720	CANNABIS EXCLUSION WITH HEMP EXCEPTION

FORMS THAT APPLY TO INLAND MARINE AAIS

NUMBER	EDITION DATE	TITLE
IMDS70	0518	INLAND MARINE -- DECLARATIONS

FORMS THAT APPLY TO CRIME

NUMBER	EDITION DATE	TITLE
--------	--------------	-------

VIRUS OR BACTERIA EXCLUSION

DEFINITIONS

Definitions Amended --

When "fungus" is a defined "term", the definition of "fungus" is amended to delete reference to a bacterium.

When "fungus or related perils" is a defined "term", the definition of "fungus or related perils" is amended to delete reference to a bacterium.

PERILS EXCLUDED

The additional exclusion set forth below applies to all coverages, coverage extensions, supplemental coverages, optional coverages, and endorsements that are provided by the policy to which this endorsement is attached, including, but not limited to, those that provide coverage for property, earnings, extra expense, or interruption by civil authority.

1. The following exclusion is added under Perils Excluded, item 1.:

Virus or Bacteria --

"We" do not pay for loss, cost, or expense caused by, resulting from, or relating to any virus, bacterium, or other microorganism that causes disease, illness, or physical distress or that is capable of causing disease, illness, or physical distress.

This exclusion applies to, but is not limited to, any loss, cost, or expense as a result of:

- a. any contamination by any virus, bacterium, or other microorganism; or
 - b. any denial of access to property because of any virus, bacterium, or other microorganism.
2. **Superseded Exclusions** -- The Virus or Bacteria exclusion set forth by this endorsement supersedes the "terms" of any other exclusions referring to "pollutants" or to contamination with respect to any loss, cost, or expense caused by, resulting from, or relating to any virus, bacterium, or other microorganism that causes disease, illness, or physical distress or that is capable of causing disease, illness, or physical distress.

OTHER CONDITIONS

Other Terms Remain in Effect --

The "terms" of this endorsement, whether or not applicable to any loss, cost, or expense, cannot be construed to provide coverage for a loss, cost, or expense that would otherwise be excluded under the policy to which this endorsement is attached.

CL 0700 10 06

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CANNABIS EXCLUSION WITH HEMP EXCEPTION

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE

PROPERTY NOT COVERED

- 1.** "Cannabis" is added to **Property Not Covered**.
- 2.** Paragraph **1.** above does not apply to goods or products containing or derived from hemp, including, but not limited to:
 - a.** Seeds;
 - b.** Food;
 - c.** Clothing;
 - d.** Lotions, oils or extracts;
 - e.** Building materials; or
 - f.** Paper;

However, paragraph **2.** does not apply to the extent any such goods or products:

- 1)** Have been recommended or prescribed for medicinal purposes or use; or
 - 2)** Are prohibited under an applicable state or local statute, regulation or ordinance, in the state where located.
- 3.** For the purpose of this endorsement, the following definition is added:

"Cannabis":

- a.** Means:

Any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic.

- b.** Paragraph **3.a.** above includes, but is not limited to, any of the following containing such THC or cannabinoid:

- 1)** Any plant of the genus Cannabis L., or any part thereof, such as seeds, stems, flowers, stalks and roots; or

- 2)** Any compound, byproduct, extract, derivative, mixture or combination, such as:

- a)** Resin, oil or wax;

- b)** Hash or hemp; or

- c)** Infused liquid or edible cannabis; whether or not derived from any plant or part of any plant set forth in Paragraph **3.b.1.**