

BROOKES

ACORD\*

CERTIFICATE OF LIABILITY INSURANCE

03/02/2017

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

tł	nis certificate does not confer rights t				ch end	dorsement(s)		require an end	or semen	i. A s	
PRO	DUCER G	CONTACT HOA Cert Team PHONE (A/C, No, Ext): (303) 799-0110  FAX (A/C, No): (303) 799-0156									
566 Suit	0 Greenwood Plaza Blvd. e 500				(A/C, No	<sub>o, Ext):</sub> (303) 7 <sub>SS:</sub> certificat	/99-0110 te@thinkco	ig.com	(A/C, No):	(303)	799-0156
Gre	enwood Village, CO 80111					INS	SURER(S) AFFO	RDING COVERAGE			NAIC #
					INSURER A : Chubb Group					41386	
INSU	JRED				INSURER B: Greenwich Insurance Company						
	No. 25 Downing Condominion Gregory Westwood	um A	ssoc	iation	INSURE	R C :					
	25 Downing Street				INSURER D:						
	Denver, CO 80218	INSURER E:									
					INSURER F:						
CO	VERAGES CER	TIFIC	CATE	NUMBER:	REVISION NUMBER:						
IN C E	HIS IS TO CERTIFY THAT THE POLICII IDICATED. NOTWITHSTANDING ANY F ERTIFICATE MAY BE ISSUED OR MAY XCLUSIONS AND CONDITIONS OF SUCH	PER POLI	IREMI TAIN, CIES.	ENT, TERM OR CONDITION THE INSURANCE AFFORI LIMITS SHOWN MAY HAVE	N OF A	ANY CONTRAC Y THE POLIC REDUCED BY	CT OR OTHEF IES DESCRIE PAID CLAIMS	R DOCUMENT WI' SED HEREIN IS S	TH RESPE	CT TO	O WHICH THIS
LTR			SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		4 000 000	
Α	X COMMERCIAL GENERAL LIABILITY							EACH OCCURREN	CE	\$	1,000,000
	CLAIMS-MADE X OCCUR			35963634		02/26/2017	02/26/2018	DAMAGE TO RENT PREMISES (Ea occ	urrence)	\$	1,000,000
								MED EXP (Any one	person)	\$	10,000 1,000,000
								PERSONAL & ADV	INJURY	\$	2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGRE	GATE	\$	2,000,000
	X POLICY PRO- OTHER:							PRODUCTS - COM	P/OP AGG	\$ \$	2,000,000
Α	AUTOMOBILE LIABILITY							COMBINED SINGLE (Ea accident)	E LIMIT	\$	1,000,000
	ANY AUTO			35963634		02/26/2017	02/26/2018	BODILY INJURY (P	er person)	\$	
	OWNED SCHEDULED AUTOS							BODILY INJURY (P	er accident)	\$	
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY							PROPERTY DAMAG (Per accident)	GE	\$	
										\$	
В	X UMBRELLA LIAB X OCCUR			DDD=444000		00/00/004=	00/00/0040	EACH OCCURREN	CE	\$	5,000,000
	EXCESS LIAB CLAIMS-MADE			PPP7441038		02/26/2017	02/26/2018	AGGREGATE		\$	5,000,000
	DED X RETENTION\$	'						DED	OTH	\$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							PER STATUTE	OTH- ER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N/A						E.L. EACH ACCIDE		\$	
	(Mandatory in NH)  If yes, describe under							E.L. DISEASE - EA		\$	
Α	Property-DED* 2,500			35963634		02/26/2017	02/26/2018	E.L. DISEASE - POI	LICY LIMIT	\$	23,525,001
	Special / 100% RC			35963634				2 BLDGS / 73 UNITS			_0,0_0,001
^						02/20/2011	02/20/2010	222007.0	00		
DES	CRIPTION OF OPERATIONS / LOCATIONS / VEHIC	LES (	ACORE	) 101. Additional Remarks Schedu	le. mav h	e attached if mor	e space is requi	red)			
RE:	25 Downing Street Denver, CO 80218	LL3 (/	ACOKL	7 TOT, Additional Remarks Schedu	ie, iliay i	e attached il illoi	e space is requi	ieu)			
**CC	ONTINUED ON REVERSE**										
CE	RTIFICATE HOLDER				CANO	CELLATION					
	Proof of Coverage				THE	EXPIRATION	N DATE TH	ESCRIBED POLICIFICATIONS.			
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ACORD 25 (2016/03)

AUTHORIZED REPRESENTATIVE

LOC #: 0



## ADDITIONAL REMARKS SCHEDULE

Page	1	of	1
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AGENCY CCIG	NAMED INSURED No. 25 Downing Condominium Association Gregg Westwood		
POLICY NUMBER		25 Downing Street Denver, CO 80218	
SEE PAGE 1		Deliver, CO 00210	
CARRIER	NAIC CODE		
SEE PAGE 1	SEE P 1	EFFECTIVE DATE: SFF PAGE 1	

## **ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

## **Additional Coverage**

Chubb Policy #35963634 includes: \*Wind/Hail Deductible: \$2,500

Ordinance or Law: Included in full building limit Equipment Breakdown (Boiler & Machinery)

**General Liability includes Separation of Insureds clause** 

**COVERAGE: Directors & Officers** 

**INSURER: Travelers Casualty and Surety Company of America** 

POLICY #: 106059668 Claims Made Prior & Pending Proceeding Date 01/01/01

EFFECTIVE: 02/26/17 - 02/26/18 LIMIT: \$1,000,000 / \$1,000 Deductible

**COVERAGE: Employee Theft/Fidelity (Includes Manager)** 

**INSURER: Great American Insurance Company** 

POLICY #: SSA-392-56-74-01526 EFFECTIVE: 02/01/17 - 02/26/18 LIMIT: \$600,000 / \$2,500 Deductible

This coverage applies only to the named insured shown on the certificate and does not apply to any other property, business or association.

## The Association's Declarations includes:

If there were a covered property loss at No. 25 Downing, the master association's policy would rebuild the basic structure. Page 29, section 8.6 of No. 25 Downing's declarations state "Insurance coverage on furnishings, including carpet, draperies, oven, range, refrigerator, equipment and other fixtures...installed by...an Owner as well as finished surfaces of walls, floors, and ceiling...and public liability coverage within each Condominium Unit...shall be the sole...responsibility of the respective Owner(s)..." This is known as "bare walls" coverage and is further defined in your insurance and maintenance chart.