



NO25DOW-01

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/18/2022

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).

PRODUCER CCIG 155 Inverness Drive West Englewood, CO 80112	CONTACT NAME: HOA Cert Team PHONE (A/C, No, Ext): (303) 799-0110 FAX (A/C, No): (303) 799-0156 E-MAIL ADDRESS: certificate@thinkccig.com
INSURER(S) AFFORDING COVERAGE	
INSURER A : Chubb Group	NAIC # 41386
INSURER B : Greenwich Insurance Company	
INSURER C : Pinnacol Assurance	
INSURER D :	
INSURER E :	
INSURER F :	

COVERAGES	CERTIFICATE NUMBER:	REVISION NUMBER:
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THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			35963634	2/26/2022	2/26/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Included \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			73573921	2/26/2022	2/26/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 0			PPP7441038	2/26/2022	2/26/2023	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y <input type="checkbox"/> N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	4046047	7/1/2021	7/1/2022	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
A	Property-DED* \$2,500			35963634	2/26/2022	2/26/2023	Blanket Building 23,525,001
A	Special / 100% RC			35963634	2/26/2022	2/26/2023	2 BLDGS / 73 UNITS

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 RE: 25 Downing Street; Denver CO 80218

CONTINUED ON REVERSE

CERTIFICATE HOLDER <div style="text-align: center; padding: 20px;"> Proof of Coverage </div>	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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ADDITIONAL REMARKS SCHEDULE

AGENCY CCIG		NAMED INSURED No. 25 Downing Condominium 25 Downing Street Denver, CO 80218	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE 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 Coverages

Chubb Policy #35963634 includes:
 * 1% Wind/Hail Deductible
 Contents \$97,000
 Business Income \$250,000
 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: 02/26/22 - 02/26/23
LIMIT: \$1,000,000 / \$1,000 Deductible

COVERAGE: Employee Theft/Fidelity (Includes Manager)
INSURER: Great American Insurance Company
POLICY #: SSA39256740152608
EFFECTIVE: 02/26/22 - 02/26/23
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.

Cancellation condition is 10 days before the effective date of cancellation if cancelled for non-payment or 30 days before the effective date of cancellation if cancelled for any other reason.

NO. 25 DOWNING INSURANCE NEWSLETTER**2/27/2022 – 2/27/2023**

Annually your Board of Directors purchases insurance for the condominium association that covers the buildings, personal property of the association, general liability on the common areas, fidelity coverage and directors and officer's coverage. As unit owners, it is important that you maintain your own insurance to cover unit items that are your responsibility as detailed in No. 25 Downing's declarations, your personal property and liability exposures that are not covered under your association's master insurance policy.

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.**

When obtaining an individual unit owner's insurance policy, if living in the unit, you need to obtain an HO6 (Condominium owner's) policy. The HO6 should include these four basic coverages: unit coverage, personal property coverage, liability coverage and loss assessment. The unit coverage should cover items specified in the declarations as the responsibility of the unit owner including window treatments, floor coverings, appliances, cabinets, wallpaper, etc. and any improvements added by the Unit Owner. Personal property coverage should include all furnishings and clothing. This coverage should be written on a replacement cost basis. Make sure the limit is adequate to cover the replacement of all your furniture, clothing, kitchen wares including dishes, pots and pans, CDs, towels and linens etc. The unit owner needs to purchase liability insurance for anything that occurs within their unit. When someone enters your unit, the liability exposure becomes yours. Finally, loss assessment coverage applies if the community is assessed by the association for an underinsured covered claim or the deductible portion of a covered claim. **The association has a \$2,500 property deductible and a 1% wind/hail deductible. In the event of a wind/hail loss, each owner could be assessed up to \$3,300. The cost to add loss assessment of \$5,000 to your HO6 policy should be minimal annually. Check with your insurance agent to see what is available to cover these deductibles.**

If renting the unit out, you need to purchase a rental condominium policy (landlord's policy). The landlord's policy should offer unit coverage, personal property coverage, liability coverage as well as a loss of rents in the event the unit must be vacated while it is being repaired/rebuilt.

We recommend that each unit owner take pictures or videos of the inside of you home and store them somewhere away from your home. In the event of a loss, this makes claims handling much easier.

If you have questions regarding the association's insurance you can reach our agent, Pat Wilderotter, at 720-212-2065. **To request a certificate of insurance, please email your request to: certificate@thinkccig.com or fax: 303-799-0156.**