



AmGUARD Insurance Company – A Stock Company

Issue Dated: 07/18/2023

Policy No.: CEUM404867

Renewal of: CEUM314260

POLICY INFORMATION PAGE

[1] **Named Insured and Mailing Address**

Cedar Two Condominiums Management Association Inc
PO Box 2293
C/O Essential Community Management
Longmont, CO 80502

[2] **Agency**

MOUNTAIN STATES INSURANCE GROUP
1150 Fern Hill Road
Mooresville NC 28117

[3] **Policy Period**

From 08/22/2023 to 08/22/2024, 12:01 AM, standard time at the insured's mailing address.

[4] **Description of Business**

Condo Association - 7 Units

[5] **Coverage**

This policy consists of the Coverage Forms listed on the **Schedule of Forms and Endorsements**.

[6] **Premium**

The premium shown below may be subject to adjustment.

Commercial Umbrella Premium	\$400.00 *
TOTAL POLICY PREMIUM (subject to adjustment)	\$400.00

* Includes terrorism premium of \$1.00

[7] **Payment of Premium**

In return for your payment of premium, and subject to all terms of this policy, we agree with you to provide insurance as stated in this policy.

THIS POLICY CONTAINS AGGREGATE LIMITS; REFER TO SECTION III – LIMITS OF INSURANCE FOR DETAILS.

Umbrella Limits of Insurance



**COMMERCIAL LIABILITY
UMBRELLA
DECLARATIONS**

Each Occurrence Limit	\$1,000,000
Personal and Advertising Injury Limit	1,000,000
Aggregate Limit	1,000,000
Self-Insured Retention	10,000
Certified Acts of Terrorism under TRIA	Included

Schedule of Underlying Insurance

Commercial General Liability

Policy Number	CEBP469166
Carrier	AmGUARD Insurance Company
Policy Form	Businessowners
Inception Date	08/22/2023
Expiration Date	08/22/2024
Policy Type	Occurrence
Limits	
Each Occurrence	\$1,000,000
General Aggregate	2,000,000
Products-Completed Operations Aggregate	2,000,000
Hired Auto Coverage	No
Non-Owned Auto Coverage	No



Policy Payment Terms

Payment Option: Direct Bill

Payment is due in our office on the dates shown below.

Installment Plan
(prepared 07-18-2023)

Down Payment received - \$0.00

Installments*	Due Date
\$40.00	08/21/2023
\$36.00	09/22/2023
\$36.00	10/25/2023
\$36.00	11/22/2023
\$36.00	12/27/2023
\$36.00	01/25/2024
\$36.00	02/22/2024
\$36.00	03/24/2024
\$36.00	04/24/2024
\$36.00	05/23/2024
\$36.00	06/22/2024

*Includes surcharges and state fees, if any. Policies that are direct billed will be charged a fee of up to \$7.00 per installment. There is no installment fee for policies set up with Direct Draft.

Any checks returned or attempted bank drafts declined for insufficient funds or a closed account may be assessed a fee of up to \$20.00.

A late fee may be assessed of up to \$10.00 for payments received after the due date.

A convenience fee of up to \$0.00 will be added to credit card payments.

COMMERCIAL LIABILITY UMBRELLA
POLICY DECLARATIONS

SCHEDULE OF FORMS AND ENDORSEMENTS

Policy No.: CEUM404867

Effective Date: 08/22/2023

NUMBER	TITLE
UM DS 01 10 21	Commercial Liability Umbrella Dec
END SCH	Endorsement Schedule
IL 99 00 08 13	Authorization and Attestation
CU 00 01 12 07	Commercial Liability Umbrella Coverage Form
CU 00 04 05 09	Recording and Distribution of Material or Information in Violation of Law Exclusion
CU 01 46 09 00	Colorado Changes - Representations or Fraud
CU 21 23 02 02	Nuclear Energy Liability Exclusion Endorsement
CU 21 31 01 15	Exclusion of Other Acts of Terrorism Committed Outside the United States; Cap on Losses from Certified Acts of Terrorism
CU 21 36 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
CU 21 42 12 04	Exclusion - Exterior Insulation and Finish Systems
CU 21 50 03 05	Silica or Silica-Related Dust Exclusion
CU 21 56 06 06	Auto Exclusion of Terrorism Coverage
CU 21 58 05 09	Communicable Disease Exclusion
CU 21 86 05 14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-related Liability - With Limited Bodily Injury Exception
CU 34 01 04 17	Colorado - Limitation of Coverage to Designated Premises, Project or Operation
CU 99 00 04 09	Umbrella Policy Customizations
CU 99 02 04 09	Asbestos Exclusion
CU 99 03 04 09	Lead Exclusion
CU 99 05 04 09	Fungi or Bacteria Exclusion
IL 00 17 11 98	Common Policy Conditions
IL 01 25 11 13	Colorado Changes Civil Union
IL 02 28 09 07	Colorado Changes - Cancellation and Nonrenewal Endorsement
IL 09 85 12 20	Disclosure Pursuant to Terrorism Risk Insurance Act
IL P 001 01 04	U.S. Treasury Department's Office Of Foreign Assets Control (OFAC) Advisory Notice To Policyholder
CU PRV POL	Privacy Policy