

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 9/25/2023

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		CONTACT NAME: IMA Denver Team			
IMA, Inc Colorado Division 1705 17th Street, Suite 100		PHONE (A/C, No, Ext): 303-534-4567	FAX (A/C, No):		
Denver CO 80202		E-MAIL ADDRESS: DenAccountTechs@imacorp.com			
		INSURER(S) AFFORDING COVERAGE	NAIC#		
		INSURER A: National Casualty Company	11991		
INSURED Highlands Ranch Community Asso 9568 So University Blvd Highlands Ranch CO 80126	HIGHRAN1	INSURER в : *Pinnacol Assurance	41190		
	;OC	INSURER C: HDI Global Specialty SE			
		INSURER D:			
		INSURER E :			
		INSURER F:			
COVERAGES	CERTIFICATE NUMBER: 1982954887	REVISION NUM	MBER:		

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.

	EXCLUSIONS AND CONDITIONS OF SUCH FOLICIES. LIMITS SHOWN WAT HAVE BEEN REDUCED BY FAIL CLAMBIS.						
INSR LTR		ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s
Α	X COMMERCIAL GENERAL LIABILITY		MKP0000501049400	9/1/2023	9/1/2024	EACH OCCURRENCE	\$ 1,000,000
	CLAIMS-MADE X OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000
						MED EXP (Any one person)	\$ Excluded
						PERSONAL & ADV INJURY	\$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$ 5,000,000
	POLICY PRO- X LOC					PRODUCTS - COMP/OP AGG	\$2,000,000
	OTHER:						\$
Α	AUTOMOBILE LIABILITY		MKA0000501049500	9/1/2023	9/1/2024	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
	X ANY AUTO					BODILY INJURY (Per person)	\$
	OWNED SCHEDULED AUTOS ONLY					BODILY INJURY (Per accident)	\$
	X HIRED X NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident)	\$
							\$
Α	UMBRELLA LIAB X OCCUR		MKX0000501049600	9/1/2023	9/1/2024	EACH OCCURRENCE	\$5,000,000
	X EXCESS LIAB CLAIMS-MADE					AGGREGATE	\$ 5,000,000
	DED RETENTION\$						\$
В	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		4071061	8/1/2023	8/1/2024	X PER OTH- STATUTE ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE N	N/A				E.L. EACH ACCIDENT	\$1,000,000
	(Mandatory in NH)					E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	\$1,000,000
С	Excess Second Layer		18HX2442	9/1/2023	9/1/2024	Each Occurrence Aggregate	\$10,000,000 \$10,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) General Liability includes coverage for claims by spectators and participants.

Crime/Employee Theft Coverage: Policy #EMO0628054 Effective Dates: 09/01/23-09/01/24 Insurer: The Cincinnati Insurance Company \$5,000,000 Limit; \$25,000 Deductible

See Attached...

CERTIFICATE HOLDER CAN	CELLATION
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Computershare Trust Company, N.A. 1505 Energy Park Drive St. Paul MN 55108

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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Brunda V	Manut
I MOOR V	MOM

AGENCY	CUSTOMER	ID:	HIGHRAN1
AGENCI	CUSIDINER	ID.	

LOC #:

ACORD®

ADDITIONAL REMARKS SCHEDULE

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AGENCY IMA, Inc Colorado Division POLICY NUMBER		NAMED INSURED Highlands Ranch Community Assoc 9568 So University Blvd Highlands Ranch CO 80126
CARRIER	NAIC CODE	
		EFFECTIVE DATE:

	EFFECTIVE DATE:		
ADDITIONAL REMARKS			
THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,			
FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF LI	ABILITY INSURANCE		
Blanket Property Coverage: Policy #30646456 Effective Dates: 09/01/23-09/01/24 Insurer: Federal Insurance Company \$83,449,900 Building Limit; \$5,690,000 Personal Property Limit \$25,000 Deductible; SPC Form(Incl Theft)/RC			
Fine Arts Coverage: Policy #SML98475321 Effective Dates: 09/01/23-09/01/24 Insurer: AGCS Marine Insurance (\$200,000 Limit; \$1,000 Deductible	Company		