



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/27/2021

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 CB Insurance, LLC 1 South Nevada Ave., Suite 230 Colorado Springs CO 80903	CONTACT NAME: PHONE (A/C. No. Ext): 719-228-1070		FAX (A/C. No): 719-228-1071
	E-MAIL ADDRESS: CO2.Certificates@usi.com		
INSURER(S) AFFORDING COVERAGE			NAIC #
INSURER A : COUNTRY Mutual Insurance Company			
INSURER B : Great American Alliance Ins. Co.			
INSURER C : Pinnacol Assurance			
INSURER D : Continental Casualty Company			
INSURER E : Great American Insurance Company (GAIC)			
INSURER F :			

COVERAGES **CERTIFICATE NUMBER:** 1955387204 **REVISION NUMBER:**

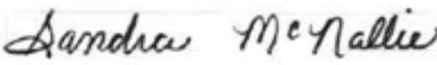
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE 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:			WA0200214350-03	5/1/2021	5/1/2022	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ Included GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ Included Hired/Non-Owned Auto \$ \$1,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ 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 DED RETENTION \$			UM3289353-UM30206863	5/1/2021	5/1/2022	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000 \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	4125520	8/1/2020	8/1/2021	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
D	Fidelity/Crime			618855625	5/1/2021	5/1/2022	\$550,000
E	Directors & Officers Liability			EPPE294429-03	5/1/2021	5/1/2022	\$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

See Attached...

CERTIFICATE HOLDER **CANCELLATION** 10 days prior to cancellation date

Master Certificate XXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXX XX XXXXX	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 CB Insurance, LLC		NAMED INSURED Sand Creek Villas Community Association, Inc. c/o Balanced Bookkeeping & Community Association M P.O. Box 25696 Colorado Springs CO 80936	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE**

Fidelity, General Liability, and Directors & Officers Liability policies include Property Management Company as an Insured:
Balanced Bookkeeping & Community Association Management
PO Box 25696
Colorado Springs, CO 80936

Crime/Fidelity/Employee Dishonesty policy includes coverage for Property Management Company and Manager, Board Members and Volunteers

COVERAGE: Property
INSURER: COUNTRY Mutual Insurance Company
POLICY NUMBR: WA0200214350-03
POLICY DATES: 5/1/2021 to 5/1/2022
Buildings Limit: \$26,818,946
Deductible: \$10,000

Wind/Hail Coverage is included. Wind/Hail Deductible: 5%
of Units: 120
of Buildings: 31
100% Guaranteed Replacement Cost applies up to the buildings limit
No Coinsurance/Agreed Value
Special causes of loss excluding earthquake and flood
Subject to policy limits and exclusions.
Equipment Breakdown/Boiler & Machinery coverage is included.
Ordinance and Law is included.

A - Undamaged Portion of Building is included in Building Limit
B&C - Demolition Cost & Increased Cost of Construction Combined is 20% of Building Limit
Inflation Guard is not included on policy. Limits are reviewed annually to ensure adequate building coverage on the project.
Waiver of Subrogation in favor of unit owners applies.
Locations must be shown on policy for coverage to apply.
This is the only complex covered under the policies listed on the certificate. Policy does not cover multiple unaffiliated projects.
Severability of Liability (Separation of Insureds) is included.
If Mortgagee is listed as Certificate Holder, then Holder is recognized as Mortgagee.
Cancellation - 10 days prior to cancellation date.

*******PLEASE READ*******

The Building coverage is "All-Inclusive" (Walls In) regarding interior units and includes all permanently attached fixtures and extends to improvements or upgrades. Each Unit Owner or their Tenant may be required to carry an HO6 (owner's policy) or HO4 (tenant's policy) and should consult their own insurance agent to confirm coverages needed.

Location Addresses covered by Policy (All addresses are Colorado Springs, CO 80923)

*Street Address	*Building Limit	*Number of Units
6205,11,17,23 Escalade Point	\$897,044	4 Units
6206,12,18,24 Escalade Point	\$889,693	4 Units
6208,14,20,26 Sandside View	\$889,693	4 Units
6209,15,21,27 Sandside View	\$889,693	4 Units
6306,14,22,30 Sand Bar Point	\$889,693	4 Units
6307,15,23,31 Sand Bar Point	\$889,693	4 Units
6338,46,54,62 Sand Bar Point	\$897,044	4 Units
6339,47,55,63 Sand Bar Point	\$897,044	4 Units
6402,08,14,20 Black Sand View	\$897,044	4 Units
6403,09,15,21 Black Sand View	\$889,693	4 Units
6404,10,16,22 Leisure Hill Grove	\$889,693	4 Units
6405,11,17,23 Leisure Hill Grove	\$889,693	4 Units
6902,08,14 Sandcastle Point	\$690,120	3 Units
6915,21,27,33 Sandcastle Point	\$889,693	4 Units
6920,26,32 Sandcastle Point	\$690,120	3 Units
6906,12,18,24 White Sand Point	\$889,693	4 Units
6907,13,19,25 White Sand Point	\$889,693	4 Units
6918,26,34 Red Sand Grove	\$690,120	3 Units
6942,50,58,66 Red Sand Grove	\$889,693	4 Units
6974,82,90,98 Red Sand Grove	\$889,693	4 Units
7005,13,21,29 Red Sand Grove	\$889,693	4 Units
7037,45,53,61 Red Sand Grove	\$889,693	4 Units
7038,46,54,62 Red Sand Grove	\$889,693	4 Units
7069,77,85,93 Red Sand Grove	\$889,693	4 Units
7070,78,86,94 Red Sand Grove	\$889,693	4 Units
7101,09,17,25 Red Sand Grove	\$889,693	4 Units
7102,10,18,26 Red Sand Grove	\$889,693	4 Units



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POLICY NUMBER		EFFECTIVE DATE:	
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FORM NUMBER: 25 **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

7157,65,73,81 Red Sand Grove - \$889,693 – 4 Units
 7189,97,7205,13 Red Sand Grove - \$897,044 – 4 Units
 7190,98,7206,14 Red Sand Grove - \$889,693 – 4 Units
 7222,30,38 Red Sand Grove - \$690,120 – 3 Units
 Total Buildings Limit: \$26,818,946
 Outdoor Property: \$349,247

Cancellation - 10 days prior to cancellation date