



MANCPLA-01

DAWNG

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
06/28/2018

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.

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.

PRODUCER: CCIG, 5660 Greenwood Plaza Blvd, Suite 500, Greenwood Village, CO 80111
CONTACT NAME:
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: Berkshire Hathaway GUARD Insurance Companies
INSURER B: Scottsdale Insurance Company

COVERAGES CERTIFICATE NUMBER: 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.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSD, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include Commercial General Liability (MABP902597), Automobile Liability (CPS2713478), Umbrella Liability, Workers Compensation, and Property-DED\* 10,000 (MABP902597).

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
RE: 15504, 15554, 15564, 15574 and 15594 E Wyoming Drive; 1379, 1389 and 1399 S Idalia Street Aurora CO 80017

\*\*CONTINUED ON REVERSE\*\*

CERTIFICATE HOLDER: Proof of Coverage
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 (Signature)



**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>CCIG</b>		NAMED INSURED Manchester Place HOA c/o Mitch Powell 921 S Dearborn Way Aurora, CO 80012	
POLICY NUMBER <b>SEE PAGE 1</b>			
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>	EFFECTIVE DATE: <b>SEE PAGE 1</b>	

**ADDITIONAL REMARKS**

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

**Additional Coverage**

Policy MABP902597 includes:  
\*1% Wind/Hail Deductible for buildings over \$1,000,000 / \$10,000 for buildings under \$1,000,000  
Ordinance or Law  
General Liability includes Separation of Insureds clause

COVERAGE: Directors & Officers  
INSURER: Travelers Casualty and Surety Company of America  
POLICY #: 105938700 Claims Made Prior & Pending Proceeding Date 06/06/03  
EFFECTIVE: 06/29/18 - 06/29/19  
LIMIT: \$1,000,000 / \$1,000 SIR

COVERAGE: Crime/Employee Dishonesty/Fidelity (Includes Manager)  
INSURER: Great American Insurance Company  
POLICY #: 39256740307003  
EFFECTIVE: 06/29/18 - 06/29/19  
LIMIT: \$50,000 / DEDUCTIBLE: \$1,000

Association Declarations Include the Following:  
Page 16, Section 9.12. states: "Each Owner may obtain physical damage and liability insurance...covering the Owner's Lot and improvements, personal property and personal liability"

## MANCHESTER PLACE HOMEOWNERS ASSOCIATION 6/29/2018 – 6/29/2019 INSURANCE NEWSLETTER

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 officers' coverage. As unit owners, it is important that you maintain your own insurance to cover unit items that are your responsibility as detailed in Manchester Place HOA'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 Manchester Place, the master association's policy would rebuild the basic structure. **Page 16, Section 9.12 states "Each owner may obtain physical damage and liability insurance...covering the Owner's Lot and improvements, personal property and personal liability."** This means we will rebuild the interior to original construction but not improvements added since original construction.

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 and any improvements/betterments made since original construction. 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 you are assessed by the association for an underinsured covered claim or the deductible portion of a claim. The association has a 1% wind/hail deductible which could result in an owner being assessed \$1,760. The association also has a \$10,000 deductible for all other property claims. Make sure to check with your personal lines agent to see what is available under your HO6 and that there are no sub-limits or special endorsements needed.**

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 your 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](mailto:certificate@thinkccig.com) or fax your request to 303-799-0156 attn: HOA Dept.**