

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

COMMON DECLARATIONS

POLICY NUMBER  
05 XE1346-01

COMPANY CODE  
0018-BLBK-CO

CUSTOMER BILLING ACCOUNT  
012-945-262 00

NAMED  
INSURED HOMESTEAD HOMEOWNERS ASSOCIATION  
MAILING PO BOX 3351  
ADDRESS GLENWOOD SPRINGS CO 81602-3351

POLICY PERIOD FROM 09/13/2018 TO 09/13/2019  
12:01 A.M. Standard Time at your mailing address shown above.

FORM OF BUSINESS: CORPORATION

BUSINESS DESCRIPTION: HOMEOWNERS ASSOCIATION

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

This policy consists of the following coverage parts for which a premium is indicated, this premium may be subject to adjustment.

COMMERCIAL GENERAL LIABILITY COVERAGE PART	<b>PREMIUM</b> \$407.00
<b>TOTAL PREMIUM</b>	<b>\$407.00</b>

AUTHORIZED REPRESENTATIVE

*Jack Sabomdel*  
President

*Feck*  
Secretary

COUNTERSIGNED LICENSED RESIDENT AGENT

AGENT 140-307  
JAMES LORD  
827 RAILROAD AVE  
RIFLE

CO 81650-3511

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ENTRY DATE 08/06/2018





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MADISON, WISCONSIN 53783-0001

**COMMERCIAL GENERAL LIABILITY COVERAGE PART**

**DECLARATIONS**

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**NAMED**

**INSURED** HOMESTEAD HOMEOWNERS ASSOCIATION

**MAILING** PO BOX 3351

**ADDRESS** GLENWOOD SPRINGS CO 81602-3351

**LIMITS OF INSURANCE**

GENERAL AGGREGATE LIMIT (OTHER THAN PRODUCTS-COMPLETED OPERATIONS)	\$2,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$2,000,000
PERSONAL & ADVERTISING INJURY LIMIT	\$1,000,000
EACH OCCURRENCE LIMIT	\$1,000,000
DAMAGE TO PREMISES RENTED TO YOU LIMIT - ANY ONE PREMISES	\$100,000
MEDICAL EXPENSE LIMIT - ANY ONE PERSON	\$5,000

**LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY**

**LOCATION** 0001 **PREMISES** 001

201 RAILROAD AVE  
RIFLE GARFIELD COUNTY CO 81650-2217

**CLASSIFICATION**

CODE	DESCRIPTION	PREMIUM BASIS	RATE		ADVANCE PREMIUM	
			ALL OTHER	PR/CO	ALL OTHER	PR/CO
09030	HOMEOWNERS ASSOCIATION PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT	138 (007)	2.946 (A)		\$407.00	

A=EACH ONE

007=UNITS

**TOTAL ADVANCE PREMIUM \$407.00**

Forms and endorsements applying to this coverage part and made part of this policy at time of issue:

CG 21 75 01 15	IL 00 21 07 02	IL 00 17 11 98	IL 75 02 06 99	CG 21 60 09 98
CG 77 14 04 02	CG 21 96 03 05	CG 21 67 12 04	IL 75 26 12 05	IL 02 28 09 07
CG 00 01 12 07	CG 21 47 12 07	CG 77 04 07 10	IL 75 40 03 16	IL 09 85 01 15
IL 01 25 11 13	CG 21 06 05 14			

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****EXCLUSION – ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY – WITH LIMITED BODILY INJURY EXCEPTION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**A. Exclusion 2.p. of Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

**2. Exclusions**

This insurance does not apply to:

**p. Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability**

Damages arising out of:

- (1) Any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or
- (2) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

**B. The following is added to Paragraph 2. Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Access Or Disclosure Of Confidential Or Personal Information**

"Personal and advertising injury" arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.



