ACORD®	

## **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

		-1 \ 1					11,	/30/2022		
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 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).										
PRO	PRODUCER CONTACT NAME: Certificate Department									
Sch	had Agency	PHONE (A/C, No, Ext): 303-661-0083 (A/C, No): 303-661-0085								
433 Summit Blvd Unit 101				E-MAIL ADDRESS: certificate@schadagency.com						
				INSURER(S) AFFORDING COVERAGE				NAIC #		
Broomfield CO 80021				<b>INSURER A</b> : Farmers Insurance - Truck Insurance Exchange				21709		
INSURED				INSURER B :						
	Rowley Downs Homeowners 19590 E. Mainstreet suite 208			INSURER C :						
	19390 E. Mainstreet suite 206			INSURER D :						
	Parker	INSURER E :								
со		<b>TIFICA</b>	CO 80138 TE 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.										
INSR LTR	TYPE OF INSURANCE	ADDL SU		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIM	TS			
	X COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE DAMAGE TO RENTED	\$ 1,00			
						PREMISES (Ea occurrence)	\$ 75,0			
		V	(070150/1	11/1//0000	11/1/ /0000	MED EXP (Any one person)	\$ 5,00			
Α		Y	607015861	11/16/2022	11/16/2023	PERSONAL & ADV INJURY	\$ 1,000,000 \$ 2,000,000			
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE PRODUCTS - COMP/OP AGG				
	OTHER:					FRODUCTS - COMP/OF AGG	\$ 1,00	10,000		
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	\$ 1,00	00,000		
	ANY AUTO			11/16/2022	11/16/2023	BODILY INJURY (Per person)	n) \$			
А	ALL OWNED AUTOS SCHEDULED	Y	607015861			BODILY INJURY (Per accident	dent) \$			
	HIRED AUTOS NON-OWNED AUTOS					PROPERTY DAMAGE (Per accident)	\$			
							\$			
	UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE	V				EACH OCCURRENCE	\$			
	DED RETENTION \$	Y				AGGREGATE	\$			
WORKERS COMPENSATION						PER OTH- STATUTE ER	ψ			
AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE						E.L. EACH ACCIDENT	\$			
OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		N/A				E.L. DISEASE - EA EMPLOYE	E \$			
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	\$			
Α	Directors and officers	Y	607015861	11/16/2022	11/16/2023	Limit: \$1,000,000				
А	Fidelity	Y	607015861	11/16/2022	11/16/2023	Limit: \$125,000				
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) THIS IS A MASTER POLICY COVERING PROPERTY IN THE OPEN AS WELL AS GENERAL LIABILITY FOR THE ASSOCIATION'S COMMON AREAS. THERE IS NO COVERAGE FOR INDIVIDUAL RESIDENCES, LOTS OR ANY IMPROVEMENTS THEREON. SEVERABILITY OF INTEREST AND BUILDING ORDINANCE AND LAW INCLUDED. MANAGEMENT COMPANY IS AN ADDITIONAL INSURED FOR GENERAL LIABILITY, FIDELITY AND DIRECTORS & OFFICERS.										
CE	RTIFICATE HOLDER			CANCELLATION						
	Specialized Property Manageme 19590 E Mainstreet Suite 208	ent		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.						
Parker CO 80138 RICH										
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