

UNITED FIRE & CASUALTY COMPANY
P.O. Box 850
Westminster, CO 80030
Phone: 800-877-5002

This is not a bill. You
will be billed separately
when premium is due.

UNITED FIRE & CASUALTY COMPANY

118 2nd Ave SE
Cedar Rapids, Iowa 52401

RIVERSIDE PLACE OWNERS ASSN
INC C/O PAULA BOYD
PO BOX 1760
FRISCO CO 80443-1760

ENCLOSED IS YOUR COMMERCIAL POLICY.
YOU WILL RECEIVE YOUR BILLING,
IF ANY, SEPARATELY.

COMMERCIAL POLICY



COMMERCIAL LINES POLICY

01025610





UNITED FIRE & CASUALTY COMPANY

118 Second Avenue SE
P.O. Box 73909
Cedar Rapids, IA 52407-3909

A handwritten signature in cursive script that reads 'John A. Rife'.

President

A handwritten signature in cursive script that reads 'Neal R. Johnson'.

Secretary

A STOCK INSURANCE COMPANY

UNITED FIRE & CASUALTY COMPANY
 PO Box 73909, Cedar Rapids, IA 52407

0104

POLICY NUMBER: 20104684

ACCOUNT NUMBER: 3000059273 (2) COMMERCIAL GENERAL LIABILITY
 DIRECT BILL - COMMERCIAL GENERAL LIABILITY COVERAGE PART

ISSUE DATE 09-17-2007 CLM REPLACEMENT OF 0104 20104684 DECLARATIONS AMENDED 10/01/2007

NAMED RIVERSIDE PLACE OWNERS ASSOCIATION INC INSURED AND C/O PAULA BOYD MAILING PO BOX 1760 ADDRESS FRISCO CO 80443-1760	AGENCY & CODE 021501 ARROW INS MANAGEMENT PO BOX 5000 FRISCO CO 80443
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POLICY 12:01 A.M. Standard time FROM: 10-01-2007 TO: 10-01-2008
 PERIOD: at your mailing address shown above. And for successive policy periods as stated below.

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period, subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will terminate after any statutorily required notices are mailed to you. An insufficient funds check is not considered payment.

LIMITS OF INSURANCE	
GENERAL AGGREGATE LIMIT (Other than Products-Completed Operations)	\$ 1,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$ 1,000,000
PERSONAL AND ADVERTISING INJURY LIMIT (Any one person or organization)	\$ EXCLUDED
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

RETROACTIVE DATE (CG 00 02 Only) Coverage A of this insurance does not apply to "bodily injury" or "property damage" which occurs before the Retroactive Date, if any, shown here. (enter date or "None" if no Retroactive Date applies)
 NONE

BUSINESS DESCRIPTION HOMEOWNER ASSOCIATION
 FORM OF BUSINESS: ___ Individual ___ Joint Venture ___ Partnership ___ Corporation X Other NON-PROFIT ORG

Classifications and Locations of All Premises You Own, Rent or Occupy	Codes	Premium Basis	Rates		Advance Premiums	
			Pr/CO	All Other	Pr/CO	All Other
CO LOC# 01 RIVERSIDE PLACE FRISCO, CO 80443						
STREETS ROADS HIGHWAYS BRIDGES MAINT HAZARD ONLY INCL EA MILE 48727T)		1 INCL	F/C	INCL		50
TOWNHOUSES OR SIMILAR ASSOC (ASSOC RISK ONLY) 68500U)		22 INCL	F/C	INCL		824

PREMIUM BASIS DEFINITIONS a) Area per 1000 sq ft c) Total Cost per \$1000 g) Gallons per 1000 m) Admissions per 1000 p) Payroll per \$1000 s) Gross Sales per \$1000 t) Defined Above u) Units per unit

Premium Charge Forms SEE UW7002	Advance Premium	Premium Charge Forms	Advance Premium
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Other Forms SEE UW7002

Amend Reason REJECTED CERTIFIED ACTS OF TERRORISM EFF 10/01/2007

PREMIUM FOR THIS COVERAGE PART \$ 874
 Endorsement Adjustment Premium \$ 17 RETURN

This Declarations Page supersedes and replaces any preceding declarations page bearing the same policy number for this policy period. X
 (COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

CG 70 01 02 05

02025620



POLICY NUMBER: 20104684

COMMERCIAL GENERAL LIABILITY SUPPLEMENTAL DECLARATIONS - ADDITIONAL INSUREDS

Schedule of Additional Insureds	Premium
TOWNHOUSE ASSOCIATIONS CG2017 -COLORADO	Incl

CG 71 54 01 07

03025630



POLICY NUMBER:

20104684

FORMS SUPPLEMENTAL DECLARATIONS

Other Forms

Applicable to the state of Colorado

CG0001(12-04) COMM GENERAL LIAB COVG FORM
 CG0067(03-05) EXCL-VIOLATION OF STATUTES THAT GOVERN EMAIL FAX
 CG2017(10-93) ADDL INSURED-TOWNHOUSE ASSOC
 CG2138(11-85) EXCL-PERSONAL & ADVERTISING INJURY
 CG2144(07-98) LIMITATION OF COVG TO DESIGNATED PREMISES/PROJECT
 CG2147(07-98) EMPLOYMENT-RELATED PRACTICES EXCL
 CG2149(09-99) TOTAL POLLUTION EXCL END
 CG2150(09-89) AMENDMENT OF LIQUOR LIAB EXCL
 CG2167(12-04) FUNGI/BACTERIA EXCL
 *CG2175(12-02) EXCL OF CERTIFIED ACTS OF TERRORISM & OTHER ACTS
 CG2196(03-05) SILICA/SILICA-RELATED DUST EXCL
 CG2250(11-88) EXCL-FAILURE TO SUPPLY
 *CG7001(02-05) COMMERCIAL GENERAL LIABILITY COVERAGE PART
 CG7079(02-99) DISCRIMINATION EXCLUSION
 *CG7154(01-07) COMM GENERAL LIAB SUPPLEMENTAL DECS-ADDL INSUREDS
 CG7155(01-07) ABUSE/MOLESTATION EXCL
 IL-0021(07-02) NUCLEAR ENERGY LIAB EXCL END
 IL0017(11-98) COMMON POLICY CONDITIONS
 IL0228(04-06) CO-CHGS CANCEL & NONRENEW
 IL7009(04-91) AMENDATORY END PUNITIVE/EXEMPLARY DAMAGES EXCLUSIO
 IL7068(08-04) EXCLUSION-LEAD-HAZARDOUS PROPERTIES
 IL7069(08-04) EXCLUSION-UNDERGROUND STORAGE TANKS
 IL7070(08-04) ABSOLUTE ASBESTOS EXCLUSION
 ST1609(01-07) NOTICE ABUSE/MOLESTATION EXCL
 *UW7002(04-96) FORMS SUPPLEMENTAL DECLARATION

UW 70 02 04 96

04025640



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM AND OTHER ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

A. The following exclusion is added:

This insurance does not apply to:

TERRORISM

"Any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism" or an "other act of terrorism". However, with respect to an "other act of terrorism", this exclusion applies only when one or more of the following are attributed to such act:

1. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the terrorism and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or
2. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
 - a. Physical injury that involves a substantial risk of death; or
 - b. Protracted and obvious physical disfigurement; or
 - c. Protracted loss of or impairment of the function of a bodily member or organ; or
3. The terrorism involves the use, release or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or

4. The terrorism is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
5. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the terrorism was to release such materials.

With respect to this exclusion, Paragraphs 1. and 2. describe the thresholds used to measure the magnitude of an incident of an "other act of terrorism" and the circumstances in which the threshold will apply for the purpose of determining whether this exclusion will apply to that incident.

B. The following definitions are added:

1. For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under any Coverage Part to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "injury" or "environmental damage" as may be defined in any applicable Coverage Part.
2. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act of 2002. The federal Terrorism Risk Insurance Act of 2002 sets forth the following criteria for a "certified act of terrorism":
 - a. The act resulted in aggregate losses in excess of \$5 million; and



- b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- 3. "Other act of terrorism" means a violent act or an act that is dangerous to human life, property or infrastructure that is committed by an individual or individuals and that appears to be part of an effort to coerce a civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not certified as a terrorist act pursuant to the federal Terrorism Risk Insurance Act of 2002. Multiple incidents of an "other act of terrorism" which occur within a seventy-two hour period and appear to be carried out in concert or to have a related purpose or common leadership shall be considered to be one incident.
- C. In the event of any incident of a "certified act of terrorism" or an "other act of terrorism" that is not subject to this exclusion, coverage does not apply to any loss or damage that is otherwise excluded under this Coverage Part.

SUMMARY OF INSURANCE

For: **Riverside Place Owners Assoc**
C/O Paula Boyd
PO Box 1760
Frisco, CO
80443

Prepared: **08/31/07**
Arrow Insurance Mgt. Inc.
695 Summit Blvd #E
P.O. Box 5000
Frisco, CO
80443 970-668-3500

Coverage	Amount	Company	Policy No	Eff	Exp	Premium
General Liability		United Fire & Casualty Ins Co	20104684	10/01/07	10/01/08	891.00
Occurrence						
General Aggregate	1,000,000					
Products/Completed Oper. Aggr.	1,000,000					
Personal & Advertising Injury	EXCLUDED					
Each Occurrence	1,000,000					
Damage to Rented Premises	100,000					
Medical Expense (Any One Person)	5,000					
Other Coverages, Restrictions, And/Or Endorsements						
* Terrorism is included						
001 STREETS ROADS HIGHWAYS BRIDGES MAINT HAZ						
ARD ONLY INCL PR/CO						
Class Code : 48727						
Premium Basis : 1						
(T) OTHER						
001 TOWNHOUSES OR SIMILAR ASSOC (ASSOC RISK						
ONLY) INCL PR/CO						
Class Code : 68500						
Premium Basis : 22						
(U) UNIT - PER UNIT						