



STATE FARM FIRE AND CASUALTY COMPANY  
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

3 Ravinia Drive  
Atlanta GA 30346-2117

**Named Insured**

AT1 001092 3125 M-20-2158-FAD1 F V  
MONTCLAIR SUBDIVISION HOA  
PO BOX 812  
PALISADE CO 81526-0812



**RENEWAL DECLARATIONS**

<b>Policy Number</b>	96-BV-K617-4	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	DEC 28 2020	DEC 28 2021
The policy period begins and ends at 12:01 am standard time at the premises location.		

**Agent and Mailing Address**

ERIC LUSBY INSURANCE AGCY INC  
2584 PATTERSON RD STE 1  
GRAND JCT CO 81505-1451

PHONE: (970) 242-0156

**Residential Community Association Policy**

**Automatic Renewal** - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: HOMEOWNERS ASSOCIATION

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

POLICY PREMIUM \$ 625.00  
Minimum Premium

Discounts Applied:  
Renewal Year  
Claim Record

Prepared  
OCT 30 2020  
CMP-4000

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for MONTCLAIR SUBDIVISION HOA  
Policy Number 96-BV-K617-4

This Policy does not provide any SECTION I - PROPERTY coverage

SECTION II - LOCATION SCHEDULE

Location Number	Location of Described Premises
001	844 MONTCLAIR DR PALISADE CO 81526-8403

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for MONTCLAIR SUBDIVISION HOA  
Policy Number 96-BV-K617-4



Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

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FORMS AND ENDORSEMENTS

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CMP-4100	Businessowners Coverage Form
FE-6999.2	*Terrorism Insurance Cov Notice
CMP-4550	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4206.1	Amendatory Endorsement
CMP-4815	Directors/Officers Endorsement
FE-3650	Actual Cash Value Endorsement
CMP-4561.1	Policy Endorsement
	* New Form Attached

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This policy is issued by the State Farm Fire and Casualty Company.

## Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

*Lynne M. Youell*  
Secretary

*Michael F. Tipton*  
President

Prepared  
OCT 30 2020  
CMP-4000

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**RENEWAL DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for MONTCLAIR SUBDIVISION HOA**  
**Policy Number 96-BV-K617-4**

**NOTICE TO POLICYHOLDER:**

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

**Your coverage amount....**

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc.<sup>®</sup> using information you provide about your structure. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your structure. State Farm does not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.

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OCT 30 2020  
CMP-4000

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In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015, this disclosure is part of your policy.

## **FE-6999.2 POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE**

Coverage for acts of terrorism is not excluded from your current policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals 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. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on

January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

FE-6999.2

StateFarm



STATE FARM FIRE AND CASUALTY COMPANY

3 Ravinia Drive  
Atlanta GA 30346-2117ST-1  
0101-1001001092 3125  
MONTCLAIR SUBDIVISION HOA  
PO BOX 812  
PALISADE CO 81526-0812

M-20-2158-FAD1

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## BALANCE DUE NOTICE

POLICY NUMBER 96-BV-K617-4  
Residential Community Association Policy

DATE DUE	PLEASE PAY THIS AMOUNT
DEC 28 2020	\$625.00

Full payment by Date Due continues this policy to DEC 28 2021

PREMIUM	\$	625.00
AMOUNT DUE	\$	625.00

Location: 844 MONTCLAIR DR  
PALISADE CO 81526-8403

Important Message(s)

Agent ERIC LUSBY INSURANCE AGCY INC  
Telephone (970) 242-0156

↓ Please fold and tear here ↓

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See reverse for important information.  
Please keep this part for your record.  
Prepared OCT 30 2020

MOVING? PLEASE SEE YOUR STATE FARM AGENT.

M-2158-FAD1

INSURED MONTCLAIR SUBDIVISION HOA

POLICY NUMBER 96-BV-K617-4 CONDOMINIUM

PLEASE RETURN THIS PART WITH YOUR  
CHECK MADE PAYABLE TO STATE FARM

DATE DUE	PLEASE PAY THIS AMOUNT
DEC 28 2020	\$625.00

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State Farm Insurance Companies  
P.O. Box 680001  
Dallas, TX 75368-0001

For office use only

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(013091)

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Prepared: OCT 30 2020  
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FIRE BAL DUE

\$625.00

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