



Common Policy Declarations

Named Insured & Mailing Address

PINE GROVE PATIO HOMES
ASSOCIATION
PO Box 1670
Gunnison, CO 81230-1670

Agent Mailing Address & Phone No.

(719) 254-7828
VAN DYK INSURANCE AGENCY, INC
PO Box 327
Rocky Ford, CO 81067-0327

Named Insured Is: CORPORATION

Named Insured Business Is: CONDOMINIUM 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.

SUMMARY OF COVERAGE PARTS AND CHARGES

This policy consists of this Common Policy Declarations page, Common Policy Conditions, Coverage Parts (which consist of coverage forms and other applicable forms and endorsements, if any, issued to form a part of them) and any other forms and endorsements issued to be part of this policy.

COVERAGE PART	CHARGES
Commercial Property	\$6,407.00
Commercial General Liability	\$885.00
Condominium Association Directors and Officers Liability	\$264.00

<i>Total Charges for all of the above coverage parts:</i>	\$7,556.00
<i>Certified Acts of Terrorism Coverage:</i>	\$149.00
	(Included)

Note: This is not a bill

IMPORTANT MESSAGES

- This policy is auditable. Please refer to the conditions of the policy for details or contact your agent.
- Notice: The Employment-Related Practices Exclusion CG 21 47 is added to this policy to clarify there is no coverage for liability arising out of employment-related practices. Please read this endorsement carefully.

Issue Date 08/12/25

Authorized Representative

To report a claim, call your Agent or 1-800-366-6446

DS 70 21 11 16



Common Policy Declarations

Named Insured	Agent
PINE GROVE PATIO HOMES ASSOCIATION PO Box 1670 Gunnison, CO 81230-1670	(719) 254-7828 VAN DYK INSURANCE AGENCY, INC PO Box 327 Rocky Ford, CO 81067-0327

SUMMARY OF LOCATIONS

This policy provides coverage for the following under one or more coverage parts. Please refer to the individual Coverage Declarations Schedules, or, the individual Coverage Forms for locations or territory definition for that specific Coverage Part.

- 0001 100 Shavano Dr, Gunnison, CO 81230-9208
- 0002 104 Shavano Dr, Gunnison, CO 81230-9208
- 0003 108 Shavano Dr, Gunnison, CO 81230-9208

POLICY FORMS AND ENDORSEMENTS

This section lists the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 00 01 04 13	Commercial General Liability Coverage Form - Occurrence
CG 20 04 11 85	Additional Insured - Condominium Unit Owners
CG 21 06 12 23	Exclusion - Access Or Disclosure Of Confidential Or Personal Material Or Information
CG 21 47 12 07	Employment-Related Practices Exclusion
CG 21 67 12 04	Fungi or Bacteria Exclusion
CG 21 70 01 15	Cap on Losses from Certified Acts of Terrorism

In witness whereof, we have caused this policy to be signed by our authorized officers.

Damon Hart
Secretary

Hamid Mirza
President

To report a claim, call your Agent or 1-844-325-2467
DS 70 21 11 16



Common Policy Declarations

Named Insured	Agent
PINE GROVE PATIO HOMES ASSOCIATION PO Box 1670 Gunnison, CO 81230-1670	(719) 254-7828 VAN DYK INSURANCE AGENCY, INC PO Box 327 Rocky Ford, CO 81067-0327

POLICY FORMS AND ENDORSEMENTS - CONTINUED

This section lists all of the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 21 76 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
CG 21 88 01 15	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
CG 24 26 04 13	Amendment of Insured Contract Definition
CG 40 35 12 23	Exclusion - Cyber Incident
CG 81 27 01 05	Condominium Association Directors and Officers Liability Coverage Form
CG 84 99 08 09	Non-Cumulation Liability Limits Same Occurrence
CG 88 10 04 13	Commercial General Liability Extension
CG 88 77 12 08	Medical Expense At Your Request Endorsement
CG 88 86 12 08	Exclusion - Asbestos Liability
CG 92 48 01 16	Sexual Misconduct or Abuse Exclusion
CG 92 86 08 17	Homeowners Association and Townhouse Association Amendatory Endorsement
CG 93 74 03 22	Exclusion - PFC/PFAS
CG 93 75 12 23	Cyber Suite Coverage Endorsement
CG 93 81 11 22	Exclusion - Biometric Information Privacy Claim
CG 93 88 03 23	Colorado Changes - Cyber Suite Coverage Endorsement
CG 94 33 05 24	Amendment Of Representations Condition
CG 94 59 06 25	Exclusion - Silica
CP 00 17 10 12	Condominium Association Coverage Form
CP 00 90 07 88	Commercial Property Conditions
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 04 11 10 12	Protective Safeguards
CP 10 30 10 12	Causes of Loss - Special Form

To report a claim, call your Agent or 1-844-325-2467

DS 70 21 11 16



Common Policy Declarations

Named Insured	Agent
PINE GROVE PATIO HOMES ASSOCIATION PO Box 1670 Gunnison, CO 81230-1670	(719) 254-7828 VAN DYK INSURANCE AGENCY, INC PO Box 327 Rocky Ford, CO 81067-0327

POLICY FORMS AND ENDORSEMENTS - CONTINUED

This section lists all of the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CP 10 34 10 12	Exclusion of Loss Due To By-Products of Production or Processing Operations (Rental Properties)
CP 88 04 03 10	Removal Permit
CP 88 10 02 15	Property Extension Plus
CP 88 44 02 15	Equipment Breakdown Coverage Endorsement
CP 90 59 12 12	Identity Theft Administrative Services and Expense Coverage
CP 92 01 05 17	Property Anti-Stacking Endorsement
CP 92 12 12 20	Cyber Incident Exclusion
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 01 25 11 13	Colorado Changes - Civil Union
IL 01 69 09 07	Colorado Changes - Concealment, Misrepresentation or Fraud
IL 02 28 09 07	Colorado Changes - Cancellation and Nonrenewal
IL 09 35 07 02	Exclusion of Certain Computer-Related Losses
IL 09 52 01 15	Cap On Losses From Certified Acts Of Terrorism
IL 09 96 01 07	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
IL 88 15 07 12	Conditional Exclusion of Terrorism - Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
IL 88 36 01 15	Cap On Losses From Certified Acts Of Terrorism
IL 88 38 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
IL 88 53 11 20	Actual Cash Value

To report a claim, call your Agent or 1-844-325-2467

DS 70 21 11 16



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 69 42 39 43
Policy Period:
From 08/24/2025 To 08/24/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Declarations

Named Insured

Agent

PINE GROVE PATIO HOMES
ASSOCIATION

(719) 254-7828
VAN DYK INSURANCE AGENCY, INC

SUMMARY OF CHARGES

Explanation of Charges	DESCRIPTION	PREMIUM
	Property Schedule Totals	\$6,261.00
	Certified Acts of Terrorism Coverage	\$144.00
	Colorado Hazard Mitigation Fee	\$2.00

Total Advance Charges: \$6,407.00

Note: This is not a bill

To report a claim, call your Agent or 1-844-325-2467

DS 70 22 01 08



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 69 42 39 43
Policy Period:
From 08/24/2025 To 08/24/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Declarations Schedule

Named Insured

Agent

PINE GROVE PATIO HOMES
ASSOCIATION

(719) 254-7828
VAN DYK INSURANCE AGENCY, INC

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

Insurance at the described premises applies only for coverages for which a limit of insurance is shown. Optional coverages apply only when entries are made in this schedule.

**0001 100 Shavano Dr
102 Shavano Dr
Gunnison, CO 81230-9208**

**Property
Characteristics**

Description:

Construction: Frame

**Building
Coverage**

Occupancy: Condominiums-Residential - (Association Risk Only) -
Without Mercantile Occupancies - Up To 10 Units

Description

Limit of Insurance - Replacement Cost \$697,719

Coinsurance 80%

Covered Causes of Loss

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated \$2,500

Premium \$2,059.00

**Equipment
Breakdown
Coverage**

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 01 08



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 69 42 39 43
Policy Period:
From 08/24/2025 To 08/24/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Declarations Schedule

Named Insured

Agent

PINE GROVE PATIO HOMES
ASSOCIATION

(719) 254-7828
VAN DYK INSURANCE AGENCY, INC

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

This Equipment Breakdown insurance applies to the coverages shown for this location. The Equipment Breakdown limit(s) of insurance and deductible are included in, and not in addition to, the limits and deductible shown for the Building, Your Business Personal Property, Your Business Personal Property of Others, Tenants Improvements and Betterments, Business Income and Extra Expense, Business Income Without Extra Expense, and Extra Expense coverages.

Premium **\$70.00**

**0002 104 Shavano Dr
106 Shavano Dr
Gunnison, CO 81230-9208**

**Property
Characteristics**

Description:

Construction: Frame

**Building
Coverage**

Occupancy: Condominiums-Residential - (Association Risk Only) -
Without Mercantile Occupancies - Up To 10 Units

Description

Limit of Insurance - Replacement Cost **\$617,336**

Coinsurance **80%**

Covered Causes of Loss

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated **\$2,500**

Premium **\$1,864.00**

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 01 08



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 69 42 39 43
Policy Period:
From 08/24/2025 To 08/24/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Declarations Schedule

Named Insured

Agent

PINE GROVE PATIO HOMES
ASSOCIATION

(719) 254-7828
VAN DYK INSURANCE AGENCY, INC

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

*Continuation of 104 Shavano Dr
106 Shavano Dr
Gunnison, CO 81230-9208*

**Equipment
Breakdown
Coverage**

This Equipment Breakdown insurance applies to the coverages shown for this location. The Equipment Breakdown limit(s) of insurance and deductible are included in, and not in addition to, the limits and deductible shown for the Building, Your Business Personal Property, Your Business Personal Property of Others, Tenants Improvements and Betterments, Business Income and Extra Expense, Business Income Without Extra Expense, and Extra Expense coverages.

Premium **\$62.00**

**0003 108 Shavano Dr
110 Shavano Dr
Gunnison, CO 81230-9208**

**Property
Characteristics**

Description:

Construction: Frame

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 01 08



Commercial Property Declarations Schedule

Named Insured

Agent

PINE GROVE PATIO HOMES
ASSOCIATION

(719) 254-7828
VAN DYK INSURANCE AGENCY, INC

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

*Continuation of 108 Shavano Dr
110 Shavano Dr
Gunnison, CO 81230-9208*

**Building
Coverage**

Occupancy: Condominiums-Residential - (Association Risk Only) -
Without Mercantile Occupancies - Up To 10 Units

Description

Limit of Insurance - Replacement Cost \$628,984

Coinsurance 80%

Covered Causes of Loss

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated \$2,500

Premium \$1,881.00

**Equipment
Breakdown
Coverage**

This Equipment Breakdown insurance applies to the coverages shown for this location. The Equipment Breakdown limit(s) of insurance and deductible are included in, and not in addition to, the limits and deductible shown for the Building, Your Business Personal Property, Your Business Personal Property of Others, Tenants Improvements and Betterments, Business Income and Extra Expense, Business Income Without Extra Expense, and Extra Expense coverages.

Premium \$63.00

SUMMARY OF OTHER PROPERTY COVERAGES

**Identity Theft
Administrative
Services
And Expense Coverage**

Description

Limit of Insurance See Endorsement CP9059

Premium \$12.00

To report a claim, call your Agent or 1-844-325-2467



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 69 42 39 43
Policy Period:
From 08/24/2025 To 08/24/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Declarations Schedule

Named Insured	Agent
PINE GROVE PATIO HOMES ASSOCIATION	(719) 254-7828 VAN DYK INSURANCE AGENCY, INC

SUMMARY OF OTHER PROPERTY COVERAGES - continued

Property Extension Endorsement	Description	Premium
	Property Extension Plus	\$250.00
Commercial Property Schedule Total:		\$6,261.00

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 01 08



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 69 42 39 43
Policy Period:
From 08/24/2025 To 08/24/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial General Liability Declarations

Basis: Occurrence

Named Insured

Agent

PINE GROVE PATIO HOMES
ASSOCIATION

(719) 254-7828
VAN DYK INSURANCE AGENCY, INC

SUMMARY OF LIMITS AND CHARGES

Commercial General Liability Limits of Insurance	DESCRIPTION	LIMIT
	Each Occurrence Limit	1,000,000
	Damage To Premises Rented To You Limit (Any One Premises)	300,000
	Medical Expense Limit (Any One Person)	15,000
	Personal and Advertising Injury Limit	1,000,000
	General Aggregate Limit (Other than Products - Completed Operations)	2,000,000
	Products - Completed Operations Aggregate Limit	2,000,000

Explanation of Charges	DESCRIPTION	PREMIUM
	General Liability Schedule Totals	881.00
	Certified Acts of Terrorism Coverage	4.00

Total Advance Charges: \$885.00

Note: This is not a bill

To report a claim, call your Agent or 1-844-325-2467

DS 70 22 01 08



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 69 42 39 43
Policy Period:
From 08/24/2025 To 08/24/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial General Liability Declarations Schedule

Named Insured	Agent
PINE GROVE PATIO HOMES ASSOCIATION	(719) 254-7828 VAN DYK INSURANCE AGENCY, INC

SUMMARY OF CLASSIFICATIONS - BY LOCATION

**0001 100 Shavano Dr
102 Shavano Dr
Gunnison, CO 81230-9208**

Insured: PINE GROVE PATIO HOMES

CLASSIFICATION - 62003
Condominiums - Residential - (Association Risk Only)
Products-Completed Operations Are Subject To The General
Aggregate Limit.

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / PER EACH	PREMIUM
Premise/Operations	2 Number of Units	99.560	\$199.00
<i>Total:</i>			<i>Included</i>

**0002 104 Shavano Dr
106 Shavano Dr
Gunnison, CO 81230-9208**

Insured: PINE GROVE PATIO HOMES

CLASSIFICATION - 62003
Condominiums - Residential - (Association Risk Only)
Products-Completed Operations Are Subject To The General
Aggregate Limit.

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / PER EACH	PREMIUM
Premise/Operations	2 Number of Units	99.560	\$199.00
<i>Total:</i>			<i>Included</i>

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 10 16



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 69 42 39 43
Policy Period:
From 08/24/2025 To 08/24/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial General Liability Declarations Schedule

Named Insured	Agent
PINE GROVE PATIO HOMES ASSOCIATION	(719) 254-7828 VAN DYK INSURANCE AGENCY, INC

SUMMARY OF CLASSIFICATIONS - BY LOCATION - continued

**0003 108 Shavano Dr
110 Shavano Dr
Gunnison, CO 81230-9208**

Insured: PINE GROVE PATIO HOMES

CLASSIFICATION - 62003
Condominiums - Residential - (Association Risk Only)
Products-Completed Operations Are Subject To The General
Aggregate Limit.

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / PER EACH	PREMIUM
Premise/Operations	2 Number of Units	99.560	\$199.00
<i>Total:</i>			<i>Included</i>

SUMMARY OF OTHER COVERAGE

Cyber Suite

DESCRIPTION	
Annual Aggregate Limit:	\$50,000
Deductible Per Occurrence:	\$1,000
DATA COMPROMISE RESPONSE EXPENSES	Included
DESCRIPTION	
Sublimit Per Occurrence:	
Public Relations:	\$10,000
Reputational Harm	\$10,000
COMPUTER ATTACK	Included
DESCRIPTION	
Sublimit Per Occurrence:	
Public Relations:	\$10,000

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 10 16



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 69 42 39 43
Policy Period:
From 08/24/2025 To 08/24/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial General Liability Declarations Schedule

Named Insured	Agent
PINE GROVE PATIO HOMES ASSOCIATION	(719) 254-7828 VAN DYK INSURANCE AGENCY, INC

SUMMARY OF OTHER COVERAGE - CONTINUED

Cyber Suite

Sublimated Coverages Per Occurrence:

DESCRIPTION	
Cyber Extortion:	\$10,000

REWARD PAYMENTS **Included**

DESCRIPTION	
Sublimit Per Policy Period:	\$25,000

PRIVACY INCIDENT LIABILITY **Included**

DESCRIPTION	
Privacy Incident Defense	
Privacy Incident Liability	

NETWORK SECURITY LIABILITY **Included**

DESCRIPTION	
Network Security Defense	
Network Security Liability	

ELECTRONIC MEDIA LIABILITY **Included**

DESCRIPTION	
Electronic Media Defense	
Electronic Media Liability	

Premium **\$284.00**

Commercial General Liability Schedule Total **\$881.00**

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 10 16



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 69 42 39 43
Policy Period:
From 08/24/2025 To 08/24/2026
12:01 am Standard Time
at Insured Mailing Location

**Condominium Association Directors
And Officers Liability
Declarations**
Basis: Occurrence

Named Insured

Agent

PINE GROVE PATIO HOMES
ASSOCIATION

(719) 254-7828
VAN DYK INSURANCE AGENCY, INC

SUMMARY OF LIMITS AND CHARGES

Condominium Association Directors and Officers Liability Limits of Insurance	DESCRIPTION	LIMIT
	Each Wrongful Act	1,000,000
	Aggregate Limit	2,000,000

Explanation of Charges	DESCRIPTION	PREMIUM
	Condominium Association Directors And Officers Liability	263.00
	Certified Acts of Terrorism Coverage	1.00

Total Advance Charges: \$264.00
Note: This is not a bill

SUMMARY OF LOCATIONS YOU OWN, RENT, OR OCCUPY

100 Shavano Dr, Gunnison, CO 81230-9208

104 Shavano Dr, Gunnison, CO 81230-9208

108 Shavano Dr, Gunnison, CO 81230-9208

To report a claim, call your Agent or 1-844-325-2467

DS 70 22 01 08



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 69 42 39 43
Policy Period:
From 08/24/2025 To 08/24/2026
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**Condominium Association Directors
And Officers Liability
Declarations Schedule**

Named Insured	Agent
PINE GROVE PATIO HOMES ASSOCIATION	(719) 254-7828 VAN DYK INSURANCE AGENCY, INC

SUMMARY OF CLASSIFICATIONS - BY LOCATION

**100 Shavano Dr
102 Shavano Dr
Gunnison, CO 81230-9208**

Insured: PINE GROVE PATIO HOMES

CLASSIFICATION - 73145
Condominium Association Directors And Officers Liability
Non-Profit

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / EACH UNIT	PREMIUM
Errors and Omissions	2 Unit(s)	7.000	\$14.00
<i>Total:</i>			<i>\$14.00</i>

**104 Shavano Dr
106 Shavano Dr
Gunnison, CO 81230-9208**

Insured: PINE GROVE PATIO HOMES

CLASSIFICATION - 73145
Condominium Association Directors And Officers Liability
Non-Profit

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / EACH UNIT	PREMIUM
Errors and Omissions	2 Unit(s)	7.000	\$14.00
<i>Total:</i>			<i>\$14.00</i>

To report a claim, call your Agent or 1-844-325-2467

DS 70 22 01 08



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 69 42 39 43
Policy Period:
From 08/24/2025 To 08/24/2026
12:01 am Standard Time
at Insured Mailing Location

Condominium Association Directors And Officers Liability Declarations Schedule

Named Insured	Agent
PINE GROVE PATIO HOMES ASSOCIATION	(719) 254-7828 VAN DYK INSURANCE AGENCY, INC

SUMMARY OF CLASSIFICATIONS - BY LOCATION - continued

**108 Shavano Dr
110 Shavano Dr
Gunnison, CO 81230-9208**

Insured: PINE GROVE PATIO HOMES

CLASSIFICATION - 73145
Condominium Association Directors And Officers Liability
Non-Profit

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / EACH UNIT	PREMIUM
Errors and Omissions	2 Unit(s)	7.000	\$14.00
Minimum Premium Adjustment			\$221.00
<i>Total:</i>			\$235.00

Condominium Association Directors Schedule Total **\$263.00**

To report a claim, call your Agent or 1-844-325-2467

DS 70 22 01 08