

2/22/2005

First MainStreet Insurance P.O. Box 847 Longmont, CO 80502 303,776.5122 Phone www.firstmainstreet.com

Fox Hill HOA P O Box 425 Longmont, CO 80502

RE:

Auto Owners Insurance Co.

Package Policy #74395985

Effective: 03/01/2005 to 03/01/2006

Dear Members of the Board of Directors:

Enclosed is the renewal policy for Fox Hill Homeowners Association.

The renewal policy is providing the same coverage as the expiring policy. Coverage provided includes:

Property - Fences, Signs - \$30,000.

Liability - \$1,000,000 each occurrence

\$2,000,000 Aggregate

\$1,000,000 Personal and Advertising Injury

\$ 50,000 Fire Damage Limit

\$ 5,000 Medical Expense Limit (each person)

Directors and Officers Liability - \$1,000,000 each occurrence \$1,000,000 Aggregate Limit

Should you have any questions regarding the renewal or your insurance program, please give me a call.

Regards,

Bob Gleason



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RE:

Auto Owners Insurance Co. Package Policy #74395985

Effective: 03/01/2005 to 03/01/2006

Dear Clarence:

This letter confirms our conversation of today whereby you have requested the following changes be made to the current policy:

1. The name will be changed to Fox Hill 2nd & 3rd Filing Homeowners Association.

The policy will be changed to reflect the number of signs to be covered as 6, in lieu of 5.

Thank you for visiting with me regarding these changes.

Regards.

Bob Gleason