



CERTIFICATE OF LIABILITY INSURANCE

STANT-1

OP ID: DG

DATE (MM/DD/YYYY)

03/07/2016

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).

PRODUCER Cherry Creek Ins. Agency, Inc. Suite 500 5660 Greenwood Plaza Blvd. Greenwood Village, CO 80111 Patricia A. Wilderotter	CONTACT NAME: HOA Certificate Team	
	PHONE (A/C, No, Ext): 303-799-0110	FAX (A/C, No): 303-799-0156
	E-MAIL ADDRESS: Certificate@thinkccig.com	
INSURED Stanton Farms Townhomes Association %LCM Property Management, Inc. 1776 S Jackson St, Suite 300 Denver, CO 80210	INSURER(S) AFFORDING COVERAGE	
	INSURER A: Travelers Group	
	INSURER B: Great American Ins Company	
	INSURER C:	
	INSURER D:	
	INSURER E:	
		NAIC # 24775


COVERAGES**CERTIFICATE 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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			6806F44135A	03/17/2016	03/17/2017	EACH OCCURRENCE \$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000
							MED EXP (Any one person) \$ 5,000
							PERSONAL & ADV INJURY \$ 1,000,000
							GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS - COMP/OP AGG \$ 2,000,000
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			6806F44135A	03/17/2016	03/17/2017	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			UM3842794	03/17/2016	03/17/2017	EACH OCCURRENCE \$ 5,000,000
							AGGREGATE \$ 5,000,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y / N <input type="checkbox"/> N / A						PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>
E.L. EACH ACCIDENT \$							
E.L. DISEASE - EA EMPLOYEE \$							
E.L. DISEASE - POLICY LIMIT \$							
A	Property Special / 100% RC			6806F44135A 42 BLDGS / 189 UNITS	03/17/2016	03/17/2017	Blkt Bldg 30,182,777 Ded* 5,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

Proof of Coverage	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

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NOTEPAD

INSURED'S NAME **Stanton Farms Townhomes**STANT-1
OP ID: DGPAGE 2
Date **03/07/2016**

Travelers Policy #6806F44135A includes:

*2% Wind/Hail Deductible
Ordinance or Law: Cov A Included; Cov B \$25,000; Cov C \$25,000
Equipment Breakdown
General Liability includes Separation of Insureds clause

COVERAGE: Directors & Officers Liability
INSURER: Great American Insurance Company
POLICY #: EPP3303009 Claims Made prior & pending litigation date 03/17/11
EFFECTIVE: 03/17/16 - 03/17/17
LIMIT: \$1,000,000 / \$2,500 SIR

COVERAGE: Crime/Fidelity/Employee Dishonesty - INCLUDES MANAGER
INSURER: Great American Insurance Company
POLICY #: 392567400234
EFFECTIVE: 03/17/16 - 03/17/17
LIMIT: \$450,000 / \$2,500 Deductible

COVERAGE: Flood (10547 W Maplewood Dr Littleton, CO 80127)
INSURER: American Bankers Insurance Company of Florida
POLICY #: 6010291948
EFFECTIVE: 08/04/15 - 08/04/16
LIMIT: \$250,000 / \$2,000 Ded.

COVERAGE: Flood (10329 W. Fair Ave., Apt. A, Littleton, CO 80127)
INSURER: Auto Owners Insurance Company
POLICY #: 3002120849
EFFECTIVE: 05/31/15 - 05/31/16
LIMIT: Bldg. \$200,000; Contents \$8,000 / Deductible: \$1,250

COVERAGE: Flood (10329 W. Fair Ave., Apt. B, Littleton, CO 80127)
INSURER: Auto Owners Insurance Company
POLICY #: 3002123883
EFFECTIVE: 05/31/15 - 05/31/16
LIMIT: Bldg. \$200,000; Contents \$8,000 / Deductible: \$1,250

COVERAGE: Flood (10329 W. Fair Ave., Apt. C, Littleton, CO 80127)
INSURER: Auto Owners Insurance Company
POLICY #: 3002120847
EFFECTIVE: 04/18/15 - 04/18/16
LIMIT: Bldg. \$200,000; Contents \$8,000 / Deductible: \$1,250

COVERAGE: Flood (10329 W. Fair Ave., Apt. D, Littleton, CO 80127)
INSURER: Auto Owners Insurance Company
POLICY #: 3002119889
EFFECTIVE: 05/31/15 - 05/31/16
LIMIT: Bldg. \$200,000; Contents \$8,000 / Deductible: \$1,250

This coverage applies only to the named insured shown on the certificate and does not apply to any other property, business or association.

Association's Declarations includes:

If there were a covered property loss at Stanton Farms Townhomes, the master association's policy would rebuild the basic structure. Page 22, article 9.1 of Stanton Farms Townhomes' declarations state the association shall obtain insurance covering the structure and "the following types of property contained within a residence as originally installed: (a) fixtures originally installed that are part of the building or structure; and (b) appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping. The Association's policy does not cover betterments and improvements made by Owners and Owners' predecessors-in-title."