

2018-2019

0304

60434061 ***

ADDISON INSURANCE COMPANY
P.O. Box 73909
Cedar Rapids, IA 52407-3909
Phone: 800-877-5002

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

ADDISON INSURANCE COMPANY

118 2nd Ave SE
Cedar Rapids, IA 52401

RIFLE CREEKSIDE CONDOMINIUM
ASSOCIATION INC
PO BOX 3012
GLENWOOD SPRINGS CO 81602-3012

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

UNI-PAK POLICY



COMMERCIAL LINES POLICY

01037500



ADDISON INSURANCE COMPANY

PO Box 73909, Cedar Rapids IA 52407

0304

POLICY NUMBER: 60434061

ACCOUNT NUMBER:3000233420

DIRECT BILL -

ISSUE DATE 03-07-2018 BP4 REPLACEMENT OF 0304 60434061		POLICY SUMMARY	
NAMED RIFLE CREEKSIDE CONDOMINIUM INSURED ASSOCIATION INC AND ADDRESS PO BOX 3012 GLENWOOD SPRINGS CO 81602-3012		AGENCY & CODE 020347 RIFLE INSURANCE AGENCY PO BOX 1700 RIFLE CO 81650	
POLICY PERIOD:		FROM: 05-01-2018	TO: 05-01-2019

The insurance afforded under any coverage part is only in the amounts and to the extent set forth in such coverage part, subject to all terms of the policy having reference thereto.

UNI-PAK POLICY**COVERAGE PARTS**

OTHER LIABILITY

PREMIERPRO

TOTAL ADVANCE PREMIUM

PREMIUMS

\$ 800.00

\$ 4,343.00

\$ 5,143.00

This Policy Summary supersedes and replaces any preceding summary bearing the same policy number for this policy period.

X
(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

IL 70 18 12 92

INSURED COPY

03037520



ADDISON INSURANCE COMPANY
PO Box 73909, Cedar Rapids IA 52407

0304

POLICY NUMBER: 60434061

ACCOUNT NUMBER: 3000233420 (2) PREMIERPRO
DIRECT BILL - 150
ISSUE DATE 03-07-2018 BP4 REPLACEMENT OF 0304 60434061

BUSINESSOWNERS COVERAGE PART

DECLARATIONS RENEWAL EXTENSION

NAMED RIFLE CREEKSIDE CONDOMINIUM INSURED ASSOCIATION INC AND ADDRESS PO BOX 3012 GLENWOOD SPRINGS CO 81602-3012		AGENCY & CODE 020347 RIFLE INSURANCE AGENCY PO BOX 1700 RIFLE CO 81650
POLICY PERIOD: 12:01 A.M. Standard time	FROM: 05-01-2018	TO: 05-01-2019 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.

FORM OF BUSINESS: ☐ Individual ☐ Joint Venture ☐ Partnership ☒ Corporation ☐ Other

PREM/ BLDG	DESCRIBED PREMISES AND COVERAGES	LIMIT OF INSURANCE	PREMIUM
01 01	1022-1030 EAST AVE RIFLE CO 81650-3510 FRAME CONDOMINIUM-RESIDENTIAL CONDOMINIUM (ASSOCIATION RISK ONLY) BUILDING Special Causes of Loss Replacement Cost LIABILITY EQUIPMENT BREAKDOWN	1,426,800	1,912 314 Incl
02 01	1010-1020 EAST AVE RIFLE CO 81650-3510 FRAME CONDOMINIUM-RESIDENTIAL CONDOMINIUM (ASSOCIATION RISK ONLY) CONTINUED ON BP7124		

PROPERTY DEDUCTIBLE \$ 2,500

PERSONAL PROPERTY INFLATION GUARD %

ABBREVIATIONS: BLDG=BUILDING DED=DEDUCTIBLE PREM=PREMISES MC=MERIT CREDIT INCL = INCLUDED

LIABILITY AND MEDICAL EXPENSE LIMITS OF INSURANCE

GENERAL AGGREGATE LIMIT (Other than Products-Completed Operations)	PRODUCTS-COMPLETED OPERATIONS AGGREGATE	PERSONAL AND ADVERTISING INJURY (Per Person Or Organization)	LIABILITY AND MEDICAL EXPENSES PER OCCURRENCE	DAMAGE TO PREMISES RENTED TO YOU	MEDICAL EXPENSE (Any One Person)
\$ 2,000,000	\$ 2,000,000	\$ 1,000,000	\$ 1,000,000	\$ 100,000	\$ 5,000

Premium Charge Forms Advance Premium
SEE UW7002

Premium Charge Forms Advance Premium

Other Forms SEE UW7002

AMEND REASON:

PREMIUM FOR THIS COVERAGE PART \$ 4,343
Endorsement Adjustment Premium \$

This Declarations Page supersedes and replaces any preceding declarations page bearing the same policy number for this policy period.

X
(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

BP 71 23 11 17

INSURED COPY

05037540



0304

05-01-2018

POLICY NUMBER: 60434061

BUSINESSOWNERS COVERAGE PART SUPPLEMENTAL DECLARATIONS - PROPERTY

PREM/ BLDG	DESCRIBED PREMISES AND COVERAGES	LIMIT OF INSURANCE	PREMIUM
02 01	CONTINUED		
	BUILDING	1,679,600	1,747
	Special Causes of Loss		
	Replacement Cost		
	LIABILITY		370
	EQUIPMENT BREAKDOWN		Incl

BP 71 24 11 17

INSURED COPY

06037550



BUSINESSOWNERS - SUMMARY OF INCLUDED COVERAGES

*The following Coverage Highlights summary is intended for reference only and is subject to change without notice.
If there is any conflict between the policy and this summary, the provisions of the policy prevail.
Refer to the actual policy declarations, coverage forms and endorsements for a complete description of coverage.*

<u>COVERAGE</u>	<u>AMOUNT</u>
Accounts Receivable	\$25,000
Additional Insured - Managers or Lessors of Premises	Included as an Insured
Business Income	Refer to Policy
Business Income From Dependent Properties	\$5,000
Business Personal Property Limit - Seasonal Increase	25%
Civil Authority	4 Weeks
Data Processing Coverage - On Premises	\$25,000
Data Processing Coverage - Off Premises	\$10,000
Debris Removal	\$25,000
Electronic Data	\$25,000
Employee Dishonesty	\$5,000
Equipment Breakdown	Refer to the Equipment Breakdown Enhancement Endorsement for details
Extended Business Income	30 Days
Extra Expense	Refer to Policy
False Pretense Coverage	\$5,000
Fine Arts	\$10,000
Fire Department Service Charge	\$2,500
Fire Extinguisher Systems Recharge Expense	\$5,000
Forgery or Alteration	\$2,500
Fungi, Wet Rot or Dry Rot	\$15,000
Furs, Fur Garments & Garments Trimmed in Fur	\$2,500
Interruption of Computer Operations	\$10,000
Jewelry, Watches, Precious Metals and Precious & Semi-Precious Stones	\$2,500
Lock Replacement	\$500
Money Orders & Counterfeit Money	\$5,000
Money & Securities	\$10,000
Newly Acquired or Constructed Property – Buildings	\$500,000
Newly Acquired or Constructed Property – Property	\$250,000
Newly Acquired Property - Increased Amount of Days	60 Days
Ordinance or Law Coverage - Coverage 1 (Loss to Undamaged Portion of Building)	Included within the building limit
Ordinance or Law Coverage - Coverage 2 (Demolition Cost)	\$50,000
Ordinance or Law Coverage - Coverage 3 (Increased Cost of Construction)	\$50,000
Outdoor Property	\$5,000
Outdoor Signs (Attached to Buildings)	\$10,000
Patterns, Dies, Molds and Forms	\$2,500
Personal Effects	\$10,000
Personal Property Off Premises	\$20,000
Pollutant Clean Up and Removal	\$25,000
Property In Transit	\$20,000
Security Breach & Identity Services	Included
Spoilage Due to Service Interruption	\$5,000
Stamps, Tickets, Lottery Tickets and Letters of Credit	\$250
Utility Services - Direct Damage	\$10,000
Valuable Papers and Records	\$25,000
Water Back-Up and Sump Overflow	\$5,000



POLICY NUMBER:

60434061

FORMS SUPPLEMENTAL DECLARATIONS

The following coverage form(s) govern coverage that is not limited to any specific state even though they are specifically listed in only one state in the declarations.

Other Forms

Applicable to the state of Colorado

BP0003(07-13)	BUSINESSOWNERS COVG FORM
BP0181(03-15)	CO-CHGS
*BP0412(04-17)	LIMITATION OF COVG TO DESIGNATED PREMISES/PROJECT
BP0417(01-10)	EMPLOYMENT-RELATED PRACTICES EXCL
BP0483(01-10)	REMOVAL OF INSURANCE-TO-VALUE PROVISION
BP0493-(01-06)	TOTAL POLLUTION EXCL W/A HOSTILE FIRE EXCEPTION
BP0517(01-06)	EXCL-SILICA OR SILICA RELATED DUST
BP0524(01-15)	EXCL OF CERTIFIED ACTS OF TERRORISM
BP0577(01-06)	FUNGI/BACTERIA EXCL
BP0598(07-13)	AMENDMENT OF INSURED CONTRACT DEFINITION
BP1504(05-14)	EXCL-ACCESS OR DISCLOSURE OF INFORMATION
BP1701(07-13)	CONDO ASSOC COVG
*BP7001(11-17)	BUSINESSOWNERS PROPERTY PLUS END
BP7022(01-10)	ABUSE OR MOLESTATION EXCL
*BP7115(08-17)	EQUIP BREAKDOWN ENHANCEMENT END
*BP7123(11-17)	BUSINESSOWNERS COVG PART
*BP7124(11-17)	BUSINESSOWNERS COVG PART SUPPLEMENTAL DEC-PROPERTY
BP7174(08-15)	PRIMARY & NONCONTRIBUTORY-OTHER INS CONDITION
IL7009-(04-91)	AMEND ENDORSEMENT PUNITIVE/EXEMPLARY DAMAGES EXCL
IL7068(01-10)	EXCL-LEAD-HAZARDOUS PROPERTIES
IL7069(01-10)	EXCL-UNDERGROUND STORAGE TANKS
IL7070(09-12)	ABSOLUTE ASBESTOS EXCL
IL7083(08-10)	PAYMENT OF LOSSES
*ST1644(01-12)	POLICY WEBSITE STUFFER
*ST1882(06-16)	NOTICE-LOCATION & PREMISES CLARIFICATION
*UW7014(11-13)	SUMMARY OF INCLUDED COVERAGES



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATION OF COVERAGE TO DESIGNATED PREMISES, PROJECT OR OPERATION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

A. Premises: AS SHOWN ON DEC
B. Project Or Operation:
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

Section II – Liability is amended as follows:

A. Paragraph A.1.b.(1) is replaced by the following:

- (1) To "bodily injury" and "property damage" caused by an "occurrence" that takes place in the "coverage territory" only if:
 - (a) The "bodily injury" or "property damage":
 - (i) Occurs on the premises shown in the Schedule or the grounds and structures appurtenant to those premises; or
 - (ii) Arises out of the project or operation shown in the Schedule;
 - (b) The "bodily injury" or "property damage" occurs during the policy period; and

- (c) Prior to the policy period, no insured listed under Paragraph C.1. Who Is An Insured and no "employee" authorized by you to give or receive notice of an "occurrence" or claim, knew that the "bodily injury" or "property damage" had occurred, in whole or in part. If such a listed insured or authorized "employee" knew, prior to the policy period, that the "bodily injury" or "property damage" occurred, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the policy period will be deemed to have been known before the policy period.

B. Paragraph A.1.b.(2) is replaced by the following:

- (2) To "personal and advertising injury" caused by an offense committed in the "coverage territory" but only if:
 - (a) The offense arises out of your business:
 - (i) Performed on the premises shown in the Schedule; or



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESSOWNERS PROPERTY PLUS ENDORSEMENT

This endorsement modifies Insurance provided under the following:
BUSINESSOWNERS COVERAGE FORM

SECTION I – PROPERTY is amended as follows:

1. In **Section A.4.c. Limitations** the following is added:
\$250 for stamps, tickets, including lottery tickets held for sale, and letters of credit.
2. In **Section A.5.f.(1)(a) Business Income** the following is added:
The term Business Income includes "Rental Value".
3. In **Section A.5.j. Money Orders And "Counterfeit Money"** the amount of \$1,000 is deleted and replaced by \$5,000.
4. In **Section A.5.h. Pollutant Clean Up And Removal** the amount of \$10,000 is deleted and replaced by \$25,000.
5. **Section A.5.l.** is deleted as broader coverage is included in **Section 15.k.** of this endorsement.
6. In **Section A.5.p.(3) Electronic Data** the amount of \$10,000 is deleted and replaced by \$25,000.
7. In **Section A.5. Additional Coverages** the following paragraphs are added:

s. Security Breach And Identity Services

We will now provide Security Breach service to you as well as Identity services to you, your employees and household family members.* These services are administered by Identity Theft 911®.

Security Breach Services – Confidential information entrusted to you, including Social Security numbers and credit card data can sometimes be compromised. If such a security breach occurred, you might be required by law to notify the affected individuals. Identity Theft 911's Security Breach services will prepare you for the event of a potential breach and guide you through the process of notifying the affected individuals should a breach occur.

Identity Services – Identity services from Identity Theft 911® give you unlimited, one-on-one access to a highly experienced fraud specialist who will act as a personal advocate in a wide range of identity-compromising situations. Whether you have a serious identity theft crisis or need to take preventative measures regarding a lost or stolen wallet, you don't have to struggle on your own.

In the event of a security breach, identity theft or identity-related concern, you, your employees and household family members should contact United Fire Group at 1-800-343-9131 between 7:30 a.m. and 4:30 p.m. CT Monday through Friday. Please identify this call to the operator as a security breach, identity theft or identity-related concern so the call can be routed to the correct team at United Fire Group. Please have your policy number handy. United Fire Group will then connect you, your employees and household family members to Identity Theft 911® and highly trained fraud specialists will provide personal assistance.

More information about these services is available on our policyholder website at www.ufgpolicy.com, including a flyer that can be printed, e-mailed or posted on your company's bulletin board or intranet to inform employees of the free identity services available to them. We also recommend that you visit Identity Theft 911's website at www.unitedfiregroup.breachresponse.com to access the latest identity theft tips, media alerts, in-depth newsletters and more. Use the following login codes: Username: **unitedfire** Password: **UnitedFire1**

Security Breach Services cover breaches involving a maximum of 50,000 affected individuals. Security Breach Services are restricted to breaches of databases and information housed and located in the United States. Services are available only to notification recipients with a valid Social Security number. Security Breach Services are not insurance and do not reimburse for any financial losses. Using these free services does not involve filing any claims and will not affect your premium.

*Identity services are available to a spouse and/or relative under age 26 who lives in the household.



8. In **Section A.6.a.(1) Newly Acquired or Constructed Property** the amount of \$250,000 is deleted and replaced by \$500,000.

In **Section A.6.a.(2) Newly Acquired or Constructed Property** the amount of \$100,000 is deleted and replaced by \$250,000.

Section A.6.a.(3) under **Newly Acquired or Constructed Property** is deleted and replaced by the following:

(3) Business Income

You may extend your Business Income and Extra Expense Additional Coverages to apply to property at any location you acquire other than at fairs, trade shows or exhibitions.

(4) Period of Coverage

With respect to insurance provided under this Coverage Extension for Newly Acquired or Constructed Property, coverage will end when any of the following first occurs:

- (a) This policy expires;
- (b) 60 days expire after you acquire the property or begin construction of that part of the building that would qualify as Covered Property; or
- (c) You report values to us.

We will charge you the additional premium for values reported from the date you acquire the property or begin construction of that part of the building that would qualify as Covered Property.

9. In **Section A.6.b. Personal Property Off-Premises** the amount of \$10,000 is deleted and replaced by \$20,000.

10. In **Section A.6.c. Outdoor Property** the following changes are being made:

The additional perils listed below are being added but only with respect to outdoor fences and signs (other than signs attached to buildings):

- (6) Windstorm;
- (7) Hail;
- (8) Vandalism;
- (9) Malicious Mischief;
- (10) Struck by Automobile

The amount of \$2,500 is deleted and replaced by the amount of \$5,000. However, the limit of \$1,000 for any one tree, shrub or plant will remain the same.

11. In **Section A.6.d. Personal Effects** the amount of \$2,500 is deleted and replaced by \$10,000.

12. In **Section A.6.e.(3) Valuable Papers and Records** the amounts of \$5,000 and \$10,000 are deleted and replaced by \$25,000.

13. In **Section A.6.f.(2) Accounts Receivable** the amounts of \$5,000 and \$10,000 are deleted and replaced by \$25,000.

14. In **Section A.6. Coverage Extensions** the following paragraphs are added:

h. Property in Transit

You may extend the insurance provided by this coverage part to apply to your Business Personal Property in Transit more than 100 feet from the described premises. Property must be in or on a motor vehicle you own, lease or operate while between points in the coverage territory.

Loss or damage must be caused by or result from one of the following causes of loss:

- (1) Fire, lightning, explosion, windstorm or hail, riot or civil commotion, or vandalism.
- (2) Vehicle collision, upset or overturn. Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle's contact with the road bed.
- (3) "Theft" of an entire bale, case or package by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of the forced entry.

The most we will pay for loss or damage under this extension is \$20,000.



k. Utility Services – Direct Damage

We will pay up to \$10,000 unless a higher Limit of Insurance is indicated in the Declarations, for loss of or damage to Covered Property, caused by the interruption of service to the described premises. The interruption must result from direct physical loss or damage by a covered cause of loss to power supply services.

Earthquake Coverage is not included unless an Earthquake limit is indicated in the Declarations.

(1) Power Supply Services means the following types of property supplying electricity, steam or gas to the described premises:

- (a) Utility generating plants;
- (b) Switching stations;
- (c) Substations;
- (d) Transformers; and
- (e) Transmission lines.

Overhead transmission lines are not included unless they are specifically mentioned in the Declarations.

l. Ordinance or Law Coverage

Increased Cost of Construction Limit: \$50,000

Demolition Limit: \$50,000

If a higher Limit of Insurance for either of these coverages apply, it will be indicated in the Declarations.

(1) Coverage**(a) Coverage 1 – Coverage For Loss to the Undamaged Portion of the Building**

If a covered cause of loss occurs to covered building property shown in the Property Policy Coverage Part 1, we will pay for loss to the undamaged portion of the building caused by enforcement of or compliance with ordinance or law that:

- (i) Requires the demolition of parts of the same property not damaged by a covered cause of loss;
- (ii) Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and
- (iii) Is in force at the time of loss.

Coverage 1 is included within the limit of insurance applicable to the covered building property shown in the declarations. This is not additional insurance.

(b) Coverage 2 – Demolition Cost Coverage

If a covered cause of loss occurs to covered building property, we will pay the cost to demolish and clear the site of undamaged parts of the property caused by enforcement of or compliance with building, zoning or land use ordinance or law.

The coinsurance additional condition does not apply to demolition cost coverage.

(c) Coverage 3 – Increased Cost of Construction Coverage

If a covered cause of loss occurs to covered building property, we will pay for the increased cost to repair, rebuild or construct the property caused by enforcement of building, zoning or land use ordinance or law. If the property is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by zoning or land use ordinance or law.

However, we will not pay for the increased cost of construction if the building is not repaired or replaced.

The coinsurance additional condition does not apply to increased cost of construction.

(2) We will not pay under this endorsement for the costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".



- (2) The most we will pay for loss or damage to outdoor signs (other than signs attached to buildings) is \$5,000 per sign in any one occurrence.
- (3) The most we will pay for loss or damage to outdoor signs attached to buildings is \$10,000 per sign in any one occurrence.
- (4) The amounts of insurance or time period stated in the following Additional Coverages apply in accordance with the terms of such coverages and are separate from the Limit(s) of Insurance shown in the Declarations for any other coverage:
 - (a) Fire Department Service Charge;
 - (b) Pollutant Clean-up And Removal
 - (c) **Coverage 2 – Demolition Cost Coverage** found under I. Ordinance or Law Coverage;
 - (d) **Coverage 3 – Increased Cost of Construction** found under I. Ordinance or Law Coverage;
 - (e) Electronic Data;
 - (f) Business Income;
 - (g) Extra Expense;
 - (h) Civil Authority;
 - (i) Business Income from Dependent Properties;
 - (j) Interruption of Computer Operations; and
 - (k) Limited coverage for spoilage due to service interruption.
- (5) Payments under the Preservation of Property Additional Coverage will not increase the applicable Limit of Insurance.
- (6) The Limit of Insurance for your Business Personal Property will automatically increase by 25%, unless a higher percentage is indicated in the Declarations, to provide for seasonal variations. This increase will apply only if the Limit of Insurance shown for your Business Personal Property in the Declarations is at least 100% of your average monthly values during the lesser of:
 - (a) The 12 months immediately preceding the date of loss or damage occurs; or
 - (b) The period of time you have been in business as of the date the loss or damage occurs.
- (7) **Building Automatic Valuation Adjustment**
At renewal:
 - (a) The Building Limit will automatically be adjusted to reflect the change in construction cost factors.
 - (b) Your payment of the renewal premium will constitute acceptance of any change we make in the Building Limit(s).
- (8) **Inflation Guard**
 - (a) The Limit of Insurance for Personal Property will automatically increase by the annual percentage shown in the Declarations.
 - (b) **The amount of the increase will be:**
 - (i) The Limit of Insurance that applied on the most recent of the policy inception date or any other policy change amending the Limit of Insurance; multiplied by
 - (ii) The percentage of annual increase shown in the Declarations, expressed as a decimal (example: 8% is .08); multiplied by
 - (iii) The number of days since the beginning of the current policy year or the effective date of the most recent policy change amending the Limit of Insurance divided by 365.

Example: If:
 The applicable limit of insurance is \$100,000
 The annual percentage increase is 8%
 The number of days since the beginning of the policy year (or last policy change) is 146
 The amount of increase is $\$100,000 \times .08 \times 146/365 = \$3,200$



EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT

As respects this **EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT**, this endorsement changes coverage provided by the following:

BUSINESSOWNERS COVERAGE FORM BP 00 03

Read the entire endorsement carefully to determine rights, duties and what is and is not covered.

SECTION I – PROPERTY

A. Coverage

The following Limitations **are** deleted:

4. Limitations

a. We will not pay for loss of or damage to:

- (1) Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.
- (2) Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.

5. Additional Coverages

The following Additional Coverages are added as a part of and not in addition to the limit per loss:

s. Pollutant Clean Up and Removal

We will pay for the Pollutant Clean Up and Removal for loss resulting from an "Equipment Breakdown". The most we will pay for the Pollutant Clean Up and Removal is \$250,000 unless another limit is provided by the Deductible and Limits Exceptions Schedule to which this endorsement can be attached. In that case, the limit provided by the Deductible and Limits Exceptions Schedule will apply.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

t. Expediting Expense

We will pay for the expediting expense loss resulting from an "Equipment Breakdown" with respect to your damaged Covered Property. We will pay the reasonable extra cost to:

- (1) Make temporary repairs;
- (2) Expedite permanent repairs; and
- (3) Expedite permanent replacement.

Reasonable extra cost shall mean "the extra cost of temporary repair and of expediting the repair of such damaged equipment of the insured, including overtime and the extra cost of express or other rapid means of transportation."

u. Refrigerant Contamination

We will pay for the loss from contamination by refrigerant used in refrigerating, cooling or humidity control equipment at the described premises as a result of an "Equipment Breakdown".

The most we will pay for Refrigerant Contamination is \$250,000 unless another limit is provided by the Deductible and Limits Exceptions Schedule to which this endorsement can be attached. In that case, the limit provided by the Deductible and Limits Exceptions Schedule will apply.



aa. Temperature Fluctuation

We will pay for loss of "perishable goods" only caused by or resulting from any condition or event to Covered Property that can be resolved by calibrating, resetting, tightening, adjusting or cleaning.

However, we will not pay for loss of "perishable goods" as a result of resetting the power supply to the Covered Property containing the "perishable goods".

The most we will pay for this Temperature Fluctuation is \$5,000 including any insurance provided for Business Income or Extra Expense.

bb. Unauthorized Instruction

We will pay for loss or damage to your "computer equipment" caused by an "unauthorized instruction" which results in an "Equipment Breakdown".

"Unauthorized instruction" means a virus, harmful code or similar instruction introduced into or enacted on a computer system or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation.

cc. Risk Improvement

If Covered Property suffers direct physical loss or damage due to an "Equipment Breakdown", we will pay for the insured to improve the "power quality" of the electrical system or equipment at the loss location where the "Equipment Breakdown" occurred. "Power quality" means the conditions that allow electrical systems or equipment to operate as intended by limiting voltage fluctuations and other power influences that would adversely affect the operational performance and/or reduce the reliability, or the life-span of the electrical system.

We will pay the reasonable extra cost to improve "power quality" for the following electrical systems and/or equipment improvements:

- (1) Installation of surge protection devices (SPD's) which are installed at the loss location's line disconnect, load disconnect, or on specific pieces of equipment and that are certified by Underwriter Laboratories (UL) or has an equivalent certification.

However SPD's do not include any SPD's which are cord-connected surge strips, direct plug-in SPD's or receptacle SPD's;

- (2) An upgrade and/or replacement of; electrical panels, switchgear and/or circuit breakers; or
- (3) Electrical wire and wiring improvement which include installation of flexible conduit junction boxes and/or ground wiring.

We will not pay more than 10%, to a maximum limit of \$10,000, of the loss amount paid. An invoice for implementation of this Additional Coverage must be sent to us within 180 days after the payment of the loss is received.

dd. Off-Premises Coverage

We will pay for loss or damage to Covered Property resulting from a covered "Equipment Breakdown" while temporarily at a premises or location that is not a described premises.

The most we will pay for Off-Premises Coverage is \$25,000.

B. Exclusions

The following **Exclusions** are replaced with the following:

2. a. Electrical Apparatus

Artificially generated electrical, magnetic or electromagnetic energy that disturbs, disrupts or otherwise interferes with any:

- (1) Electrical or electronic wire, device, appliance, system, or network; or
- (2) Device, appliance, system or network utilizing cellular or satellite technology.



7. Environmental, Safety and Efficiency Improvements

If Covered Property requires replacement due to an "Equipment Breakdown", we will pay your additional cost to replace with equipment that is better for the environment, safer, or more energy efficient than the equipment being replaced.

However, we will not pay more than 125% of what the cost would have been to repair or replace with like kind and quality. This Condition does not apply to any property to which Actual Cash Value applies.

8. Green Environmental and Efficiency Improvements

If Covered Property requires repair or replacement due to an "Equipment Breakdown", we will pay;

- a. The lesser of the reasonable and necessary additional cost incurred by the Insured to repair or replace physically damaged Covered Property with equipment of like kind and quality which qualifies as "Green". "Like kind and quality" includes similar size and capacity.
- b. The additional reasonable and necessary fees incurred by the Insured for an accredited professional certified by a "Green Authority" to participate in the repair or replacement of physically damaged Covered Property as "Green".
- c. The additional reasonable and necessary cost incurred by the Insured for certification or recertification of the repaired or replaced Covered Property as "Green".
- d. The additional reasonable and necessary cost incurred by the Insured for "Green" in the removal, disposal or recycling of damaged Covered Property.
- e. The business interruption (if covered within the Policy to which this Equipment Breakdown Enhancement Endorsement is attached) loss during the additional time required for repair or replacement of Covered Property, consistent with "Green", in the coverages above.

We will not pay more than 125%, to a maximum limit of \$100,000, of what the cost would have been to repair or replace with equipment of like kind and quality inclusive of fees, costs, and any business interruption loss incurred as stated above.

Green Environmental and Efficiency Improvements does not cover any of the following:

- a. Covered Property does not include stock, raw materials, finished goods, "production machinery", merchandise, electronic data processing equipment not used in the functional support of the real property, process water, molds and dies, property in the open, property of others for which the Insured is legally liable, or personal property of others.
- b. Any loss adjusted on any valuation basis other than a repair or replacement basis as per the Valuation section of this policy.
- c. Any loss covered under any other section of this policy.
- d. Any cost incurred due to any law or ordinance with which the Insured was legally obligated to comply prior to the time of the "Equipment Breakdown".

G. Optional Coverages

With regards to coverage provided by this endorsement, Paragraph **G.1.c.(5)** of the **Outdoor Sign Optional Coverage** does not apply.

The provisions of this endorsement supersede the following **Optional Coverages**:

4. Equipment Breakdown Protection Coverage

17. "Electronic equipment deficiency" means the quality or condition inside of "electronic equipment" which renders this equipment unexpectedly inoperable and which is operable again once a piece of "electronic equipment" has been replaced.

However, "electronic equipment deficiency" will not include replacement of "electronic equipment" for any condition that could have been resolved without replacement of the "electronic equipment" including but not limited to "computer equipment" maintenance or the reinstallation or incompatibility of software.

18. "Green" means products, materials, methods and processes certified by a "Green Authority" that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact.
19. "Green Authority" means an authority on "Green" buildings, products, materials, methods or processes certified and accepted by Leadership in Energy and Environmental Design (LEED®), "Green" Building Initiative Green Globes®, Energy Star Rating System or any other recognized "Green" rating system.
20. "Perishable goods" means stock preserved and maintained under controlled conditions and susceptible to loss or damage if the controlled conditions change.
21. "Production machinery" means any machine which processes, forms, shapes, or transports raw materials, materials in process, waste materials of finished products.



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Need to pay your bill or report a claim?

Visit our website at www.ufgPolicy.com today.

As a United Fire Group policyholder, you have online access to your policy, billing and claims information at **www.ufgPolicy.com**- 24 hours a day, seven days a week. With improved tools, simpler navigation and enhanced content, finding the information you need on our website has never been easier.

At **www.ufgPolicy.com**, you can accomplish a lot in a few clicks:

- View your insurance policy and other important forms
- Pay your bill
- Register for monthly EFT or RBP
- Turn off paper copies of your bill
- Request billing email alerts
- Report a claim and view previously submitted claims
- Read safety tips and information, including loss control materials

You also have the option of using Express Bill Pay to pay your bill online without logging on to our website - a great timesaving tool.

So, if you never had reason to go to **www.ufgPolicy.com** before, now would be a good time to check or rather "click" it out.

A brief registration process is required. If you need assistance, contact Web Help at 1-800-895-6253 between 8 a.m. and 4:30 p.m. CT Monday through Friday.



ADDISON INSURANCE COMPANY

PO Box 73909, Cedar Rapids IA 52407

0304

POLICY NUMBER: 60434061

ACCOUNT NUMBER: 3000233420 OTHER LIABILITY

DIRECT BILL - 150

ISSUE DATE 03-07-2018 BP4 REPLACEMENT OF 0304 60434061

DECLARATIONS RENEWAL EXTENSION

1. NAMED RIFLE CREEKSIDE CONDOMINIUM
INSURED ASSOCIATION INC
AND**AGENCY & CODE** 020347
RIFLE INSURANCE AGENCY
PO BOX 1700**2. MAILING PO BOX 3012**

ADDRESS GLENWOOD SPRINGS CO 81602-3012

RIFLE CO 81650

3. POLICY 12:01 A.M. Standard time
PERIOD:**FROM:** 05-01-2018 **TO:** 05-01-2019

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 expire, after appropriate notices are mailed to you. An insufficient funds check is not considered payment.

CLAIMS MADE POLICY. THIS POLICY IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. PLEASE REVIEW THE POLICY CAREFULLY.

4. LIMITS OF LIABILITY:Each Claim
AggregateSee coverage form(s) below
See coverage form(s) below**5. DEDUCTIBLE AMOUNT:**

See coverage form(s) below

DIRECTORS AND OFFICERS
LIMITS OF LIABILITY

\$ 800

Each Claim

\$ 1,000,000

Aggregate

\$ 1,000,000

DEDUCTIBLE

\$ 1,000

Number of Units: 11

RETROACTIVE EXCLUSION CLAUSE: IT IS AGREED THIS POLICY WILL NOT PAY ON BEHALF OF THE INSURED ANY SUMS FOR WHICH THE INSURED SHALL BECOME LEGALLY OBLIGATED TO PAY IN CONNECTION WITH ANY CLAIM OR SUIT BY REASON OF ANY NEGLIGENT ACT, ERROR OR OMISSION COMMITTED OR ALLEGED TO HAVE BEEN COMMITTED PRIOR TO 05-01-2013.

Certified Acts of Terrorism Coverage
Included at No Charge for Directors and Officers

Forms

SEE UW7002

AMEND REASON :**PREMIUM FOR THIS COVERAGE PART** \$ 800 MP
Endorsement Adjustment Premium \$

This Declarations Page together with any forms specified hereon, supersedes and replaces any preceding declarations page bearing the same policy number for this policy period.

X

(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

EO 70 01 01 00

INSURED COPY

20037690



POLICY NUMBER:

60434061

FORMS SUPPLEMENTAL DECLARATIONS

The following coverage form(s) govern coverage that is not limited to any specific state even though they are specifically listed in only one state in the declarations.

Other Forms

Applicable to the state of Colorado

*EO7001(01-00)	E & O DECLARATIONS
EO7056(02-03)	DIRECTORS & OFFICERS LIAB POLICY
EO7059(04-05)	FUNGI OR BACTERIA EXCL
EO7062(01-15)	EXCL-WAR CERTIFIED ACTS OF TERRORISM & OTHER ACTS
EO7094(04-05)	EXCL-ELECTRONIC DATA FOR DIRECTORS & OFFICERS
EO7098(04-05)	AMENDATORY POLLUTION END-DIRECTORS & OFFICERS
*ST1644(01-12)	POLICY WEBSITE STUFFER

