

UNITED FIRE & CASUALTY COMPANY
PO Box 73909, Cedar Rapids, IA 52407

POLICY NUMBER: 60354353

ACCOUNT NUMBER: 3000132427 (2) COMMERCIAL GENERAL LIABILITY
DIRECT BILL - COMMERCIAL GENERAL LIABILITY COVERAGE PART

ISSUE DATE 10-10-2007 AW REPLACEMENT OF 0104 60354353 DECLARATIONS AMENDED 10/13/2007

NAMED BEULAH HIGHLANDS HOMEOWNERS INSURED ASSOCIATION INC AND MAILING PO BOX 596 ADDRESS WESTCLIFFE CO 81252-0596		AGENCY & CODE 022707 SCA INSURANCE/PUEBLO PO BOX 4316 PUEBLO CO 81003
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POLICY 12:01 A.M. Standard time **FROM:** 10-13-2007 **TO:** 10-13-2008
PERIOD: at your mailing address shown above. 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.

LIMITS OF INSURANCE	
GENERAL AGGREGATE LIMIT (Other than Products-Completed Operations)	\$ 2,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$ 2,000,000
PERSONAL AND ADVERTISING INJURY LIMIT (Any one person or organization)	\$ 1,000,000
EACH OCCURRENCE LIMIT	\$ 1,000,000
DAMAGE TO PREMISES RENTED TO YOU LIMIT (Any one premises)	\$ 100,000
MEDICAL EXPENSE LIMIT (Any one person)	\$ 5,000

RETROACTIVE DATE (CG 00 02 Only) Coverage A of this insurance does not apply to "bodily injury" or "property damage" which occurs before the Retroactive Date, if any, shown here. (enter date or "None" if no Retroactive Date applies)
 NONE

BUSINESS DESCRIPTION HOMEOWNER ASSOCIATION

FORM OF BUSINESS: ___ Individual ___ Joint Venture ___ Partnership X Corporation ___ Other

Classifications and Locations of All Premises You Own, Rent or Occupy	Codes	Premium Basis	Rates		Advance Premiums	
			Pr/CO	All Other	Pr/CO	All Other
CO LOC# 01 BEULAH HIGHLANDS SUBDIVISION BEULAH, CO 81023						
STREETS ROADS HIGHWAYS BRIDGES MAINT HAZARD ONLY INCL PR/CO EA MILE 48727T)		3	INCL	7.155	INCL	21
TOWNHOUSES OR SIMILAR ASSOC (ASSOC RISK ONLY) INCL PR/CO 68500U)		22	INCL	10.233	INCL	\$11MP
Certified Acts of Terrorism Coverage						18

PREMIUM BASIS DEFINITIONS	a) Area per 1000 sq ft	c) Total Cost per \$1000	g) Gallons per 1000	m) Admissions per 1000	p) Payroll per \$1000	s) Gross Sales per \$1000	t) Defined Above	u) Units per unit
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Premium Charge Forms	Advance Premium	Premium Charge Forms	Advance Premium
SEE UW7002			

Other Forms SEE UW7002

Amend Reason DELETE CLASS 49451/AMEND EXPOSURE ON CLASS 68500/ADD CLASS 48727

PREMIUM FOR THIS COVERAGE PART \$ 900
 Endorsement Adjustment Premium \$ 828 RETURN

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

X

(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

CG 70 01 02 05

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COMMERCIAL GENERAL LIABILITY SUPPLEMENTAL DECLARATIONS - ADDITIONAL INSURED

Schedule of Additional Insureds	Premium
MANAGERS OR LESSORS OF PREMISES	50
CG2011 -COLORADO	
Manager or Lessor of Premises	
**SEE BELOW	
Designation of Premises	
BEULAH HIGHLANDS SUBDIVISION BEULAH CO 81023	
WHO IS INSURED (SECTION II) SHOWN IN SCHEDULE	
**THE ASSOCIATION MANAGEMENT COMPANY INC	
TAMC PO BOX 838	
WESTCLIFFE CO 81252	
TOWNHOUSE ASSOCIATIONS	Incl
CG2017 -COLORADO	

CG 71 54 01 07

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FORMS SUPPLEMENTAL DECLARATIONS

Other Forms

Applicable to the state of Colorado

CG0001(12-04) COMM GENERAL LIAB COVG FORM
 CG0067(03-05) EXCL-VIOLATION OF STATUTES THAT GOVERN EMAIL FAX
 CG2011(01-96) ADDL INSURED-MAGRS/LESSORS OF PREMISES
 CG2017(10-93) ADDL INSURED-TOWNHOUSE ASSOC
 CG2147(07-98) EMPLOYMENT-RELATED PRACTICES EXCL
 CG2149(09-99) TOTAL POLLUTION EXCL END
 CG2150(09-89) AMENDMENT OF LIQUOR LIAB EXCL
 CG2167(12-04) FUNGI/BACTERIA EXCL
 CG2171(12-02) LIMITED TERRORISM EXCL OTHER THAN CERTIFIED ACTS
 CG2196(03-05) SILICA/SILICA-RELATED DUST EXCL
 CG2250(11-88) EXCL-FAILURE TO SUPPLY
 *CG7001(02-05) COMMERCIAL GENERAL LIABILITY COVERAGE PART
 CG7079(02-99) DISCRIMINATION EXCLUSION
 *CG7154(01-07) COMM GENERAL LIAB SUPPLEMENTAL DECS-ADDL INSUREDS
 CG7155(01-07) ABUSE/MOLESTATION EXCL
 IL-0021(07-02) NUCLEAR ENERGY LIAB EXCL END
 ILO017(11-98) COMMON POLICY CONDITIONS
 ILO228(04-06) CO-CHGS CANCEL & NONRENEW
 IL7009(04-91) AMENDATORY END PUNITIVE/EXEMPLARY DAMAGES EXCLUSIO
 IL7068(08-04) EXCLUSION-LEAD-HAZARDOUS PROPERTIES
 IL7069(08-04) EXCLUSION-UNDERGROUND STORAGE TANKS
 IL7070(08-04) ABSOLUTE ASBESTOS EXCLUSION
 ST1609(01-07) NOTICE ABUSE/MOLESTATION EXCL
 *UW7002(04-96) FORMS SUPPLEMENTAL DECLARATION

LW 70 02 04 96

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