

Neil-Garing

I N S U R A N C E

November 2, 2011

Insurance Summary for Owl Creek Ranch Homeowners Association

Package Policy

Carrier: Travelers

Policy #: I660301C6929

Policy Term: 11/02/11 to 11/02/12

Horse Barn Building/Structure: \$535,991 / Personal Property: \$9,000

Ranch House Building/Structure: \$ 578,288 / Personal Property: \$ 21,846

Pole Barn Building/Structure: \$52,500

Hay Barn Building/Structure: \$210,000

Maintenance Building/Structure: \$234,150

Horse Barn Building Ordinance/Law A Undamaged Buildings: Included

Horse Barn Building Ordinance/Law B Demolition Costs: \$10,300

Horse Barn Building Ordinance/Law C Increased Construction Costs: \$20,600

Ranch House Building Ordinance/Law A Undamaged Buildings: Included

Ranch House Building Ordinance/Law B Demolition Costs: \$50,000

Ranch House Building Ordinance/Law C Increased Construction Costs: \$100,000

Boiler & Machinery: Included

Property Deductible: \$1,000

General Liability: \$1,000,000 per occurrence / \$2,000,000 aggregate

Medical Payments: \$5,000 per person

Auto Policy

Carrier: Travelers

Policy #: BA2260C210

Policy Term: 11/02/11 to 11/02/12

Auto Liability: \$1,000,000/Comp & Collision Included

Deductible: \$0

Umbrella Policy

Carrier: Travelers

Policy #: CUP932H0302

Policy Term: 11/02/11 to 11/02/12

Limit: \$2,000,000 per occurrence/aggregate

Self Insured Retention: \$5,000

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I N S U R A N C E Directors and Officers Liability

Carrier: CNA Insurance Companies
Policy #: 0250533363
Policy Term: 11/02/11 to 11/02/12
Limit: \$3,000,000 per occurrence/aggregate
Deductible: \$5,000

Workers Compensation Policy

Carrier: Pinnacol Assurance
Policy #: 4032308
Policy Term: 08/01/11 to 08/01/12
Each Accident Limit: \$500,000
Disease Policy Limit: \$500,000
Disease Each Employee Limit: \$500,000
Deductible: \$0

Fidelity

Carrier: Travelers
Policy #: I660301C6929
Policy Term: 11/02/11 to 11/02/12
Employee Dishonesty Limit: \$25,000
Forgery or Alteration Limit: \$25,000
Deductible: \$1,000

Additional Insureds

The association, property manager, unit owners and mortgage holders are "insureds" on all of the above policies.

This is only a summary of the insurance policy(ies) written through Neil-Garing Insurance for Owl Creek Ranch Homeowners. Please consult the actual policy(ies) for complete coverage, limits, endorsements and exclusions.