



Approved By:

Acct. Code:

Renewal Summary of Insurance Prepared especially for:

Falls Creek Ranch Assn, Inc.

Commercial Property & Casualty Insurance Program
Commercial Package, Umbrella and Association Liability

Coverage Term:

February 15, 2016 to February 15, 2017

Prepared by:

Jarad Lyons

Mountain West Insurance & Financial Services, LLC
Phone: 970-375-9600 ♦ Cell: 970-260-0585
jaradl@mtnwst.com

Julia Cruz

Mountain West Insurance & Financial Services, LLC
Phone: 970-317-2326 ♦ Toll Free: 800-390-0559 ♦ Fax: 970-824-8188
juliac@mtnwst.com

Renewal Summary of Insurance

2016 – 2017 Commercial Property & Casualty Insurance Program

For: Falls Creek Ranch Assn, Inc.
6350 Falls Creek Main
Durango, CO 81301-8562

By: Mountain West In & Fin Serv LLC
100 E. Victory Way
Craig, CO 81625

Premium Summary:

Coverage	2015 - 2016	2016 - 2017
Commercial Package	\$13,995.00	\$13,734.00
Property	\$3,051.00	\$3,066.00
General Liability	\$7,678.00	\$7,723.00
Inland Marine	\$420.00	\$420.00
Automobile	\$2,846.00	\$2,525.00
Umbrella	\$3,055.00	\$3,113.00
Community Assn Management Liability	\$1,978.00	\$1,978.00
Total Premium, may be subject to final audit	\$19,028.00	\$18,825.00

Renewal Notes:

- Package, Umbrella – Philadelphia: Direct Bill, 25% down/5 monthly installments
 - Terrorism included in renewal offer, \$60 total. If rejecting, we will need the signed Terrorism Rejections.
- Community Association Management Liability – Agency Bill, Full Pay

Renewal Summary of Insurance

2016 – 2017 Commercial Property & Casualty Insurance Program

For: Falls Creek Ranch Assn, Inc.
 6350 Falls Creek Main
 Durango, CO 81301-8562

By: Mountain West In & Fin Serv LLC
 100 E. Victory Way
 Craig, CO 81625

Coverage	Company	Renewal of Policy No.	Eff date	Exp date
Commercial Package	Philadelphia Indemnity	PHPK1295485	2/15/2016	2/15/2017

PROPERTY

<u>DESCRIPTION</u>	<u>2015-2016</u>	<u>2016-2017</u>
Cause of Loss	Special Form	Special Form
Coinsurance	80%	80%
Deductible	\$1,000	\$1,000

Location: 6350 Falls Creek Main, Durango CO 81301

Loc 1 / Bldg 1: Ranch Manager Home		
Building – Valuation: Replacement Cost	\$395,200	\$395,200
Loc 1 / Bldg 2: Maintenance		
Building – Valuation: Actual Cash Value	\$166,400	\$166,400
Business Personal Property – Valuation: Replacement Cost	\$2,600	\$2,600
Loc 1 / Bldg 3: Horse Barn		
Building – Valuation: Replacement Cost	\$21,000	\$21,000
Loc 1 / Bldg 4: Water Disinfection System (Building 1)		
Building – Valuation: Replacement Cost	\$65,000	\$65,000
Loc 1 / Bldg 4: Water Disinfection System (Building 2)		
Building – Valuation: Replacement Cost	\$65,000	\$65,000

Mortgagees & Loss Payees:

- None

This Summary is for illustration purposes only. Please refer to the actual policy(ies) for complete details on policy terms, conditions, limits, endorsements and exclusions. All policy provisions and premiums shall prevail over this Summary.

Renewal Summary of Insurance

2016 – 2017 Commercial Property & Casualty Insurance Program

For: Falls Creek Ranch Assn, Inc.
 6350 Falls Creek Main
 Durango, CO 81301-8562

By: Mountain West In & Fin Serv LLC
 100 E. Victory Way
 Craig, CO 81625

Coverage	Company	Renewal of Policy No.	Eff date	Exp date
Commercial Package	Philadelphia Indemnity	PHPK1295485	2/15/2016	2/15/2017

GENERAL LIABILITY

<u>DESCRIPTION</u>	<u>2015-2016</u>	<u>2016-2017</u>
General Aggregate	\$2,000,000	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000	\$2,000,000
Personal & Advertising Injury	\$1,000,000	\$1,000,000
Each Occurrence	\$1,000,000	\$1,000,000
Medical Expense Payment – Any one person	\$5,000	\$5,000
Damage to Premises Rented to You – Any one premises	\$100,000	\$100,000

Classifications:

68500) Homeowner's Association - Premium Base: Unit	100	100
45524) Lake/Reservoir Existnc Haz- NFP – Premium Base: Unit	1	1
48727) Street/Road/Hwy Existance Haz – Premium Base: Mile	11	11
41700) Dam, levee or dike – Premium Base: Unit	1	1
96703) Irrigation Works Operation – Premium Base: Payroll	\$21,000	\$21,000
44671) Park/Playground (Tennis Court) – Premium Base: Unit	1	1
49452) Vacant Land – Premium Base: Acre	800	800
40047) Animal-Saddle-Private-Existence – Premium Base: Animals	4	4

This Summary is for illustration purposes only. Please refer to the actual policy(ies) for complete details on policy terms, conditions, limits, endorsements and exclusions. All policy provisions and premiums shall prevail over this Summary.

Renewal Summary of Insurance

2016 – 2017 Commercial Property & Casualty Insurance Program

For: Falls Creek Ranch Assn, Inc.
6350 Falls Creek Main
Durango, CO 81301-8562

By: Mountain West In & Fin Serv LLC
100 E. Victory Way
Craig, CO 81625

Coverage	Company	Renewal of Policy No.	Eff date	Exp date
Commercial Package	Philadelphia Indemnity	PHPK1295485	2/15/2016	2/15/2017

INLAND MARINE

<u>DESCRIPTION</u>	<u>2015-2016</u>	<u>2016-2017</u>
Contractor Equipment	\$84,000	\$84,000
Valuation	Actual Cash Value	Actual Cash Value
Deductible:	\$1,000	\$1,000

<u>Equipment List</u>	<u>Value</u>
1987 Case 560 Backhoe # 17042527	\$20,000
1988 Cat 130 Grader # 074VA2202	\$50,000
1994 Zetor 4340 Tractor	\$14,000

Loss Payees:

- None

Renewal Summary of Insurance

2016 – 2017 Commercial Property & Casualty Insurance Program

For: Falls Creek Ranch Assn, Inc.
6350 Falls Creek Main
Durango, CO 81301-8562

By: Mountain West In & Fin Serv LLC
100 E. Victory Way
Craig, CO 81625

Coverage	Company	Renewal of Policy No.	Eff date	Exp date
Commercial Package	Philadelphia Indemnity	PHPK1295485	2/15/2016	2/15/2017

AUTOMOBILE

<u>DESCRIPTION</u>	<u>2015-2016</u>	<u>2016-2017</u>
Liability - Symbol 2,8,9 (Owned, Hired, Non-Owned Autos)	\$1,000,000	\$1,000,000
Auto Medical Payments – Symbol 2 (Owned Autos)	\$5,000	\$5,000
Uninsured Motorists /Underinsured Motorists (Bodily Injury) – – Symbol 2 (Owned Autos)	\$1,000,000	\$1,000,000
Comprehensive – Symbol 7 (Scheduled Autos)	Actual Cash Value	Actual Cash Value
Comprehensive – Deductible	\$1,000	\$1,000
Collision – Symbol 7 (Scheduled Autos)	Actual Cash Value	Actual Cash Value
Collision – Deductible	\$1,000	\$1,000

Vehicle Schedule (garaged in Durango, CO)

Liab – Liability; Med – Medical Payments; UM – Uninsured Motorists (including Underinsured Motorists) – Bodily Injury; Cmp – Comprehensive; Coll – Collision
Radius: Local

Ref	Description	Cost New	Radius	Class	Liab	Med	UM	Cmp	Coll
#2	1990 Chevrolet K3500 # 1GCGK34NXLE254998	-	Local	01199	YES	YES	YES	NO	NO
#1	1990 International 4000 # 1HTSETVN6LH249184	-	Local	31199	YES	YES	YES	NO	NO
#3	2006 GMC Sierra K2500 # 1GTHK29U46E18156	\$29,975	Local	01199	YES	YES	YES	YES	YES

Drivers List

Name	State	License #	DOB
Ray Smith	CO	92-217-7341	10/3/1958

Loss Payees:

- None

This Summary is for illustration purposes only. Please refer to the actual policy(ies) for complete details on policy terms, conditions, limits, endorsements and exclusions. All policy provisions and premiums shall prevail over this Summary.

Renewal Summary of Insurance

2016 – 2017 Commercial Property & Casualty Insurance Program

For: Falls Creek Ranch Assn, Inc.
6350 Falls Creek Main
Durango, CO 81301-8562

By: Mountain West In & Fin Serv LLC
100 E. Victory Way
Craig, CO 81625

Coverage	Company	Renewal of Policy No.	Eff date	Exp date
Commercial Umbrella	Philadelphia Indemnity	PHUB490106	2/15/2016	2/15/2017

UMBRELLA LIABILITY

<u>DESCRIPTION</u>	<u>2015-2016</u>	<u>2016-2017</u>
Each Occurrence Limit	\$4,000,000	\$4,000,000
Personal & Advertising Injury – Any one person or organization	\$4,000,000	\$4,000,000
Products Completed Operations Aggregate	\$4,000,000	\$4,000,000
General Aggregate (except Auto Liability & Products Completed)	\$4,000,000	\$4,000,000
Retained Limit	\$10,000	\$10,000

Schedule of Underlying Insurance

General Liability – Philadelphia Indemnity		
Policy No. PHPK1295485, 2/15/2016 – 2/15/2017		
General Aggregate	\$2,000,000	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000	\$2,000,000
Personal & Advertising Injury	\$1,000,000	\$1,000,000
Each Occurrence	\$1,000,000	\$1,000,000
Automobile Liability – Philadelphia Indemnity		
Policy No. PHPK1295485, 2/15/2016 – 2/15/2017		
Each Accident	\$1,000,000	\$1,000,000
Employers Liability – Pinnacol Assurance		
Policy No. 1410702, 7/1/2015 – 7/1/2016		
Bodily Injury – Each Accident	\$1,000,000	\$1,000,000
Bodily Injury by Disease – Each Employee	\$1,000,000	\$1,000,000
Bodily Injury by Disease – Policy Limit	\$1,000,000	\$1,000,000

This Summary is for illustration purposes only. Please refer to the actual policy(ies) for complete details on policy terms, conditions, limits, endorsements and exclusions. All policy provisions and premiums shall prevail over this Summary.

Renewal Summary of Insurance

2016 – 2017 Commercial Property & Casualty Insurance Program

For: Falls Creek Ranch Assn, Inc.
6350 Falls Creek Main
Durango, CO 81301-8562

By: Mountain West In & Fin Serv LLC
100 E. Victory Way
Craig, CO 81625

Coverage	Company	Renewal of Policy No.	Eff date	Exp date
Community Association Management Liability	Travelers Casualty & Surety	106058348	2/15/2016	2/15/2017

COMMUNITY ASSOCIATION MANAGEMENT LIABILITY – Claims Made

<u>DESCRIPTION</u>	<u>2015-2016</u>	<u>2016-2017</u>
Limit of Liability – for all claims	\$2,000,000	\$2,000,000
Additional Defense Limit of Liability – for all claims	\$1,000,000	\$1,000,000
Retention		
Each Director & Officer Claim under Insuring Agreement A	\$0	\$0
Each Director & Officer Claim under Insuring Agreement B	\$1,000	\$1,000
Each Director & Officer Claim under Insuring Agreement C	\$1,000	\$1,000
Each Director & Officer Claim under Insuring Agreement D	\$1,000	\$1,000
Continuity Date	2/15/2006	2/15/2006
Prior & Pending Proceeding Date	2/15/2006	2/15/2006

Notes: Increased Limit of Liability - Prior and Pending Proceeding Date and Continuity Date (reflects the 8/7/2008 Continuity Date & Prior & Pending Litigation dates when your Limit of Liability was \$1,000,000)

Insuring Agreements: The Company will pay on behalf of:

- A) the Insured Persons, Loss for Directors and Officers Wrongful Acts, except for Loss that the Insured Organization pays to or on behalf of the Insured Persons as indemnification;
- B) the Insured Organization, Loss for Directors and Officers Wrongful Acts, that the Insured Organization pays to or on behalf of the Insured Persons as indemnification; and
- C) C. the Insured Organization, Loss for Directors and Officers Wrongful Acts,

that results from any Directors and Officers Claim first made during the Policy Period, or if exercised, during the Extended Reporting Period or Run-Off Extended Reporting Period and reported in accordance with section V. CONDITIONS, F. INSURED’S DUTIES IN THE EVENT OF A CLAIM.

- D) D. The Company will pay on behalf of the Insured, Loss for any Employment Practices Wrongful Act, resulting from any Employment Claim first made during the Policy Period, or if exercised, during the Extended Reporting Period or Run-Off Extended Reporting Period and reported in accordance with section V. CONDITIONS, F. INSURED’S DUTIES IN THE EVENT OF A CLAIM.

THE COMMUNITY ASSOCIATION MANAGEMENT LIABILITY COVERAGE POLICY IS WRITTEN ON A CLAIMS MADE AND REPORTED BASIS. THE COMMUNITY ASSOCIATION MANAGEMENT LIABILITY COVERAGE POLICY COVERS ONLY CLAIMS FIRST MADE AGAINST INSURED DURING THE POLICY PERIOD AND REPORTED TO THE COMPANY IN ACCORDANCE WITH THE TERMS OF THE COMMUNITY ASSOCIATION MANAGEMENT LIABILITY COVERAGE POLICY. THE LIMIT OF LIABILITY AVAILABLE TO PAY SETTLEMENTS OR JUDGMENTS WILL BE REDUCED BY DEFENSE EXPENSES, AND DEFENSE EXPENSES WILL BE APPLIED AGAINST THE RETENTION.

MT INSURED: THE LIMIT OF LIABILITY AVAILABLE TO PAY SETTLEMENTS OR JUDGMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY DEFENSE EXPENSES, AND DEFENSE EXPENSES WILL BE APPLIED AGAINST THE RETENTION.

This Summary is for illustration purposes only. Please refer to the actual policy(ies) for complete details on policy terms, conditions, limits, endorsements and exclusions. All policy provisions and premiums shall prevail over this Summary.



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

PROPOSAL FOR INSURANCE

Quotation Number: 9244109

Named Insured and Mailing Address:

Falls Creek Ranch Association, Inc.
Attn: Thomas Jones
6350 Falls Creek Main
Durango, CO 81301-8562

Producer: 25639

Mountain West Insurance - Craig
100 E Victory Way
Craig, CO 81625

Contact: Julia Cruz

Phone: (970)824-8185

Fax: (970)824-8188

Insurer: Philadelphia Indemnity Insurance Company

Policy Period From: 02/15/2016

To: 02/15/2017

Proposal Valid Until: 02/15/2016

at 12:01 A.M. Standard Time at your mailing address shown above.

Product: Guides & Outfitters

Submission Type: Renewal Business

PHLY Representative: Weyls, Brett C.

PHLY Representative Phone: (303) 200-5344

Underwriter: Swan, Aaron

Underwriter Phone: (303) 657-5022

Email: Brett.Weyls@phly.com

Email: Aaron.Swan@phly.com

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO EXTEND INSURANCE AS STATED IN THIS PROPOSAL.

THIS PROPOSAL CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial Property Coverage Part	\$ 3,066.00
Commercial General Liability Coverage Part	\$ 7,723.00
Commercial Inland Marine Coverage Part	\$ 420.00
Commercial Auto Coverage Part	\$ 2,525.00

The Total Premium includes Federal Terrorism Risk Insurance Act Premium in the amount of:

TOTAL \$ 13,734.00

Bill Plan Options:

- 25% Down and 9 Consecutive Monthly Installments - Combined premium must be \$6,000 and up
- 25% Down and 5 Consecutive Monthly Installments - Combined premium must be at least \$3,333
- 25% Down and 3 Consecutive Monthly Installments - Combined premium must be at least \$2,000
- 50% Down and 2 Consecutive Monthly Installments - Combined premium must be at least \$2,000
- 12 equal installments available only on Auto Rental/Leasing policies
- Premiums under \$2,000 are Fixed Annual billing

All Bill Plans are subject to a minimum installment of \$500

The premium shown is subject to the following terms and conditions:

A signed UM/UIM Selection/Rejection form is required upon binding. (If applicable.)

Any taxes, fees or surcharges included in the total premium shown on the proposal are not subject to installment billing.

Written request to bind coverage with the desired effective date. The written request must be received prior to the requested effective date; a faxed order is



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Named Insured: Falls Creek Ranch Association, Inc.

Quotation Number: 9244109

LOCATION SCHEDULE

Loc #	Bldg #	Address #1	Address #2	City	St	Zip
0001	0001	6350 Falls Creek Main		Durango	CO	81301-8562
0001	0002	6350 Falls Creek Main		Durango	CO	81301-8562
0001	0003	6350 Falls Creek Main		Durango	CO	81301-8562
0001	0004	6350 Falls Creek Main		Durango	CO	81301-8562
0001	0005	6350 Falls Creek Main		Durango	CO	81301-8562



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Named Insured: Falls Creek Ranch Association, Inc.

Quotation Number: 9244109

Fees and Surcharge Schedule

Policy Term Effective Date: 02/15/2016

Policy Term Expiration Date: 02/15/2017

Colorado Auto Theft Prevention Fund Fee	\$	3.00
-----------------------------------------	----	------



Named Insured: Falls Creek Ranch Association, Inc.

Quotation Number: 9244109

FORM SCHEDULE

Form	Edition	Description
Recurring Payment Flyer	1212	Recurring Payment Flyer
CSNotice-1	1014	Making Things Easier
BJP-190-1	1298	Commercial Lines Policy Jacket
PP2015	0615	Privacy Policy Notice
CPD-PIIC	0614	Common Policy Declarations
Location Schedule	0100	Location Schedule
Fees and Surcharge Sch	0110	Fees and Surcharge Schedule
PI-BELL-1	1109	Bell Endorsement
PI-CME-1	1009	Crisis Management Enhancement Endorsement
IL0017	1198	Common Policy Conditions
IL0021	0908	Nuclear Energy Liability Exclusion Endorsement
IL0125	1113	Colorado Changes - Civil Union
IL0169	0907	Colorado Chgs-Concealment, Misrepresentation or Fraud
IL0228	0907	Colorado Changes - Cancellation and Nonrenewal
IL0952	0115	Cap On Losses From Certified Acts Of Terrorism
IL0985	0115	Disclosure Pursuant To Terrorism Risk Insurance Act
CADS03	0306	Business Auto Declarations
Auto Schedule	0100	Business Auto Schedule
Hired or Borrowed Auto	0706	Schedule of Hired or Borrowed Covered Auto
CA0001	0306	Business Auto Coverage Form
CA0113	0111	Colorado Changes
CA0440	0111	Colorado Auto Medical Payments Coverage
CA2150	0111	Colorado Uninsured Motorists Coverage - Bodily Injury
CA2356	1102	Cap on Losses From Certified Acts of Terrorism
Inland Marine Dec	0100	Commercial Inland Marine Coverage Part Declarations
Inland Marine Schedule	0100	Inland Marine Schedule
Inl Marine Schedule Ite	0100	Inland Marine Scheduled Items Schedule
CM0001	0904	Commercial Inland Marine Conditions
PI-CIM-010	1098	Contractors Equipment Coverage Form
PI-CIM-GO-067	0308	Earthquake Exclusion
CGP011	0509	Recording and Distribution of Material or Information
Gen Liab Dec	1004	Commercial General Liability Coverage Part Declaration
Gen Liab Schedule	0100	General Liability Schedule
CG0001	0413	Commercial General Liability Coverage Form
CG2106	0514	Excl-Access/Disclosure-With Ltd Bodily Injury Except
CG2146	0798	Abuse Or Molestation Exclusion
CG2147	1207	Employment-Related Practices Exclusion



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Named Insured: Falls Creek Ranch Association, Inc.

Quotation Number: 9244109

FORM SCHEDULE

Form	Edition	Description
CG2149	0999	Total Pollution Exclusion Endorsement
CG2153	0196	Exclusion - Designated Ongoing Operations
CG2167	1204	Fungi or Bacteria Exclusion
CG2170	0115	Cap On Losses From Certified Acts Of Terrorism
CG2402	1204	Binding Arbitration
PI-GL-001	0894	Exclusion - Lead Liability
PI-GL-002	0894	Exclusion - Asbestos Liability
PI-GO-003	0808	Aircraft, Auto or Watercraft Exclusion
PI-GO-008	0808	Limitation of Coverage to Designated Activities
CP P 003	0706	Excl of Loss Due to Virus or Bacteria Advisory Notice
CP P 011	0808	Water Exclusion Endt Advisory Notice to Policyholders
Property Dec	0100	Property Declarations
Property Schedule	0100	Property Supplemental Schedule
CP0010	0607	Building and Personal Property Coverage Form
CP0090	0788	Commercial Property Conditions
CP0140	0706	Exclusion Of Loss Due To Virus Or Bacteria
CP1030	0607	Causes of Loss - Special Form
CP1032	0808	Water Exclusion Endorsement
PI-BM-001	0313	Equipment Breakdown Protection Endorsement
PI-BM-004	0415	Equipment Breakdown - Separate Deductible Endorsement
PI-EPE-GO	0808	Elite Property Enhancement: Great Outdoors



A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
 Bala Cynwyd, Pennsylvania 19004
 610.617.7900 Fax 610.617.7940
 PHLI.com

Named Insured: Falls Creek Ranch Association, Inc.

Quotation Number: 9244109

GENERAL LIABILITY

Total: \$ 7,723.00

Each Occurrence Limit	\$ 1,000,000	Liability Type: OCCURRENCE
Personal and Advertising Injury Limit	\$ 1,000,000	
General Aggregate Limit (Other Than Products – Completed operations)	\$ 2,000,000	
Products/Completed Operations Aggregate Limit	\$ 2,000,000	
Rented to You Limit	\$ 100,000	
Medical Expense Limit (Any One Person)	\$ 5,000	

Classifications	Class Code	Premium Base	Prem/Op BI/PD Ded	Products BI/PD Ded	Exposure	Premium
COLORADO						
LOC 1 HOME OWNERS ASSOCIATION	68500	UNIT	NONE		100 \$	951.00
LOC 1 LAKE/RESERVOIR-EXISTNCE HAZ-NFP	45524	LAKE/RESRVR	NONE		1 \$	402.00
LOC 1 STREET/ROAD/HWY-EXISTENCE HAZ	48727	MILE	NONE		11 \$	1,329.00
LOC 1 DAM/LEVEE/DIKE-EXISTNCE HAZARD	41700	DAM/LEVEE	NONE		1 \$	766.00
LOC 1 IRRIGATION WORKS OPERATION	96703	PAYROLL	NONE		21,000 \$	1,385.00
LOC 1 PARK/PLAYGROUND	46671	PARK/PLAYGR	NONE		1 \$	210.00
LOC 1 VACANT LAND-NFP	49452	ACRE	NONE		800 \$	2,508.00
LOC 1 ANIMAL-SADDLE-PRIVATE-EXISTENCE	40047	ANIMAL	NONE		4 \$	172.00



PHILADELPHIA INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Named Insured: Falls Creek Ranch Association, Inc.

Quotation Number: 9244109

PROPERTY

Total: \$ 3,066.00

Prem-Bldg	Coverage	Limit of Insurance	Cause of Loss Form	Coins	AV Wind/Ind	Hail	Blkt No.	Ded	Premium
0001-001	Building	\$ 395,200	Special	80%	\$ 1,000			\$ 1,000	\$ 1,580.00
0001-002	Building	\$ 166,400	Special	80%	\$ 1,000			\$ 1,000	\$ 666.00
0001-002	Business Pers Property	\$ 2,600	Special	80%	\$ 1,000			\$ 1,000	\$ 12.00
0001-003	Building	\$ 21,000	Special	80%	\$ 1,000			\$ 1,000	\$ 85.00
0001-004	Building	\$ 65,000	Special	80%	\$ 1,000			\$ 1,000	\$ 259.00
0001-005	Building	\$ 65,000	Special	80%	\$ 1,000			\$ 1,000	\$ 259.00
	Boiler & Machinery								\$ 205.00

*(5) 10% or \$5,000 minimum deductible if Earthquake coverage is listed above



A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
 Bala Cynwyd, Pennsylvania 19004
 610.617.7900 Fax 610.617.7940
 PHLI.com

Named Insured: Falls Creek Ranch Association, Inc.

Quotation Number: 9244109

AUTO COVERAGE

Total: \$ 2,525.00
Includes Total Taxes of: \$ 3.00
Includes Terrorism of: \$ 3.00
Sub Total: \$ 2,089.00

Scheduled Auto

Covered Auto No.	Year, Make, Model, VIN number	Territory	State	Class Code
1	1990 CHEVROLET K3500, 1GCGK34NXLE254998	Durango	CO	01199
2	1990 INTERNATIONAL 4000 SERIES 4800, 1HTSETVN6LH249	Durango	CO	31199
3	2006 GMC SIERRA K2500 HD, 1GTHK29U46E181856	Durango	CO	01199

Covered Auto No.	Limit (in thousands)	LIABILITY		MEDICAL		UNINSURED/UNDERINSURED	
		Premium	Limit	Premium	Limit	Premium	Limit
1	\$ 1,000	\$ 433.00	\$ 5,000	\$ 34.00	\$ 5,000	1000	\$ 83.00
2	\$ 1,000	\$ 523.00	\$ 5,000	\$ 34.00	\$ 5,000	1000	\$ 83.00
3	\$ 1,000	\$ 433.00	\$ 5,000	\$ 34.00	\$ 5,000	1000	\$ 83.00

Covered Auto No.	Limit	PIP	Premium	Deductible	PPI	Premium	COMPREHENSIVE	
							Deductible	Premium
1		NONE			NONE			
2		NONE			NONE			
3		NONE			NONE	\$ 1,000	\$	109.00

Covered Auto No.	Deductible	COLLISION		TOWING & LABOR		RENTAL		Total
		Premium	Limit	Premium	Limit	Premium	\$/Days	
1	NONE		NONE		NONE			\$ 550.00
2	NONE		NONE		NONE			\$ 640.00
3	\$ 1,000	\$ 240.00	NONE		NONE			\$ 899.00



PHILADELPHIA INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Named Insured: Falls Creek Ranch Association, Inc.

Quotation Number: 9244109

Auto Common

Sub Total: \$ 430.00

Premium

HIRED CAR	CO		\$ 155.00
Liab Limit (per 1000)	\$	1,000	
NON-OWNED	CO		\$ 275.00
Liab Limit (per 1000)	\$	1,000	



**PHILADELPHIA
INSURANCE COMPANIES**

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Named Insured: Falls Creek Ranch Association, Inc.

Quotation Number: 9244109

AUTO SYMBOLS – Summary of Coverages

Liability	02, 08, 09
Personal Injury Prot	
Added Personal Injury Prot	
PPI	
Medical	02
Medical Exp & Income Loss Ben (VA only)	
Uninsured Motorists	02
Underinsured Motorists	02
Garagekeepers Comprehensive	
Garagekeepers Specified Causes of Loss	
Garagekeepers Collision	
Comprehensive	07
Specified Causes of Loss	
Collision	07
Towing	



PHILADELPHIA INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Named Insured: Falls Creek Ranch Association, Inc.

Quotation Number: 9244109

INLAND MARINE

Total: \$ 420.00

Sub Total: \$ 420.00

State	Loc #	Limit of Insurance	Deductible	Description	Premium
CO	1	\$ 84,000	\$ 1,000	CONTRACTORS EQUIPMENT SEE SCHEDULE	\$ 420.00



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Taxes, Surcharges, and Fees Notice

*Note: The above proposal may not account for local taxes, Surcharges, and/or fees mandated by the State in which you/your business operate(s). The final policy will include a description of how local taxes, surcharges and fees, if applicable, have been allocated as determined by the risk location. Please contact a PHLI representative if you have any questions.

Philadelphia Indemnity Insurance Company

COMMERCIAL INLAND MARINE SCHEDULED ITEMS COVERAGE PART

Policy Number: 9244109

Agent #: 25639

<u>ITEM NO.</u>	<u>LIMIT OF INSURANCE</u>	<u>DESCRIPTION</u>
001	\$ 20,000	1987 Case 560 Backhoe
002	\$ 50,000	1988 Cat 130 Grader
003	\$ 14,000	1994 Zetor 4340 Tractor



Making Things Easier for You!

PHLY CUSTOMER SERVICE

Did you know...

- The Loss Assistance Hotline provides Management & Professional Liability policyholders with two FREE HOURS of legal consultation with knowledgeable attorneys on any matter that could potentially result in a claim under a PHLY policy
- You can review billing and payment history online
For example: Payment verifications go to MyPHLY on PHLY.com
- You can pull up and print your invoices and policy documents online
- You can update your profile online
For example: Billing address or contact information changes
- We offer live help within seconds: No complicated phone systems
- 94.4% of our policyholders would refer us to prospective customers*
- We provide 48 hour turnaround time on small business quotes and policy issuance in less than 10 days
- We provide interest free installments for accounts that generate at least \$2,000 in premium

Frequently Asked Questions

How can I get information about my insurance?

There are 5 different ways to contact Customer Service

- Customer Service 877.438.7459
- Customer Service Fax 866.847.4046
- Customer Service E-mail: custserv@phly.com
- Customer Service online chat
- PHLY.com – “Contact Us”

When can I contact Customer Service?

Customer Service is available Monday - Friday from 8:30 a.m. - 8:00 p.m. EST

What forms of payment does PHLY accept?

PHLY accepts 3 forms of payment:

- Check sent to the lock box
- Check by phone payments through our IVR (877.438.7459 – Option 1), website, or contact center representatives
- Credit card payments through our live contact center representatives (Visa, MasterCard, and American Express)

Claims

- Average policyholder first party automobile losses settled in 10 days or less
- Same or next business day acknowledgements of newly reported and opened claims
- Claims representation nationally with Commercial Liability Claims Examiner Niche expertise
- 24/7 claims service. Staff efficiencies with paperless and industry leading systems
- Staff of Subrogation and Recovery Examiners exclusively dedicated to recovery efforts for policyholder paid losses
- Experienced, consistent staff and department structure

Risk Management Services

- National network of in-house risk management professionals providing direct support to policyholders
- Product specific web-based risk management solutions through PHLY.com
- Interactive Driver Training online courses and examination at no additional charge
- Regular e-flyer communications on relevant risk management issues
- Strategic partnerships with best-in-class vendors for discounted MVR checks, abuse training, GPS, and many more

Automatically included on most accounts

PHLY Bell Endorsement - Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement.

Honors, Awards, and Ratings

- America's Top 150 Workplaces
- Best Places to Work in Insurance (4th consecutive year)
- Stevie Awards
- ACE Awards
- Top Workplaces in Philadelphia
- Ward's Top 50 (13th consecutive year)
- National Underwriter Top 100 Insurance Groups (Tokio Marine) #29
- National Underwriter Top 100 Insurance Companies #41

A Passion for Service!

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. © 2014 Philadelphia Consolidated Holding Corp., All Rights Reserved.

*All statistics contained herein were generated via an internal company survey of active policy holders.



PHLY.com





A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

PROPOSAL FOR INSURANCE

Quotation Number: 9245329

Named Insured and Mailing Address:

Falls Creek Ranch Association, Inc.
Attn: Thomas Jones
6350 Falls Creek Main
Durango, CO 81301-8562

Producer: 25639

Mountain West Insurance - Craig
100 E Victory Way
Craig, CO 81625

Contact: Julia Cruz

Phone: (970)824-8185

Fax: (970)824-8188

Insurer: Philadelphia Indemnity Insurance Company

Policy Period From: 02/15/2016

To: 02/15/2017

Proposal Valid Until: 02/15/2016

at 12:01 A.M. Standard Time at your mailing address shown above.

Product: Guides & Outfitters Umbrella

Submission Type: Renewal Business

PHLY Representative: Weyls, Brett C.

PHLY Representative Phone: (303) 200-5344

Underwriter: Swan, Aaron

Underwriter Phone: (303) 657-5022

Email: Brett.Weyls@phly.com

Email: Aaron.Swan@phly.com

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO EXTEND INSURANCE AS STATED IN THIS PROPOSAL.

THIS PROPOSAL CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Umbrella Liability Coverage	\$ 3,113.00
TOTAL	\$ 3,113.00

Bill Plan Options:

- 25% Down and 9 Installments - Combined premium must be \$6,000 and up
- 25% Down and 5 Installments - Combined premium must be at least \$3,333
- 25% Down and 3 Installments - Combined premium must be at least \$2,000
- 50% Down and 2 Installments - Combined premium must be at least \$2,000
- 12 equal installments available only on Auto Rental/Leasing policies
- Premiums under \$2,000 are Fixed Annual billing

All Bill Plans are subject to a minimum installment of \$500

The premium shown is subject to the following terms and conditions:

Any taxes, fees or surcharges included in the total premium shown on the proposal are not subject to installment billing.



A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Named Insured: Falls Creek Ranch Association, Inc.

Quotation Number: 9245329

FORM SCHEDULE

Form	Edition	Description
Recurring Payment Flyer	1212	Recurring Payment Flyer
BJP-190-1	1298	Commercial Lines Policy Jacket
PP2015	0615	Privacy Policy Notice
PI-CXL-002	0413	Commercial Umbrella Liability Ins Policy Declarations
PI-CXL-001	0314	Commercial Umbrella Liability Insurance Policy
PI-CXL-004	0912	Directors And Officers Liability Exclusion
PI-CXL-005	0912	Employers Liability (Stop Gap) Follow Form Endorsement
PI-CXL-007	0912	Abuse Or Molestation Exclusion
PI-CXL-009	0912	Automobile Liability Follow Form Endorsement
PI-CXL-016	0912	Watercraft Exclusion Re-Stated
PI-CXL-032	0912	Fungi Or Bacteria Exclusion
PI-CXL-039	0912	Cap On Losses From Certified Acts Of Terrorism
PI-CXL-068	0912	Employee Benefits Liability Exclusion
PI-CXL-075	0314	Lead Liability Exclusion
PI-CXL-076	0314	Nuclear/Biological/Chem/Radiological Acts Of Terrorism
PI-CXL-088	0314	Access Or Disclosure Of Confidential Info W/Exception
PI-CXL-CO 1	0513	Colorado Changes - Cancellation And Nonrenewal
PI-CXL-CO 2	0513	Colorado Changes - Representations Or Fraud
PI-UMTER-DN	0115	Disclosure Notice Of Terrorism Ins Cov Rejection Opt



A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Named Insured: Falls Creek Ranch Association, Inc.

Quotation Number: 9245329

UMBRELLA LIABILITY

Total: \$ 3,113.00

Includes Total Taxes of: Not Applicable

LIMITS OF INSURANCE

EACH OCCURRENCE LIMIT (LIABILITY COVERAGE)	\$ 4,000,000	
PERSONAL & ADVERTISING INJURY LIMIT	\$ 4,000,000	Any one person or organization
PRODUCTS COMPLETED OPERATIONS AGGREGATE LIMIT	\$ 4,000,000	
GENERAL AGGREGATE LIMIT (LIABILITY COVERAGE) (except with respect to Auto Liability and Products Completed Operations)	\$ 4,000,000	

RETAINED LIMIT

RETAINED LIMIT: \$ 10,000



SCHEDULE OF UNDERLYING INSURANCE

Employers' Liability

Company: **PINNACOL ASSURANCE**

Policy Number: **1410702**

Policy Period: **07/01/2015** **07/01/2016**

Minimum Applicable Limits

Bodily injury by accident	\$	1,000,000	Each Accident
Bodily injury by disease	\$	1,000,000	Each Employee
Bodily injury by disease	\$	1,000,000	Policy Limit

Commercial General Liability

Occurrence

Claims-Made

Company: **Philadelphia Indemnity Insurance Company**

Policy Number:

Policy Period: **02/15/2016** **02/15/2017**

Retroactive Date: **Not Applicable**

Minimum Applicable Limits:

General Aggregate	\$	2,000,000
Products-Completed Operations Aggregate	\$	2,000,000
Personal And Advertising Injury	\$	1,000,000
Each Occurrence	\$	1,000,000

Commercial Auto Liability

Company: **Philadelphia Indemnity Insurance Company**

Policy Number:

Policy Period: **02/15/2016** **02/15/2017**

Minimum Applicable Limits

Garage Aggregate Limit For Other Than Autos (if applicable)	\$	Not Applicable
Each Accident	\$	1,000,000

Professional Liability

Occurrence

Claims-Made

Company:

Policy Number:

Policy Period:

Retroactive Date:

Minimum Applicable Limits

\$
\$



Employee Benefits Liability

Occurrence

Claims-Made

Company:

Policy Number:

Policy Period:

Retroactive Date:

Minimum Applicable Limits

\$

\$

Abuse or Molestation

Occurrence

Claims-Made

Company:

Policy Number:

Policy Period:

Retroactive Date:

Minimum Applicable Limits

\$

\$

Directors & Officers Liability

Occurrence

Claims-Made

Company:

Policy Number:

Policy Period:

Retroactive Date:

Minimum Applicable Limits

\$

\$

Liquor Liability

Occurrence

Claims-Made

Company:

Policy Number:

Policy Period:

Retroactive Date:

Minimum Applicable Limits

\$

\$



A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Watercraft Liability

Occurrence

Claims-Made

Company:

Policy Number:

Policy Period:

Retroactive Date:

Minimum Applicable Limits

\$

\$

Other Coverages Not Included in Above

Occurrence

Claims-Made

Company:

Policy Number:

Policy Period:

Retroactive Date:

Minimum Applicable Limits

\$

\$



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Taxes, Surcharges, and Fees Notice

*Note: The above proposal may not account for local taxes, Surcharges, and/or fees mandated by the State in which you/your business operate(s). The final policy will include a description of how local taxes, surcharges and fees, if applicable, have been allocated as determined by the risk location. Please contact a PHL Y representative if you have any questions.



**Community Association Management Liability Coverage
Declarations**

POLICY NO. 106058348

**Travelers Casualty and Surety Company of America
One Tower Square
Hartford, Connecticut 06183**

(A Stock Insurance Company, herein called the Company)

THE COMMUNITY ASSOCIATION MANAGEMENT LIABILITY COVERAGE POLICY IS WRITTEN ON A CLAIMS-MADE AND REPORTED BASIS. THE COMMUNITY ASSOCIATION MANAGEMENT LIABILITY COVERAGE POLICY COVERS ONLY CLAIMS FIRST MADE AGAINST INSUREDS DURING THE POLICY PERIOD AND REPORTED TO THE COMPANY IN ACCORDANCE WITH THE TERMS OF THE COMMUNITY ASSOCIATION MANAGEMENT LIABILITY COVERAGE POLICY. THE LIMIT OF LIABILITY AVAILABLE TO PAY SETTLEMENTS OR JUDGMENTS WILL BE REDUCED BY DEFENSE EXPENSES, AND DEFENSE EXPENSES WILL BE APPLIED AGAINST THE RETENTION.

MT INSUREDS: THE LIMIT OF LIABILITY AVAILABLE TO PAY SETTLEMENTS OR JUDGMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY DEFENSE EXPENSES, AND DEFENSE EXPENSES WILL BE APPLIED AGAINST THE RETENTION.

ITEM 1 NAMED INSURED:

FALLS CREEK RANCH ASSOCIATION, INC.

D/B/A:

Principal Address:
**6350 FALLS CREEK MAIN
DURANGO, CO 81301**

ITEM 2 POLICY PERIOD:

Inception Date: **February 15, 2016** Expiration Date: **February 15, 2017**
12:01 A.M. standard time both dates at the Principal Address stated in ITEM 1.

ITEM 3 ALL NOTICES OF CLAIM OR LOSS MUST BE SENT TO THE COMPANY BY EMAIL, FACSIMILE, OR MAIL AS SET FORTH BELOW:

Email: **BSIclaims@travelers.com**
FAX: **(888) 460-6622**

Mail: **Travelers Bond & Specialty Insurance Claim
385 Washington St. – Mail Code 9275-NB03F
St Paul, MN 55102**

ITEM 4 COVERAGE INCLUDED AS OF THE INCEPTION DATE IN ITEM 2:

Community Association Management Liability Coverage

ITEM 5 Only those coverage features marked " Applicable" are included in this policy.

COMMUNITY ASSOCIATION MANAGEMENT LIABILITY COVERAGE

Limit of Liability: **\$2,000,000** for all **Claims**

Additional Defense Coverage: Applicable Not Applicable

Additional Defense Limit of Liability: **\$1,000,000** for all **Claims**

Retention:

\$0	for each Directors and Officers Claim under Insuring Agreement A
\$1,000	for each Directors and Officers Claim under Insuring Agreement B
\$1,000	for each Directors and Officers Claim under Insuring Agreement C
\$1,000	for each Employment Claim under Insuring Agreement D

Prior and Pending Proceeding Date: **February 15, 2006**

Continuity Date: **February 15, 2006**

ITEM 6 **PREMIUM FOR THE POLICY PERIOD:**

\$1,978.00	Policy Premium
N/A	Annual Installment Premium

ITEM 7 **TYPE OF CLAIM DEFENSE:**

Duty-to-Defend

ITEM 8 **EXTENDED REPORTING PERIOD:**

Additional Premium Percentage:	75 %
Additional Months:	12

(If exercised in accordance with section **V. CONDITIONS, Q. EXTENDED REPORTING PERIOD** of the Community Association Management Liability Coverage Policy)

ITEM 9 **RUN-OFF EXTENDED REPORTING PERIOD:**

Additional Premium Percentage:	120 %
Additional Months:	12

(If exercised in accordance with section **V. CONDITIONS, N. CHANGE OF CONTROL** of the Community Association Management Liability Coverage Policy)

ITEM 10 ANNUAL REINSTATEMENT OF THE LIMIT OF LIABILITY:

Applicable

Not Applicable

Only those coverage features marked " Applicable" are included in this policy.

ITEM 11 FORMS AND ENDORSEMENTS ATTACHED AT ISSUANCE:

**AFE-19004-0115; AFE-19008-0115; CAM-16001-0113; CAM-19003-0113; CAM-19061-0315;
CAM-17006-0113**

PRODUCER INFORMATION:

**MTN WEST INS & FINANCIAL
100 E VICTORY WAY
CRAIG, CO 81625**

Countersigned By

IN WITNESS WHEREOF, the Company has caused this policy to be signed by its authorized officers.



President, Bond & Specialty Insurance



Corporate Secretary