



March 2021

Pursuant to CCIOA, Section 38-33.3-209.4, within ninety days after the end of each fiscal year and thereafter, the Association shall make the following information available to unit owners:

- INSURANCE POLICIES

Auto-Owners Insurance Company

Policy No. 184632-74177184-20

Policy Term: October 19, 2020 to October 19, 2021

Commercial Property Coverage, Building 0001:

Property In the Open Limit: \$12,500
Basic Group I Loss Deductible: \$ 1,000
Basic Group II Loss Deductible: \$ 1,000
Special Deductible \$ 1,000
Theft Deductible \$ 1,000

Ordinance or Law:

Coverage A-Undamaged Portion (Incl in Bldg. Limit)	Deductible	\$1,000
Coverage B-Demolition	Limit: \$10,000	Deductible: \$1,000
Coverage C-Increased Cost	Limit: \$10,000	Deductible: \$1,000

Building 0002 – Stone Sign:

Property In the Open Limit: \$12,500
Basic Group I Loss Deductible: \$ 1,000
Basic Group II Loss Deductible: \$ 1,000
Special Deductible \$ 1,000
Theft Deductible \$ 1,000

Ordinance or Law:

Coverage A-Undamaged Portion (Incl in Bldg. Limit)	Deductible	\$1,000
Coverage B-Demolition	Limit: \$10,000	Deductible: \$1,000
Coverage C-Increased Cost	Limit: \$10,000	Deductible: \$1,000

Building 0003 – Fences/Arbors

Fences/Arbors Limit: \$ 3,000
Basic Group I Loss Deductible: \$ 1,000
Basic Group II Loss Deductible: \$ 1,000
Special Deductible \$ 1,000
Theft Deductible \$ 1,000

Ordinance or Law:

Coverage A-Undamaged Portion (Incl in Bldg. Limit)	Deductible	\$1,000
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Coverage B-Demolition	Limit: \$10,000	Deductible: \$1,000
Coverage C-Increased Cost	Limit: \$10,000	Deductible: \$1,000

Commercial General Liability Coverage: (no deductibles)

General Aggregate (Other than Products-Completed Operations):	Limit: \$2M
Products-Completed Operations Aggregate	Limit: \$2M
Personal Injury and Advertising Injury	Limit: \$1M/Aggregate and Limit: \$1M/Occurrence
Assn Directors/Officers Errors and Omissions, Aggregate	Limit: \$1M/Aggregate and Limit: \$1M/Occurrence

Commercial General Liability Plus Endorsement: (no deductibles)

Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	Limit: \$300,000 Any One Premises
Medical Payments	Limit: \$ 10,000 Any One Person
Hired Auto/Non-Owned Auto	Limit: \$1M Each Occurrence

- FISCAL YEAR COMMENCEMENT DATE: January 1, 2021
- CURRENT REGULAR ASSESSMENT: \$115.00 per month
- OPERATING BUDGET 2021: Mailed to all owners
- YEAR END FINANCIALS 2020: Emailed to all owners
- FINANCIAL AUDIT/REVIEW: N/A
- GOVERNING POLICIES, RULES AND REGULATIONS, AND MEETING MINUTES: Posted on community web page at www.lostcreekfarmhoa.com