Client#: 1913817 **VISTAMES**

$ACORD_{in}$

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 11/03/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer any rights to the certificate holder in lieu of such endorsement(s).

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PRODUCER		CONTACT Hannah Hill				
USI Insurance Services, L		PHONE (A/C, No, Ext): 952-243-0989	52-945-9477			
8000 Norman Center Drive, Suite 400 Bloomington, MN 55437		E-MAIL ADDRESS: hannah.hill@usi.com				
		INSURER(S) AFFORDING C	NAIC#			
		INSURER A : SiriusPoint America Insurance	38776			
INSURED		INSURER B : Pinnacol Assurance Company		41190		
	neowners Association	INSURER C:				
c/o Balanced B	, ,	INSURER D :				
P.O. Box 25353	CO 0000C	INSURER E :				
Colorado Sprin	gs, CO 80936	INSURER F:				
COVERAGES	CEDTIEICATE NI IMBED:	DEVISION	I NIIMBED:			

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE OF INSURANCE		ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
Х	COMMERCIAL GENERAL LIABILITY			2846657	10/22/2022	10/22/2023	EACH OCCURRENCE	\$1,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$100,000
							MED EXP (Any one person)	\$5,000
							PERSONAL & ADV INJURY	\$Included
GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$3,000,000
Χ	POLICY PRO- LOC						PRODUCTS - COMP/OP AGG	\$
	OTHER:						HNOA	\$Included
ΑUΊ	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
	ANY AUTO						BODILY INJURY (Per person)	\$
	AUTOS ONLY AUTOS						7	\$
	HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
								\$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$
	DED RETENTION \$							\$
	EMPLOYEDS! LABILITY			4108768	11/01/2022	11/01/2023	X PER OTH-	
		N / A					E.L. EACH ACCIDENT	\$1,000,000
(Mandatory in NH)		17/2					E.L. DISEASE - EA EMPLOYEE	\$1,000,000
If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$1,000,000
A Association				2846657	10/22/2022	10/22/2023	Replacement Cost	
Covered Property							\$53,000	
							\$1,000 Deductible	
	WOI ANY OFF AS:	CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PRODIET LOC OTHER: AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY AUTOS ONLY AUTOS ONLY UMBRELLA LIAB EXCESS LIAB DED RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below ASSOCIATION	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PROJECT LOC OTHER: AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY AUTOS HIRED AUTOS ONLY AUTOS ONLY UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below ASSOCIATION	CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY JECT LOC OTHER: AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY AUTOS HIRED AUTOS ONLY AUTOS ONLY UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below ASSOCIATION	CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PROJECT LOC OTHER: AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION \$ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTINER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below ASSOCIATION 2846657	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PRO- OTHER: AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY HIRED AUTOS ONLY	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PRODUCT LOC OTHER: AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY	ANY AUTO AUTOS ONLY AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY HIRED AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY HIRED AUTOS ONLY HIRED

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Special causes of loss excluding earthquake and flood. Subject to policy limits and exclusions.

Locations must be shown on policy for coverage to apply.

Sovorability of Liability is included

Severability of	Liability is illulued.
(See Attached	Descriptions)

CERTIFICATE HOLDER

CERTIFICATION TO THE TRANSPORT OF THE TR	O/MODELE/MICH
MASTER CERTIFICATE	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE
	See
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CANCELLATION

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DESCRIPTIONS (Continued from Page 1)

Equipment Breakdown is included up to \$25,000.

Fidelity, General Liability, and Directors & Officers Liability policies include Property Management

Company as an Insured: Balanced Bookkeeping

P.O. Box 25353

Colorado Springs, CO 80936

COVERAGE: Crime/Fidelity/Employee Dishonesty INSURER: Sirius America Insurance Company

POLICY NUMBER: 2846657 LIMIT: \$100,000 DED: \$1,000

POLICY DATES: 10/22/2022 To 10/22/2023

COVERAGE: Directors & Officers Liability INSURER: Continental Casualty Company

POLICY NUMBER: 618647440 LIMIT: \$1,000,000 DED: \$1,000 AGGREGATE: \$1,000,000

POLICY DATES: 10/22/2022 To 10/22/2023

*****PLEASE READ*****

100% Replacement Cost applies up to the limit

Waived Coinsurance/Agreed Value Wind/Hail Coverage is included

Waiver of Subrogation in favor of owners applies

This is the only complex covered under the policies listed on the certificate

Cancellation - 10 days prior to cancellation date

DAM