

# Arrow insurance management

"The Insurance People"

September 19, 2007

Cobblestone Homeowners Association  
P.O. Box 1503  
Frisco, CO 80443

RE: Allstate Insurance Company  
Commercial Package #050379568  
Policy term: 10/25/07 to 10/25/08

Diane Stuhr/JohnKane:

Enclosed is the renewal of your Commercial Package. Please review the policy and make sure that all of the information is correct. If anything needs to be changed or if you have any questions whatsoever, please contact the office immediately.

**Upon reviewing the renewal, it has come to our attention that the policy does not currently carry the Water Damage coverage endorsement.** The enclosed letter describes the endorsement and the revised annual premium to add the coverage. Please indicate if you would like to add the coverage to your policy and return the letter to our office by 10/05/07.

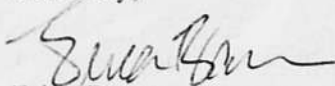
Quotes to increase policy deductible and add water damage:

- Current \$500 deductible with water damage \$5,132.00
- Increase deductible to \$1000 with water damage \$4,936.00
- Increase deductible to \$2500 with water damage \$4,643.00

Please read your policy and become aware of the coverage afforded by it. Optional coverage and higher limits are available for additional premium. A brief summary of insurance is included with this mailing; however, you should refer to the policy for actual terms and conditions of the contract.

We appreciate your continued business. Please let us know if we can be of other assistance.

Sincerely,



Erica Baum

Arrow Insurance Mgt - Frisco

P.O. Box 918  
Avon, Colorado 81620  
(970) 949-5110  
(970) 949-6306 Fax

P.O. Box 860  
Breckenridge, Colorado 80424  
(970) 453-6496  
(970) 453-7891 Fax

P.O. Box 5000  
Frisco, Colorado 80443  
(970) 668-3500  
(970) 668-3342 Fax



## Coverage A - Business Property

### Water Damage Endorsement

1. The following is added to Losses Covered Under Coverage A:

This policy is extended to cover losses caused by or resulting from:

- a. Surface water (but not including flood; waves; tidal water or tidal wave; or overflow of streams or other bodies of water);
- b. Water which backs up through sewers or drains; or
- c. Rain or snow entering building(s) through openings in the roof or walls.

2. The Deductible section under Coverage A is amended to include the following:

#### Water Damage

The amount of the deductible shown in the Declarations or \$1,000 whichever is greater, will be deducted from each adjusted loss caused by or resulting from a peril covered under the Water Damage Endorsement.

BU5559-2  
(Ed. 1-88)

I have reviewed the above endorsement and would like to:

\_\_\_\_\_ elect Water Damage Endorsement

\_\_\_\_\_ elect Water Damage with an annual deductible

If you would like to increase the policy deductible, please indicate limit:

\_\_\_\_\_ \$1000

\_\_\_\_\_ \$2500

\_\_\_\_\_ no change

\_\_\_\_\_  
Cobblestone HOA representative signature

# SUMMARY OF INSURANCE

For: Cobblestone Homeowners Associa  
 P.O. Box 1503  
 Frisco, CO  
 80443

Prepared: 09/19/07  
 Arrow Insurance Mgt - Frisco  
 P.O. Box 5000  
 Frisco, CO  
 80443 970-668-3500

Coverage	Amount	Company	Policy No	Eff	Exp
<b>Property</b>  Policy Level Information  Premises 1 Building 1 BUILDING Coins % 100 Valuation RC Cause of Loss SPEC Deductible 500	1,458,000	Allstate Insurance Company	050379568	10/25/06	10/25/07
Premises 1 Building 2 BUILDING Coins % 100 Valuation RC Cause of Loss SPEC Deductible 500	729,000				

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Coverage	Amount	Company	Policy No	Eff	Exp
General Liability		Allstate Insurance Company	050379568	10/25/06	10/25/07
Occurrence					
Personal & Advertising Injury	1,000,000				
Each Occurrence	1,000,000				
Damage to Rented Premises	50,000				
Medical Expense (Any One Person)	5,000				
Other Coverages, Restrictions, And/Or Endorsements					
BOARD OF MANAGERS LIABILITY					
NON-OWNER LIABILITY					
HIRED AUTO					
TERRORISM					