

# Arrow insurance management

*"The Insurance People"*

September 12, 2014

Cobblestone Homeowners Association  
PO Box 1503  
Frisco, CO 80443

RE: Allstate Insurance Company  
Commercial Package Policy #648539892  
Effective 10/25/13 to 10/25/14

Gavin:

Enclosed you will find your Commercial Package renewal. Please read your policy and become aware of the coverage afforded by it. Understanding your policy's coverage and limitations is very important.

Please notify our office if there have been any changes to your business or if your operations are different. Your policy may not include automatic coverage for any changes in your business. If anything needs to be updated or you have any questions, please contact our office immediately.

Optional coverage and higher limits are available for additional costs. Allstate Insurance Company offers endorsements that provide valuable coverage enhancements for both liability and property coverage for a reasonable cost. Let us know if you are interested in quotes or wish to discuss in further detail. A brief summary of coverage is included with this mailing. However, you should refer to the policy for the actual terms and conditions of the contract. Your insurance policy has numerous exclusions which are standard in most commercial policies. We recommend that you review any exclusions and coverage modifying endorsements carefully and contact our office with any concerns.

As your local agency we have taken pride in providing the best possible service to our customers since 1971. We have 20 agents in 3 offices to assist you with all of your business and personal insurance needs.

Thank you for choosing Arrow Insurance. We appreciate your business!

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



# SUMMARY OF INSURANCE

Prepared: 9/23/2014

For **Cobblestone Homeowners Associa**  
**PO Box 1503**  
**Frisco, CO**  
**80443**

Coverage	Amount	Company	Policy No	Eff	Exp	Premium
<b>Commercial Application</b>		Allstate Insurance Company	648539892	10/25/13	10/25/14	5,236.00
<b>General Liability</b>		Allstate Insurance Company	648539892	10/25/13	10/25/14	
Occurrence						
General Aggregate	2,000,000					
Products/Completed Oper. Aggr.	2,000,000					
Personal & Advertising Injury	1,000,000					
Each Occurrence	1,000,000					
Damage to Rented Premises	100,000					
Medical Expense (Any One Person)	5,000					
Other Coverages, Restrictions, And/Or Endorsements						
BOARD OF MANAGERS LIABILITY						
NON-OWNED LIABILITY/ HIRED AUTO						
TERRORISM						
WATER DAMAGE - SEWER/SUMP PUMP BACKUP						
Location 1 Building 1						
Class Code: 62003						
Premium Basis: 8						
(U) Unit - Per Unit						
Location 1 Building 2						
Class Code: 62003						
Premium Basis: 4						
(U) Unit - Per Unit						
<b>Property</b>		Allstate Insurance Company	648539892	10/25/13	10/25/14	
Policy Level Information						
<b>BLANKET BUILDING COV</b>						
Limit 1	2,397,200					
Premise 1 Building 1						
604 Granite St Frisco , CO 80443						
<b>BUILDING -</b>						
Coins %	100					
Valuation	RC					
Cause of Loss	SPEC					

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Prepared: 9/23/2014

Page 2

For Cobblestone Homeowners Associa  
 PO Box 1503  
 Frisco, CO  
 80443

Coverage	Amount	Company	Policy No	Eff	Exp	Premium
Property (Continued)						
Deductible 1000						
BUS INCOME -	30,000					
Premise 1 Building 2 602 Granite St Frisco , CO 80443						
BUILDING -						
Coins % 100						
Valuation RC						
Cause of Loss SPEC						
Deductible 1000						
BUS INCOME -	15,000					