

Po Box 2915  
Bloomington IL 61702-2915

**Named Insured**

001779 3123 M-20-0002-FC06 F Z  
RIVERWALK AT THE FRYINGPAN  
CONDOMINIUM ASSOCIATION  
326 HIGHWAY 133 STE 290  
CARBONDALE CO 81623-2510



<b>Policy Number</b>	96-EQ-A100-5	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	MAY 1 2024	MAY 1 2025
The policy period begins and ends at 12:01 am standard time at the premises location.		

**Agent and Mailing Address**  
CLOUD INS AND FIN SVCS INC  
227 CODY LN UNIT 201  
BASALT CO 81621-7601  
PHONE: (970) 927-0419

**Business Condominium Association Policy**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

**Entity:** CONDO ASSOCIATION

**Reason for Declarations:** Your policy is amended APR 17 2024  
MORTGAGEE ADDED  
2ND MORTGAGEE ADDED

Other items shown are effective with the policy's 2024 renewal

Endorsement Premium None

Discounts Applied:  
Years in Business  
Protective Devices  
Age of Building  
Sprinkler  
Claim Record

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MAY 07 2024  
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DECLARATIONS (CONTINUED)

Business Condominium Association Policy for RIVERWALK AT THE FRYINGPAN  
Policy Number 96-EQ-A100-5

**SECTION I - PROPERTY BLANKET**

Coverage A - Buildings	Limit of Insurance*
Coverage B - Business Personal Property	\$ 21,459,000
	\$ 32,400

Location Number	Location of Described Premises
001	227 MIDLAND AVE BASALT CO 81621-8114
002	229 MIDLAND AVE BASALT CO 81621-8375
003	231 MIDLAND AVE BASALT CO 81621-8383

\* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

**SECTION I - INFLATION COVERAGE INDEX(ES)**

Cov A - Inflation Coverage Index:	276.3
Cov B - Consumer Price Index:	307.8

**SECTION I - DEDUCTIBLES**

Basic Deductible \$5,000

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DECLARATIONS (CONTINUED)

Business Condominium Association Policy for RIVERWALK AT THE FRYINGPAN  
Policy Number 96-EQ-A100-5

Special Deductibles:



Money and Securities	\$250	Data Compromise	\$1,000
Employee Dishonesty	\$250	Equipment Breakdown	\$2,500

Other deductibles may apply - refer to policy.

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES**

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	See Schedule
Off Premises	See Schedule
Arson Reward	\$5,000
Back-Up Of Sewer Or Drain	See Schedule
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Forgery Or Alteration	\$10,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Money And Securities (Off Premises)	See Schedule

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**DECLARATIONS (CONTINUED)**

**Business Condominium Association Policy for RIVERWALK AT THE FRYINGPAN**  
**Policy Number 96-EQ-A100-5**

Money And Securities (On Premises)	See Schedule
Money Orders And Counterfeit Money	\$1,000
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance Or Law - Equipment Coverage	Included
Outdoor Property	See Schedule
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Preservation Of Property	30 Days
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	See Schedule
Signs	See Schedule
Valuable Papers And Records	
On Premises	See Schedule
Off Premises	See Schedule
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - SCHEDULE**

The coverages and corresponding limits shown below apply only to the described premises as shown.

LOCATION	COVERAGE	LIMIT OF INSURANCE
0001	Signs	\$2,500
	Back-Up Of Sewer Or Drain	\$5,000
	Money And Securities (On Premises)	\$10,000
	Money And Securities (Off Premises)	\$5,000
	Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500

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DECLARATIONS (CONTINUED)

Business Condominium Association Policy for RIVERWALK AT THE FRYINGPAN  
Policy Number 96-EQ-A100-5



SI  
0305-0000

	Accounts Receivable (On Premises)	\$50,000
	Accounts Receivable (Off Premises)	\$15,000
	Outdoor Property	\$5,000
	Valuable Papers and Records (On Premises)	\$10,000
	Valuable Papers and Records (Off Premises)	\$5,000
0002	Signs	\$2,500
	Back-Up Of Sewer Or Drain	\$5,000
	Money And Securities (On Premises)	\$10,000
	Money And Securities (Off Premises)	\$5,000
	Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
	Accounts Receivable (On Premises)	\$50,000
	Accounts Receivable (Off Premises)	\$15,000
	Outdoor Property	\$5,000
	Valuable Papers and Records (On Premises)	\$10,000
	Valuable Papers and Records (Off Premises)	\$5,000
0003	Signs	\$2,500
	Back-Up Of Sewer Or Drain	\$5,000
	Money And Securities (On Premises)	\$10,000
	Money And Securities (Off Premises)	\$5,000
	Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
	Accounts Receivable (On Premises)	\$50,000
	Accounts Receivable (Off Premises)	\$15,000
	Outdoor Property	\$5,000
	Valuable Papers and Records (On Premises)	\$10,000
	Valuable Papers and Records (Off Premises)	\$5,000

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY**

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Data Compromise	
Legal And Forensic Information Technology Review	\$5,000
Per Occurrence	\$50,000
Employee Dishonesty	\$25,000

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DECLARATIONS (CONTINUED)

Business Condominium Association Policy for RIVERWALK AT THE FRYINGPAN  
Policy Number 96-EQ-A100-5

Identity Restoration	
Other Expenses	\$1,000
Case Management Services	12 months
Per Occurrence	\$35,000
Lost Wages And Supervision Expenses	\$5,000
Utility Interruption - Loss Of Income	\$100,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

**SECTION II - LIABILITY**

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COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$2,000,000
Coverage M - Medical Expenses (Any One Person)	\$10,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$2,000,000
	<b>LIMIT OF INSURANCE</b>
<b>AGGREGATE LIMITS</b>	
Products/Completed Operations Aggregate	\$4,000,000
General Aggregate	\$4,000,000
Directors and Officers Aggregate	\$2,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

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DECLARATIONS (CONTINUED)

Business Condominium Association Policy for RIVERWALK AT THE FRYINGPAN
Policy Number 96-EQ-A100-5



Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

SI-0405-0000

FORMS AND ENDORSEMENTS

- CMP-4100 Businessowners Coverage Form
CMP-4561.4 Policy Endorsement
CMP-4705.2 Loss of Income & Extra Expnse
CMP-4990.1 Identity Restoration
CMP-4769 Addl Condo Prop Not Covered
CMP-4994 Data Compromise
CMP-4815 Directors/Officers Endorsement
CMP-4426 Business Condo Association
CMP-4710 Employee Dishonesty
CMP-4746.1 Hired Auto Liability
FE-3650 Actual Cash Value Endorsement
CMP-4206.2 Amendatory Endorsement
CMP-4709 Money and Securities
CMP-4706 Back-Up of Sewer or Drain
CMP-4703.1 Utility Interruption Loss Incm
FE-6999.3 Terrorism Insurance Cov Notice
CMP-4862 Building Ordinance or Law Cov
FD-6007 Inland Marine Attach Dec

SCHEDULE OF ADDITIONAL INTERESTS

Interest Type: Mortgagee
Endorsement #: N/A
Loan Number: 1800010405

Interest Type: 2nd Mortgagee
Endorsement #: N/A
Loan Number: 1800010600

ALPINE BANK
PO BOX 2093
CARMEL IN 46082-2093

ALPINE BANK
PO BOX 2093
CARMEL IN 46082-2093

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DECLARATIONS (CONTINUED)

Business Condominium Association Policy for RIVERWALK AT THE FRYINGPAN  
Policy Number 96-EQ-A100-5

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

*Lynne M. Yauell*  
Secretary

*Michael J. Tynan*  
President

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Po Box 2915  
Bloomington IL 61702-2915

**Named Insured**

M-20-0002-FC06 F Z

RIVERWALK AT THE FRYINGPAN  
CONDOMINIUM ASSOCIATION  
326 HIGHWAY 133 STE 290  
CARBONDALE CO 81623-2510

<b>Policy Number</b>	96-EQ-A100-5	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	MAY 1 2024	MAY 1 2025
The policy period begins and ends at 12:01 am standard time at the premises location.		



51-0505-0000

**ATTACHING INLAND MARINE**

**Automatic Renewal** - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

**Annual Policy Premium**                      Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

**Forms, Options, and Endorsements**

FE-8743.1                      Inland Marine Computer Prop  
FE-8739                        Inland Marine Conditions

See Reverse for Schedule Page with Limits

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MAY 07 2024  
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ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8743.1	Inland Marine Computer Prop	\$ 10,000	\$ 500	Included
	Loss of Income and Extra Expense	\$ 10,000		Included

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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