



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/01/2025

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 rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	Stailey Insurance Corporation 2084 S. Milwaukee Street Denver	CO 80210-	CONTACT NAME:	Certificate Department		
			PHONE (A/C No. Ext.):	(303) 759-2796	FAX (A/C No.):	(303) 759-2960
INSURED	The Timbers Homeowners Association I, Inc. C/O The CO Property Mgmt Specialists, Inc. 19751 E Mainstreet, Suite 275 Parker	CO 80138-	E-MAIL ADDRESS:	certificates@staileycorp.com		
			INSURER(S) AFFORDING COVERAGE			NAIC #
			INSURER A: Crum Forster Specialty			44520
			INSURER B: Owners Insurance Company			18988
			INSURER C: Pinnacol Assurance			41190
			INSURER D: Travelers Cas & Surety Co			31194
			INSURER E:			
INSURER F:						

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
						EACH OCCURRENCE	\$ 1,000,000	
A	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR		GLO197021	09/30/2025	09/30/2026	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000	
						MED EXP (Any one person)	\$ 5,000	
						PERSONAL & ADV INJURY	\$ 1,000,000	
						GENERAL AGGREGATE	\$ 2,000,000	
						PRODUCTS - COMP/OP AGG	\$ 2,000,000	
							\$	
	GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY <input type="checkbox"/> PRO- JECT <input type="checkbox"/> LOC OTHER:							
B	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS X HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY		4645916902	09/30/2025	09/30/2026	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000	
						BODILY INJURY (Per person)	\$	
						BODILY INJURY (Per accident)	\$	
						PROPERTY DAMAGE (Per accident)	\$	
							\$	
	UMBRELLA LIAB	OCCUR				EACH OCCURRENCE	\$	
	EXCESS LIAB	CLAIMS-MADE				AGGREGATE	\$	
	DED	RETENTION \$					\$	
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N/A	4222433	09/30/2025	09/30/2026	X PER STATUTE	OTH-ER	
						E.L. EACH ACCIDENT	\$ 500,000	
						E.L. DISEASE - EA EMPLOYEE	\$ 500,000	
						E.L. DISEASE - POLICY LIMIT	\$ 500,000	
D	Fidelity - Includes Management Co Directors/Officers - Claims Made		105679192 106993357	09/30/2025	09/30/2026	\$ 7,500 Ded	Limit	\$ 750,000
D				09/30/2025	09/30/2026	\$ 1,000 Ded	Limit	\$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
PROPERTY COVERAGE Eff 9/30/25 to 09/30/2026 -- Westchester Surplus - Policy #D39185131003- Limit \$2,500,000; Excess Property - Landmark American Insurance Co. Policy #LHD954448 Limit \$2,500,000; Excess Property - Richmond National Policy #RN7050223702 Limit \$10,000,000; Excess Property Scottsdale Insurance Policy #SP12007802 - Limit \$80,614,278. TOTAL LIMIT OF INSURANCE \$95,614,278. \$100,000 Deductible all covered losses except 5% Wind/Hail Deductible. 394 Units; 103 Buildings. PROPERTY FORMS INCLUDE: 100% Replacement Cost up to the Limit of Insurance. No Coinsurance; Special Form, Ordinance/Law Coverage A,B,C, No Inflation Guard. Equipment Breakdown - Travelers #8S206074 - Eff 09/30/25-09/30/26 - 10 day cancellation notice applies. Severability of Interest/Separation of Insured's included. **PLEASE REFER TO ASSOCIATIONS LEGAL DOCUMENTS FOR INSURANCE RESPONSIBILITY FOR OWNERS vs ASSOCIATION**.

CERTIFICATE HOLDER	CANCELLATION	AI 081809
Informational Certificate Only	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	