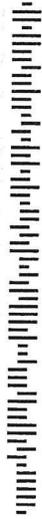




3 Ravinia Drive
Atlanta GA 30346-2117

Named Insured

AT2 002538.3125 M-20-2293-FAD1 F V
THE PRESERVE HOMEOWNER
ASSOCIATION INC
C/O JOE MAZZA BRAY & CO
637 NORTH AVE
GRAND JCT CO 81501-7513



Policy Number 96-E6-5775-6

Policy Period 12 Months
Effective Date JUN 1 2020
Expiration Date JUN 1 2021

The policy period begins and ends at 12:01 am standard time at the premises location.

Agent and Mailing Address
LAVONNE GORSUCH INS AGCY INC
501 HIGHWAY 50
GRAND JCT CO 81503-1907

PHONE: (970) 243-1117

Residential Community 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: HOMEOWNERS ASSN

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.



POLICY PREMIUM
Minimum Premium

\$ 625.00

Discounts Applied:
Renewal Year
Claim Record

Prepared
APR 03 2020
CMP-4000

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE PRESERVE HOMEOWNER
Policy Number 96-E6-5775-6

This Policy does not provide any SECTION I - PROPERTY coverage

SECTION II - LOCATION SCHEDULE

Location Number	Location of Described Premises
001	PRESERVE LN GRAND JCT CO 81503

SECTION II - LIABILITY

COVERAGE

LIMIT OF INSURANCE

Coverage L - Business Liability \$1,000,000
Coverage M - Medical Expenses (Any One Person) \$5,000
Damage To Premises Rented To You \$300,000
Directors And Officers Liability \$1,000,000

AGGREGATE LIMITS

LIMIT OF INSURANCE

Products/Completed Operations Aggregate \$2,000,000
General Aggregate \$2,000,000
Directors and Officers Aggregate \$1,000,000

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.

Prepared
APR 03 2020
CMP-4000
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RENEWAL DECLARATIONS (CONTINUED)
Residential Community Association Policy for THE PRESERVE HOMEOWNER
Policy Number 96-E6-5775-6

M 16462



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.

FORMS AND ENDORSEMENTS

CMP-4100 Businessowners Coverage Form
 FE-6999.2 *Terrorism Insurance Cov Notice
 CMP-4815 Directors/Officers Endorsement
 CMP-4206.1 Amendatory Endorsement
 CMP-4788 Addl Insd Mgrs Lessor of Prem
 CMP-4550 Residential Community Assoc
 CMP-4746.1 Hired Auto Liability
 FE-3650 Actual Cash Value Endorsement
 CMP-4561.1 Policy Endorsement
 * New Form Attached

SCHEDULE OF ADDITIONAL INTERESTS

Interest Type: Addl Insured-Section II
Endorsement #: CMP4788
Loan Number: N/A

BRAY & COMPANY PROPERTY
 MANAGEMENT
 637 NORTH AVE
 GRAND JCT CO 815017513

Prepared
 APR 03 2020
 CMP-4000

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RENEWAL DECLARATIONS (CONTINUED)

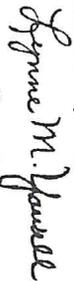
Residential Community Association Policy for THE PRESERVE HOMEOWNER
Policy Number 96-E6-5775-6

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.


Suzanne M. Howell
Secretary


Michael J. Lynn
President

NOTICE TO POLICYHOLDER:

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of the policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

Prepared

APR 03 2020

CMP-4000

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RENEWAL DECLARATIONS (CONTINUED)
Residential Community Association Policy for THE PRESERVE HOMEOWNER
Policy Number 96-E6-5775-6

M 16462



Your coverage amount....

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc.[®] Using information you provide about your structure. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your structure. State Farm[®] does not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.

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 APR 03 2020
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In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015, this disclosure is part of your policy.

FE-6999.2 POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE



Coverage for acts of terrorism is not excluded from your current policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on

FE-6999.2

January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.



IMPORTANT NOTICE . . . Data Compromise Coverage Now Available



Nearly all businesses collect and retain personal information about their clients, employees and business associates. Yet many businesses lack the resources to respond effectively in the event this data is stolen or released when it is in their care, custody or control.

If a data breach occurs, a business may be required to notify all parties who were affected by the breach, effectively communicate the nature of the loss or disclosure and, if warranted, provide credit monitoring assistance and identity restoration case management service to those affected. Many states already require businesses to provide these services.

Data Compromise coverage may help a business respond to the expense of service obligations following a covered data breach.

Coverage Summary

Data Compromise coverage is designed to help a business investigate a data breach, notify individuals and provide credit monitoring, case management and other services that help prevent identity theft and fraud following a covered breach of non-public personal information. Data Compromise coverage may be available for certain necessary and reasonable expenses including:

- Legal and forensic information technology reviews;
- Notification to affected individuals; and
- Service to affected individuals including:
 - Informational materials;
 - Toll-free help line;
 - Credit report monitoring; and
 - Identity restoration case management.

If you choose to purchase Data Compromise coverage, Identity Restoration coverage will be included for your business.

No one can predict if a covered data breach will occur, but you are able to protect your business from certain response costs a breach may create. If you are interested in adding Data Compromise coverage to your policy, contact your State Farm® agent to see if your business qualifies.

