

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.  
MADISON, WISCONSIN 53783-0001

COMMON DECLARATIONS

POLICY NUMBER  
05 XU7272-01

COMPANY CODE  
0022-BLBK-CO

CUSTOMER BILLING ACCOUNT  
019-377-107 92

NAMED INSURED MAILING ADDRESS  
MESA ESTATES HOMEOWNERS ASSOCIATION  
C/O BRAY PROPERTY MANAGEMENT  
637 NORTH AVE  
GRAND JUNCTION CO 81501-7513

POLICY PERIOD FROM 12/05/2022 TO 12/05/2023  
12:01 A.M. Standard Time at your mailing address shown above.

FORM OF BUSINESS: CORPORATION

BUSINESS DESCRIPTION: HOMEOWNERS ASSOCIATION

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

This policy consists of the following coverage parts for which a premium is indicated, this premium may be subject to adjustment.

	<b>PREMIUM</b>
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$913.00
<b>TOTAL PREMIUM</b>	<b>\$913.00</b>

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AUTHORIZED REPRESENTATIVE

*William B. West*  
President

*[Signature]*  
Secretary

COUNTERSIGNED LICENSED RESIDENT AGENT



AGENT 138-307  
JEFFERY CRANDELL  
2710 PATTERSON RD STE A  
GRAND JUNCTION CO 81506-4140

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ENTRY DATE 09/08/2022



AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.  
MADISON, WISCONSIN 53783-0001  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
DECLARATIONS

POLICY NUMBER  
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0022-BLBK-CO

NAMED MESA ESTATES HOMEOWNERS ASSOCIATION  
INSURED C/O BRAY PROPERTY MANAGEMENT  
MAILING 637 NORTH AVE  
ADDRESS GRAND JUNCTION CO 81501-7513

LIMITS OF INSURANCE

GENERAL AGGREGATE LIMIT (OTHER THAN PRODUCTS-COMPLETED OPERATIONS)	\$4,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$4,000,000
PERSONAL & ADVERTISING INJURY LIMIT	\$2,000,000
EACH OCCURRENCE LIMIT	\$2,000,000
DAMAGE TO PREMISES RENTED TO YOU LIMIT - ANY ONE PREMISES	\$100,000
MEDICAL EXPENSE LIMIT - ANY ONE PERSON	\$5,000

LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY

LOCATION 0001 PREMISES 001  
1111 S 12TH ST  
GRAND JUNCTION MESA COUNTY CO 81501-3820

CLASSIFICATION

CODE	DESCRIPTION	PREMIUM BASIS	RATE		ADVANCE PREMIUM	
			ALL OTHER	PR/CO	ALL OTHER	PR/CO
09030	HOMEOWNERS ASSOCIATION PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT	108 (007)	3.850 (A)		\$416.00	
45524	LAKES OR RESERVOIRS-EXISTENCE HAZARD ONLY - NOT-FOR-PROFIT ONLY PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT	1 (037)	368.900 (A)		\$369.00	

A=EACH ONE  
037=LAKES OR RESERVOIRS

007=UNITS

APPLICABLE ENDORSEMENT CHARGES \$128.00

TOTAL ADVANCE PREMIUM \$913.00

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COMMERCIAL GENERAL LIABILITY COVERAGE PART

DECLARATIONS

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Forms and endorsements applying to this coverage part and made part of this policy at time of issue:

CG 21 75 01 15	CG 74 01 07 03	IL 00 21 07 02	IL 75 26 12 05	CG 00 01 12 07
IL 02 28 09 07	CG 21 47 12 07	IL 00 17 11 98	IL 75 02 06 99	CG 21 60 09 98
CG 21 96 03 05	CG 21 67 12 04	CG 77 14 04 02	CG 77 04 07 10	IL 09 85 01 15
IL 75 40 03 16	IL 01 25 11 13	CG 21 06 05 14		

AUTHORIZED  
REPRESENTATIVE

*William B. West*  
President

*[Signature]*  
Secretary

COUNTERSIGNED  
LICENSED RESIDENT AGENT

AGENT 138-307  
JEFFERY CRANDELL  
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POLICY NUMBER: 05 XU7272-01

COMMERCIAL GENERAL LIABILITY  
CG 74 01 07 03**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****HIRED AUTO AND NON-OWNED  
AUTO LIABILITY INSURANCE**This endorsement modifies insurance provided under the following:  
COMMERCIAL GENERAL LIABILITY COVERAGE PART**SCHEDULE**

Insurance is provided only with respect to those coverages for which an entry is shown under Premium:

Coverage	Premium
Hired Auto Liability Insurance	\$ INCLUDED
Non-Owned Auto Liability Insurance	\$ INCLUDED

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

**A. Hired Auto Liability**

The insurance provided under Coverage A – Bodily Injury And Property Damage Liability (Section I – Coverages) applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your "employees" in the course of your business.

**B. Non-Owned Auto Liability**

The insurance provided under Coverage A – Bodily Injury And Property Damage Liability (Section I – Coverages) applies to "bodily injury" or "property damage" arising out of the use of a "non-owned auto" by any person in the course of your business.

**C. Changes In Exclusions**

With respect to the insurance provided by this endorsement:

- Subparagraphs **b., c., e., g., h., j., k., l., m.** and **n.** of Paragraph 2., **Exclusions of Coverage A – Bodily Injury And Property Damage Liability** (Section I – Coverages) do not apply.
- The following exclusions are added to Paragraph 2., **Exclusions of Coverage A – Bodily Injury And Property Damage Liability** (Section I – Coverages):

This insurance does not apply to:

- "Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:
  - That the insured would have in the absence of the contract or agreement; or
  - Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement.
- "Bodily injury" to:
  - An "employee" of the insured arising out of and in the course of:
    - Employment by the insured; or
    - Performing duties related to the conduct of the insured's business; or

- The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies:

- Whether the insured may be liable as an employer or in any other capacity; and
- To any obligation to share damages with or repay someone else who must pay the damages because of the injury.

This exclusion does not apply to:

- Liability assumed by the insured under an "insured contract"; or
- "Bodily injury" to domestic "employees" not entitled to workers' compensation benefits.

**c. "Property damage" to:**

- Property owned or being transported by, or rented or loaned to the insured; or
- Property in the care, custody or control of the insured.

**D. Who Is An Insured**For the purposes of this endorsement only, **Section II – Who Is An Insured** is replaced by the following:

- Each of the following is an insured under this insurance to the extent set forth below:
  - You.
  - Any other person using a "hired auto" with your permission.
  - With respect to a "non-owned auto", any partner or "executive officer" of yours, but only while such "non-owned auto" is being used in your business.
  - Any other person or organization, but only with respect to their liability because of acts or omissions of an insured under Paragraphs **a., b.** or **c.** above.
- None of the following is an insured:
  - Any person engaged in the business of his or her employer with respect to "bodily injury" to any co-employee of such person injured in the course of employment;

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- b. Any partner or "executive officer" with respect to any "auto" owned by such partner or officer or a member of his or her household;
- c. Any person while employed in or otherwise engaged in performing duties related to the conduct of an "auto business", other than an "auto business" you operate;
- d. The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner of a "non-owned auto" or any agent or "employee" of any such owner or lessee;
- e. Any person or organization with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

#### E. Limits Of Insurance

For the purposes of this endorsement only, **Section III – Limits Of Insurance** is replaced by the following:

Regardless of the number of "hired autos", "non-owned autos", insureds, premiums paid, claims made or vehicles involved in the "occurrence", the most we will pay for all damages resulting from any one "occurrence" is the Each Occurrence Limit shown in the Declarations.

#### F. Changes In Conditions

For the purposes of this endorsement only, Paragraph 4. **Other Insurance of Section IV – Commercial General Liability Conditions** is replaced by the following:

This insurance is excess over any primary insurance covering the "hired auto" or "non-owned auto".

#### G. Additional Definitions

For the purposes of this endorsement only, the following definitions are added to the **Definitions** Section:

1. "Auto business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".
2. "Hired auto" means any "auto" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", your partners or your "executive officers", or members of their households.
3. "Non-owned auto" means any "auto" you do not own, lease, hire, rent or borrow which is used in connection with your business. This includes "autos" owned by your "employees", your partners or your "executive officers", or members of their households, but only while used in your business or your personal affairs.