



Change Effective: 08/14/25

Businessowners – Declarations

Printed: 08/14/25

Words and phrases that are defined are shown in quotation marks. The definitions for these words and phrases are set forth in Definitions.

Named Insured(s): Franklin Street Apartments HOA

Mailing Address:
PO Box 153
Mack, CO 81525

Account Number: 00091262
Policy Number: CBP00000613
Agent: Dan Gillespie
Agent Phone: 970-639-2600

POLICY TERM 04/01/25 12:01 AM to 04/01/26 12:01 AM

Insurance is provided only with respect to what is specified on the attached Schedule of Coverage. The insurance is provided only to the extent set forth in the specific forms and endorsements that are made a part of your policy.

Total "Premium" (This is not a bill)\$21,484.80

**** IMPORTANT **** Please attach this update to your original insurance policy.

Forms and Endorsements Applicable to This Policy:

PF.Declarations 01 22	BOP.Schedule 10 22	BP P 029 03 22	BP IN 01 07 13	BP 00 03 07 13
BP 01 81 03 15	BP 05 01 07 02	BP 04 15 02 21	BP 04 46 07 13	BP 04 56 07 13
BP 04 57 07 13	BP 05 94 01 06	BP 07 77 08 06	BP 10 03 07 13	BP 14 09 07 13
BP 14 10 01 10	BP 14 78 07 13	BP 15 30 09 19	BP 17 01 07 13	BP.012 10 22
BP.017 10 22	BP.018 10 22	BP.019 10 22	BP.021 10 22	BP.025 10 22
BP.026 10 22	BP.028 10 22	BP.030 10 22	BP.031 10 22	BP.032 10 22
BP.033 10 22	BP.034 10 22	BP.035 10 22	BP.036 10 22	BP.037 10 22
BP.038 10 22	BP.042 10 22	BP.043 10 22	BP.044 10 22	BP.045 10 22
BP 04 04 01 10	BP 04 17 01 10	BP 04 39 07 02	BP 04 92 07 02	BP 05 17 01 06
BP 05 24 01 15	BP 05 47 07 13	BP 05 77 01 06	BP 10 05 07 02	BP 14 51 05 10
BP 14 86 07 13	BP 15 05 05 14	BP 15 11 12 16	BP 15 32 09 19	BP 15 60 02 21
BP 17 24 01 10	BP.020 10 22	BP.023 10 22	BP.024 10 22	BP.027 10 22
BP.029 10 22	BP.046 10 22	BP.049 10 22	BP.067 10 22	

The insurance afforded by this policy as indicated within the "Declarations" supersedes and replaces all insurance previously afforded by this policy. Assignment of this policy shall not be valid without "our" written consent.

FRAUD STATEMENT:

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.



BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE

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DESCRIBED PREMISES			
Location Number	Location Name	Location	Primary
1	125 Franklin Ave Apt 302 Unit 302	125 Franklin Ave Apt 302 Unit 302, Grand Junction, CO 81505	X
2	125 Franklin Ave Apt 102	125 Franklin Ave Apt 102, Grand Junction, CO 81505	

OFFERINGS

Xpand Apartment

Premium: \$1,015.00

SECTION I – PROPERTY

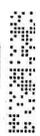
LOCATIONS – DEDUCTIBLES					
Location Number	Property Deductible	Windstorm or Hail Percentage Deductible	Automatic % Increase	Inside City Limits	Distance To Fire Station
1	\$5,000	Refer To Building	6%	Yes	2
2	\$5,000	Refer To Building	6%	Yes	2

BUILDINGS				
Location: 1	Building Number: 4	Building Description: 125 Franklin Ave Northwest Building		
Building Limit of Insurance: \$3,395,180	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
Building Premium: \$4,727.50				

Location: 1	Building Number: 5	Building Description: 125 Franklin Ave Middle North Building		
Building Limit of Insurance: \$523,640	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
Building Premium: \$791.30				

Location: 1	Building Number: 6	Building Description: 125 Franklin Ave Middle South Building		
Building Limit of Insurance: \$523,640	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
Building Premium: \$884.30				

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Location: 2	Building Number: 3	Building Description: 125 Franklin Ave Northeast Building		
Building Limit of Insurance: \$3,406,840	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
Building Premium: \$4,743.10				

Location: 2	Building Number: 4	Building Description: 125 Franklin Ave South		
Building Limit of Insurance: \$1,857,120	Valuation: Replacement Cost	Automatic Increase %: 6%	Damage To Premises Rented To You: \$300,000	
Building Premium: \$2,586.70				

CLASSIFICATION

Location / Building Number: Location 1, Building 4	Class Number: 2	Property Type: Apartment Condominium Association	Classification Description: Dwellings - Three or Four Family (Lessor's Risk Only) - Residential Condominiums	Class Code: 69145
Business Personal Property Limit of Insurance: \$1,000		Functional Building Personal Property Loss Valuation: No		
Classification Premium: \$2.00				

Location / Building Number: Location 1, Building 5	Class Number: 3	Property Type: Office	Classification Description: Not Otherwise Classified - Lessors Risk Only	Class Code: 65171
Business Personal Property Limit of Insurance: \$10,000		Functional Building Personal Property Loss Valuation: No		
Classification Premium: \$24.20				

Location / Building Number: Location 1, Building 5	Class Number: 4	Property Type: Apartment Condominium Association	Classification Description: Dwellings - Three or Four Family (Lessor's Risk Only) - Residential Condominiums	Class Code: 69145
Business Personal Property Limit of Insurance: \$10,000		Functional Building Personal Property Loss Valuation: No		
Classification Premium: \$16.20				

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Location / Building Number: Location 1, Building 6	Class Number: 2	Property Type: Apartment Condominium Association	Classification Description: Dwellings - Three or Four Family (Lessor's Risk Only) - Residential Condominiums	Class Code: 69145
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Business Personal Property Limit of Insurance: \$1,000	Functional Building Personal Property Loss Valuation: No
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Classification Premium: \$2.00

Location / Building Number: Location 2, Building 3	Class Number: 2	Property Type: Apartment Condominium Association	Classification Description: Dwellings - Three or Four Family (Lessor's Risk Only) - Residential Condominiums	Class Code: 69145
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Business Personal Property Limit of Insurance: \$1,000	Functional Building Personal Property Loss Valuation: No
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Classification Premium: \$2.00

Location / Building Number: Location 2, Building 4	Class Number: 2	Property Type: Apartment Condominium Association	Classification Description: Dwellings - Three or Four Family (Lessor's Risk Only) - Residential Condominiums	Class Code: 69145
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Business Personal Property Limit of Insurance: \$1,000	Functional Building Personal Property Loss Valuation: No
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Classification Premium: \$2.00

BUILDING – OPTIONAL COVERAGES

Coverage Name	Coverage Information	Applicable Building	Premium
Accounts Receivables	Limit of Insurance: \$50,000	Location: 1 Building: 4	
Accounts Receivables	Limit of Insurance: \$50,000	Location: 1 Building: 5	
Accounts Receivables	Limit of Insurance: \$50,000	Location: 1 Building: 6	
Accounts Receivables	Limit of Insurance: \$50,000	Location: 2 Building: 3	
Accounts Receivables	Limit of Insurance: \$50,000	Location: 2 Building: 4	
Debris Removal Additional Insurance	Limit of Insurance: \$25,000	Location: 1 Building: 4 Building: 5 Building: 6	

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Coverage Name	Coverage Information	Applicable Building	Premium
Debris Removal Additional Insurance	Limit of Insurance: \$25,000	Location: 2 Building: 3 Building: 4	
Detached Building		Location: 1 Building: 4 Building: 5 Building: 6	
Detached Building		Location: 2 Building: 3 Building: 4	
Earthquake	Building Class: Other Wood Frame and Frame Stucco Buildings Masonry Veneer %: 0 Deductible: 5%	Location: 1	\$353.00
		Building: 4	\$35.00
		Building: 5	\$55.00
Earthquake	Building Class: Other Wood Frame and Frame Stucco Buildings Masonry Veneer %: 0 Deductible: 5%	Location: 2	\$354.00
		Building: 3	\$193.00
		Building: 4	
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Combined Coverage 2 and 3 Limit of Insurance: \$10,000	Location: 1	\$858.00
		Building: 4	\$125.00
		Building: 5	\$157.00
		Building: 6	
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Combined Coverage 2 and 3 Limit of Insurance: \$10,000	Location: 2	\$861.00
		Building: 3	\$470.00
		Building: 4	
Ordinance or Law Increased Period of Restoration	Business Income and Extra Expense Optional Coverage: No Number of Hours Waiting Period: Not Applicable	Location: 1	
		Building: 4	
		Building: 5	
		Building: 6	
Ordinance or Law Increased Period of Restoration	Business Income and Extra Expense Optional Coverage: No Number of Hours Waiting Period: Not Applicable	Location: 2	
		Building: 3	
		Building: 4	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 1 Building: 4	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 1 Building: 5	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 1 Building: 6	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 2 Building: 3	



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Coverage Name	Coverage Information	Applicable Building	Premium
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 2 Building: 4	
Personal Effects	Limit of Insurance: \$10,000	Location: 1 Building: 4	
Personal Effects	Limit of Insurance: \$10,000	Location: 1 Building: 5	
Personal Effects	Limit of Insurance: \$10,000	Location: 1 Building: 6	
Personal Effects	Limit of Insurance: \$10,000	Location: 2 Building: 3	
Personal Effects	Limit of Insurance: \$10,000	Location: 2 Building: 4	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 1 Building: 4	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 1 Building: 5	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 1 Building: 6	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 2 Building: 3	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 2 Building: 4	
Spoilage	Limit Of Insurance: \$10,000	Location: 1 Building: 4	
Spoilage	Limit Of Insurance: \$10,000	Location: 1 Building: 5	
Spoilage	Limit Of Insurance: \$10,000	Location: 1 Building: 6	
Spoilage	Limit Of Insurance: \$10,000	Location: 2 Building: 3	
Spoilage	Limit Of Insurance: \$10,000	Location: 2 Building: 4	
Tenant Move-Back Expense	Limit of Insurance: \$15,000	Location: 1 Building: 4 Building: 5 Building: 6	
Tenant Move-Back Expense	Limit of Insurance: \$15,000	Location: 2 Building: 3 Building: 4	

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Coverage Name	Coverage Information	Applicable Building	Premium
Utility Services – Direct Damage	Limit Of Insurance: \$25,000	Location: 1 Building: 4	
Utility Services – Direct Damage	Limit Of Insurance: \$25,000	Location: 1 Building: 5	
Utility Services – Direct Damage	Limit Of Insurance: \$25,000	Location: 1 Building: 6	
Utility Services – Direct Damage	Limit Of Insurance: \$25,000	Location: 2 Building: 3	
Utility Services – Direct Damage	Limit Of Insurance: \$25,000	Location: 2 Building: 4	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 1 Building: 4	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 1 Building: 5	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 1 Building: 6	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 2 Building: 3	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 2 Building: 4	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 1 Building: 4	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 1 Building: 5	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 1 Building: 6	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 2 Building: 3	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 2 Building: 4	
Water Backup and Sump Overflow	Limit of Insurance: \$10,000	Location: 1 Building: 4 Building: 5 Building: 6	\$110.20 \$65.50 \$105.60
Water Backup and Sump Overflow	Limit of Insurance: \$10,000	Location: 2 Building: 3 Building: 4	\$110.20 \$110.20
Windstorm or Hail Percentage Deductible	Deductible: 1%	Location: 1 Building: 4 Building: 5 Building: 6	



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Coverage Name	Coverage Information	Applicable Building	Premium
Windstorm or Hail Percentage Deductible	Deductible: 1%	Location: 2 Building: 3 Building: 4	

BUILDING – EXCLUSIONS AND CONDITIONS

Exclusion / Condition	Exclusion / Condition Information	Applicable Building
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit: 125 Franklin Ave, Grand Junction CO 81505	Location: 1 Building: 4 Building: 5 Building: 6
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit: 125 Franklin Ave, Grand Junction CO 81505	Location: 2 Building: 3 Building: 4
Property Coverage Restriction	1 Description of Property Restricted: Roof	Location: 1 Building: 4
Property Coverage Restriction	1 Description of Property Restricted: Roof	Location: 1 Building: 5
Property Coverage Restriction	1 Description of Property Restricted: Roof	Location: 1 Building: 6
Property Coverage Restriction	1 Description of Property Restricted: Roof	Location: 2 Building: 3
Property Coverage Restriction	1 Description of Property Restricted: Roof	Location: 2 Building: 4

CLASSIFICATION – OPTIONAL COVERAGES

Coverage Name	Coverage Information	Applicable Classification	Premium
Brands and Labels		Loc, Bldg: 1, 4 Class: 2	
Brands and Labels		Loc, Bldg: 1, 5 Class: 3 Class: 4	
Brands and Labels		Loc, Bldg: 1, 6 Class: 2	

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Coverage Name	Coverage Information	Applicable Classification	Premium
Brands and Labels		Loc, Bldg: 2, 3 Class: 2	
Brands and Labels		Loc, Bldg: 2, 4 Class: 2	
Business Income – Dependant Properties	Limit of Insurance: \$25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 1, 4 Class: 2	
Business Income – Dependant Properties	Limit of Insurance: \$25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 1, 5 Class: 3 Class: 4	
Business Income – Dependant Properties	Limit of Insurance: \$25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 1, 6 Class: 2	
Business Income – Dependant Properties	Limit of Insurance: \$25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 3 Class: 2	
Business Income – Dependant Properties	Limit of Insurance: \$25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 4 Class: 2	
Swimming Pool	Number of Swimming Pools: 1	Loc, Bldg: 1, 4 Class: 2	\$275.00
Swimming Pool	Number of Swimming Pools: 1	Loc, Bldg: 1, 5 Class: 3 Class: 4	\$275.00 \$275.00
Swimming Pool	Number of Swimming Pools: 1	Loc, Bldg: 1, 6 Class: 2	\$275.00
Swimming Pool	Number of Swimming Pools: 1	Loc, Bldg: 2, 3 Class: 2	\$275.00
Swimming Pool	Number of Swimming Pools: 1	Loc, Bldg: 2, 4 Class: 2	\$275.00

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LOCATION – OPTIONAL COVERAGES			
Coverage Name	Coverage Information	Applicable Locations	Premium
Computer Fraud and Funds Transfer	Included: Yes Number of Employees: 0	1, 2	
Employee Dishonesty	Included: Yes Number of Employees: 0	1, 2	
Equipment Breakdown Protection		1, 2	Included
Fine Arts	Limit of Insurance: \$10,000	1, 2	
Fire Department Services	Limit of Insurance: \$15,000	1, 2	
Fire Extinguisher Systems Recharge Expense	Limit of Insurance: \$10,000	1, 2	
Franchise Agreement – Increased Cost of Construction	Limit of Insurance: \$25,000	1, 2	
Free Standing Fences or Walls	Limit of Insurance: \$5,000	1, 2	
Increased Cost of Construction	Limit of Insurance: \$25,000	1, 2	
Ingress / Egress – Business Income / Extra Expense – Loss At Other Location	Limit of Insurance: \$25,000	1, 2	
Location – Outdoor Signs	Limit of Insurance: \$5,000	1, 2	
Lock Replacement	Limit of Insurance: \$5,000	1, 2	
Lost Key – Consequential Loss	Limit of Insurance: \$5,000	1, 2	
Money and Securities	Off Premises: \$5,000 On Premises: \$10,000	1, 2	
Money Orders and "Counterfeit Money"	Limit of Insurance: \$5,000	1, 2	
Ordinance or Law – Equipment		1, 2	
Pollutant Clean-Up and Removal	Limit of Insurance: \$25,000	1, 2	
Salesperson Samples	Limit of Insurance: \$10,000	1, 2	
Tenant Building Coverage – Required By Lease	Limit of Insurance: \$10,000	1, 2	

PROPERTY – BUSINESSOWNER LEVEL COVERAGE

Coverage	Limit of Liability	Premium
Business Income – Extended Period of Indemnity Number of Days	90	
Business Income – Exempt Employees / Jobs	No	
Business Income – Ordinary Payroll	Number of Days: 120	
Business Income / Extra Expense – 18 Month Period of Indemnity	Number of Months: 18	

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Coverage	Limit of Liability	Premium
Business Income / Extra Expense – Newly Acquired Properties	Limit of Insurance: \$25,000	
Business Income / Extra Expense – No Time Deductible		
Business Income From Dependent Properties	Limit of Insurance: \$25,000	
Computer Fraud and Funds Transfer Fraud	Limit of Insurance: \$25,000	
Newly Acquired Business Personal Property	Limit of Insurance: \$250,000	
Newly Acquired or Constructed Buildings	Limit of Insurance: \$500,000	

Section II – Liability Insurance

LIABILITY AND MEDICAL EXPENSES	
Coverage	Limit of Liability
Liability and Medical Expenses	\$1,000,000
Medical Expenses – Per Person	\$5,000
Liability and Medical Expenses General Aggregate	\$2,000,000
Products / Completed Operations Aggregate	\$2,000,000
Liability Premium: \$1,196.00	

LIABILITY – OPTIONAL COVERAGES		
Coverage	Coverage Information	Premium
Claim Data Expense	Limit of Insurance: \$10,000	
Computer / Electronic Data Processing Coverage – Off Premises	Limit of Insurance: \$5,000	
Condominiums, Co-ops, Associations - Directors And Officers Liability Endorsement	Name of Association: Franklin Park West Condominiums Limit of Insurance: \$1,000,000 Deductible: \$1,000 Pending or Prior Litigation Date: 02/14/24 Retroactive Date: 02/14/24 Extended Reporting Period: No	\$300.00
Electronic Commerce (E-Commerce)	Annual Aggregate Limit of Insurance: \$25,000 Section I – Deductible: \$5,000	
Electronic Data	Limit of Insurance: \$15,000	



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Coverage	Coverage Information	Premium
Employee Dishonesty	Limit of Insurance: \$25,000	
Forgery Alteration	Limit of Insurance: \$25,000	
Heating or Air Conditioning Loss Reimbursement	Limit of Insurance: 10,000	
Hired Auto and Non-Owned Auto Liability	Hired Auto Liability Coverage: Yes Non-Owned Auto Liability Coverage (With Delivery Service): No Non-Owned Auto Liability Coverage (Without Delivery Service): Yes	\$44.00
Interruption of Computer Operations	Limit of Insurance: \$15,000	
Lockout or Sale, Removal and Disposal of Liability	Limit of Insurance: \$5,000	
Reward Payment	Limit of Insurance: \$5,000	
Tenants' Property Legal Liability	Limit of Insurance: 10,000	
Unauthorized Business Card Use	Limit of Insurance: \$5,000	

LIABILITY – EXCLUSIONS AND CONDITIONS

Exclusion / Condition

Exclusion / Condition Information

Abuse or Molestation Exclusion	
Amendment to Exclusion – Expected or Intended Injury	
Asbestos Exclusion	
Businessowner Maximum Aggregate Limits	
Cannabis Liability Exclusion	
Cannabis Property Exclusion	
Communicable Disease Exclusion	
Cyber Incident Exclusion	
Employment-Related Practices Exclusion	
Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability – Limited	
Bodily Injury Exception Not Included	
Exclusion – Silica or Silica-Related Dust	
Exclusion – Unmanned Aircraft	Bodily Injury and Property Damage: No Personal and Advertising Injury: No
Exclusion – Violation of Trade or Consumer Protection Laws	
Exclusion – Year 2000 Computer-Related and Other Electronic Problems	
Exclusion of Certified Acts of Terrorism	
Fungi or Bacteria Exclusion (Liability)	
Lead Exclusion	

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Exclusion / Condition	Exclusion / Condition Information
Punitive Damages Exclusion	
Total Pollution Exclusion	

TOTAL PREMIUM – (THIS IS NOT A BILL)\$21,484.80*

*The premium shown above does not reflect the premium owed for modified / removed coverage(s).



CBP00000613
08/14/25

8570140-21 70140-21

SP 02 000003 34782 G 3 ASNGLP



Franklin Street Apartments HOA
PO Box 153
Mack, CO 81525

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