





**BUSINESSOWNER (BOP) – SCHEDULE OF COVERAGE**

Date Printed: 08/21/25

Grace Park Filing 1  
Condominium Association Inc

Policy Term: 10/10/25-10/10/26

**DESCRIBED PREMISES**

Location Number	Location Name	Location	Primary
1	Building 1	1102 E Carolina Ave, Fruita, CO 81521	X
2	Building 2	1102 E Carolina Ave, Fruita, CO 81521	
3	Building 3	1102 E Carolina Ave, Fruita, CO 81521	

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**OFFERINGS**

Xpand Apartment

Premium: \$320.00

**SECTION I – PROPERTY**

**LOCATIONS – DEDUCTIBLES**

Location Number	Property Deductible	Windstorm or Hail Percentage Deductible	Automatic % Increase	Inside City Limits	Distance To Fire Station
1	\$2,500	Refer To Building	6%	Yes	3
2	\$2,500	Refer To Building	6%	Yes	3
3	\$2,500	Refer To Building	6%	Yes	3

**BUILDINGS**

<b>Location: 1</b>	<b>Building Number: 1</b>	<b>Building Description: Building 1</b>		
<b>Building Limit of Insurance:</b> \$952,363.36	<b>Valuation:</b> Replacement Cost	<b>Automatic Increase %:</b> 6%	<b>Damage To Premises Rented To You: \$300,000</b>	
			<b>Building Premium: \$1,432.20</b>	
<b>Location: 2</b>	<b>Building Number: 1</b>	<b>Building Description: Building 2</b>		
<b>Building Limit of Insurance:</b> \$952,363.36	<b>Valuation:</b> Replacement Cost	<b>Automatic Increase %:</b> 6%	<b>Damage To Premises Rented To You: \$300,000</b>	
			<b>Building Premium: \$1,432.20</b>	
<b>Location: 3</b>	<b>Building Number: 1</b>	<b>Building Description: Building 3</b>		
<b>Building Limit of Insurance:</b> \$952,363.36	<b>Valuation:</b> Replacement Cost	<b>Automatic Increase %:</b> 6%	<b>Damage To Premises Rented To You: \$300,000</b>	
			<b>Building Premium: \$1,432.20</b>	

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### CLASSIFICATION

<b>Location / Building Number:</b>	<b>Class</b>	<b>Property Type:</b>	<b>Classification Description:</b>	<b>Class Code:</b>
Location 1, Building 1	Number: 1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145

**Business Personal Property Limit of Insurance:** \$1,000

**Functional Building Personal Property Loss Valuation:**  
No

**Classification Premium:** \$2.00

<b>Location / Building Number:</b>	<b>Class</b>	<b>Property Type:</b>	<b>Classification Description:</b>	<b>Class Code:</b>
Location 2, Building 1	Number: 1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145

**Business Personal Property Limit of Insurance:** \$1,000

**Functional Building Personal Property Loss Valuation:**  
No

**Classification Premium:** \$2.00

<b>Location / Building Number:</b>	<b>Class</b>	<b>Property Type:</b>	<b>Classification Description:</b>	<b>Class Code:</b>
Location 3, Building 1	Number: 1	Apartment Condominium Association	Condominiums - Residential Condominium (Association risk only)	69145

**Business Personal Property Limit of Insurance:** \$1,000

**Functional Building Personal Property Loss Valuation:**  
No

**Classification Premium:** \$2.00

### BUILDING – OPTIONAL COVERAGES

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

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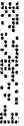
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Coverage Name	Coverage Information	Applicable Building	Premium
Detached Building		Location: 1 Building: 1	
Detached Building		Location: 2 Building: 1	
Detached Building		Location: 3 Building: 1	
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Combined Coverage 2 and 3 Limit of Insurance: \$10,000	Location: 1 Building: 1	\$172.00
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Combined Coverage 2 and 3 Limit of Insurance: \$10,000	Location: 2 Building: 1	\$172.00
Ordinance or Law	Coverage: Coverage 1 with Coverages 2 and 3 Combined Combined Coverage 2 and 3 Limit of Insurance: \$10,000	Location: 3 Building: 1	\$172.00
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: 1	
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: 1	
Ordinance or Law Increased Period of Restoration	Business Income and Extra Expense Optional Coverage: No Number of Hours Waiting Period: Not Applicable	Location: 3 Building: 1	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 1 Building: 1	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 2 Building: 1	
Outdoor Property	Limit of Insurance: \$10,000 Per Item Limit: \$5,000	Location: 3 Building: 1	
Personal Effects	Limit of Insurance: \$10,000	Location: 1 Building: 1	
Personal Effects	Limit of Insurance: \$10,000	Location: 2 Building: 1	
Personal Effects	Limit of Insurance: \$10,000	Location: 3 Building: 1	

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Coverage Name	Coverage Information	Applicable Building	Premium
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 1 Building: 1	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 2 Building: 1	
Personal Property – Off Premises	Limit of Insurance: \$25,000	Location: 3 Building: 1	
Spoilage	Limit Of Insurance: \$10,000	Location: 1 Building: 1	
Spoilage	Limit Of Insurance: \$10,000	Location: 2 Building: 1	
Spoilage	Limit Of Insurance: \$10,000	Location: 3 Building: 1	
Tenant Move-Back Expense	Limit of Insurance: \$15,000	Location: 1 Building: 1	
Tenant Move-Back Expense	Limit of Insurance: \$15,000	Location: 2 Building: 1	
Tenant Move-Back Expense	Limit of Insurance: \$15,000	Location: 3 Building: 1	
Utility Services – Direct Damage	Limit Of Insurance: \$25,000	Location: 1 Building: 1	
Utility Services – Direct Damage	Limit Of Insurance: \$25,000	Location: 2 Building: 1	
Utility Services – Direct Damage	Limit Of Insurance: \$25,000	Location: 3 Building: 1	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 1 Building: 1	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 2 Building: 1	
Utility Services – Time Element	Limit Of Insurance: \$25,000	Location: 3 Building: 1	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 1 Building: 1	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 2 Building: 1	
Valuable Papers	On-Premises Limit of Insurance: \$50,000 Off-Premises Limit of Insurance: \$25,000	Location: 3 Building: 1	
Water Backup and Sump Overflow	Limit of Insurance: \$10,000	Location: 1 Building: 1	\$107.40
Water Backup and Sump Overflow	Limit of Insurance: \$10,000	Location: 2 Building: 1	\$107.40

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Coverage Name	Coverage Information	Applicable Building	Premium
Water Backup and Sump Overflow	Limit of Insurance: \$10,000	Location: 3 Building: 1	\$107.40

### 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:	Location: 1 Building: 1
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit:	Location: 2 Building: 1
Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)	Description of Rental Unit:	Location: 3 Building: 1

### CLASSIFICATION – OPTIONAL COVERAGES

Coverage Name	Coverage Information	Applicable Classification	Premium
Brands and Labels		Loc, Bldg: 1, 1 Class: 1	
Brands and Labels		Loc, Bldg: 2, 1 Class: 1	
Brands and Labels		Loc, Bldg: 3, 1 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: \$25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 1, 1 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: \$25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 2, 1 Class: 1	
Business Income – Dependant Properties	Limit of Insurance: \$25,000 Business Income From Secondary Dependant Properties: No	Loc, Bldg: 3, 1 Class: 1	
Theft Limitations	Limit Of Insurance: \$2,500	Loc, Bldg: 3, 1 Class: 1	

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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, 3	
Employee Dishonesty	Included: Yes Number of Employees: 0	1, 2, 3	
Equipment Breakdown Protection		1, 2, 3	Included
Fine Arts	Limit of Insurance: \$10,000	1, 2, 3	
Fire Department Services	Limit of Insurance: \$15,000	1, 2, 3	
Fire Extinguisher Systems Recharge Expense	Limit of Insurance: \$10,000	1, 2, 3	
Franchise Agreement – Increased Cost of Construction	Limit of Insurance: \$25,000	1, 2, 3	
Free Standing Fences or Walls	Limit of Insurance: \$5,000	1, 2, 3	
Increased Cost of Construction	Limit of Insurance: \$25,000	1, 2, 3	
Ingress / Egress – Business Income / Extra Expense – Loss At Other Location	Limit of Insurance: \$25,000	1, 2, 3	
Location – Outdoor Signs	Limit of Insurance: \$5,000	1, 2, 3	
Lock Replacement	Limit of Insurance: \$5,000	1, 2, 3	
Lost Key – Consequential Loss	Limit of Insurance: \$5,000	1, 2, 3	
Money and Securities	Off Premises: \$5,000 On Premises: \$10,000	1, 2, 3	
Money Orders and "Counterfeit Money"	Limit of Insurance: \$5,000	1, 2, 3	
Ordinance or Law – Equipment		1, 2, 3	
Pollutant Clean-Up and Removal	Limit of Insurance: \$25,000	1, 2, 3	
Salesperson Samples	Limit of Insurance: \$10,000	1, 2, 3	
Tenant Building Coverage – Required By Lease	Limit of Insurance: \$10,000	1, 2, 3	

### 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	

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### 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
<b>Liability Premium: \$324.00</b>	

#### LIABILITY – OPTIONAL COVERAGES

Coverage	Coverage Information	Premium
Cap on Losses From Certified Acts of Terrorism		
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: Grace Park Filing 1 Condominium Association, Inc Limit of Insurance: \$1,000,000 Deductible: \$1,000 Pending or Prior Litigation Date: 10/10/23 Retroactive Date: Extended Reporting Period: No	<b>\$300.00</b>

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Coverage	Coverage Information	Premium
	Limit of Insurance: \$50,000 Deductible: \$2,500 Retroactive Date: 10/10/23	
Data Response, Cyber Liability and Data Protection	PCI Fines, Expenses and Costs Sublimit: \$25,000 Website Media Liability Sublimit: \$10,000 Data Protection Loss Sublimit: \$10,000 Business Interruption Sublimit: \$10,000 Extortion Sublimit: \$10,000	\$90.00
Disclosure Pursuant To Terrorism Risk Insurance Act	Additional Information:	\$30.00
Electronic Commerce (E-Commerce)	Annual Aggregate Limit of Insurance: \$25,000 Section I – Deductible: \$2,500	
Electronic Data	Limit of Insurance: \$15,000	
Employee Dishonesty	Limit of Insurance: \$25,000	
Employment Practices Liability Coverage	Limit of Insurance: \$50,000 Deductible: \$2,500 Retroactive Date: 10/10/23	\$50.00
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	\$42.00
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	

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**Exclusion / Condition**

**Exclusion / Condition Information**

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  
 Exclusion – Violation of Trade or Consumer Protection Laws  
 Exclusion – Year 2000 Computer-Related and Other Electronic Problems  
 Fungi or Bacteria Exclusion (Liability)  
 Lead Exclusion  
 Punitive Damages Exclusion  
 Sanctions Limitation and Exclusion  
 Total Pollution Exclusion

Bodily Injury and Property Damage: No  
 Personal and Advertising Injury: No

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**TOTAL PREMIUM – (THIS IS NOT A BILL) .....\$6,371.80\***

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





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## PRIVACY POLICY

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### We Respect Your Privacy

**Our mission is to provide financial peace of mind for our customers with competitive, quality products and services.** To fulfill this mission, each of you as our customers must know that your privacy is secure. We understand your concerns about guarding all personal information with which we are entrusted. This policy is our assurance to you that we have taken steps, and will continue to take steps, to safeguard that information.

### Confidentiality and Security

360 Insurance Company (hereinafter "360") respects your right to privacy and is committed to the protection of your personal information. All personal information is treated confidentially, with only those essential employees, agents, or third-party service providers having access. Their right to further disclose and use that information is limited by our employee conduct rules, applicable law, and non-disclosure agreements where appropriate. We maintain safeguards that comply with applicable law and regulations to guard your nonpublic personal information. 360 affords prospective and former customers the same protection as existing customers with respect to the use of personal information.

**360 does not sell your personal information.** Neither do we allow outside organizations to use your information for marketing purposes.

### The Necessity of Collecting Information

To adequately serve your insurance needs, it is necessary that we collect and maintain accurate personal information about you and your family. The information collected is used to determine your coverages, accurately rate your policy and complete comparison quotes to establish your premium as well as to bind coverage. In addition, it is used to continue servicing your insurance needs as well as evaluate and pay claims.

### Information That May Be Collected

Some of the information collected is nonpublic personal information including financial information. Information is collected from the following sources:

**\*\* Applications:** Information you provide on applications, supplemental applications, client service folders and interviews. It may include, but not be limited to, your name, address, family affiliations, social security number, former insurance history and financial history including current assets and income.

**\*\* Service and Support:** Information gathered during the life of your past and/or present policy(s) with 360, including records maintained about your policy coverage, payment history or claims.

**\*\* Consumer Report Agencies:** Information gathered for underwriting purposes such as claim history, credit reports, previous carriers and related data.

**\*\* Inspection Reports:** Information gathered during inspections of your property.

**\*\* Claim Investigation:** Information gathered during the adjusting and investigation of any claims reported in which your 360 policy is involved.

**\*\* Public Records:** Information that we receive from public records including, but not limited to, motor vehicle and driving reports.



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## Your Right To Review Information

As a policyholder of 360, and to the extent provided by law, you have the right to access and correct any information we have collected about you. You are also entitled to a record of any disclosures of health record information made by us. To exercise your rights in obtaining access to such information, please provide a written request, which must include proper identification, to the address listed below.

## Categories of Information We Share

360 limits the sharing of information with others when at all possible. However, there are circumstances in which information must be shared in order to provide you with the products and services you expect. 360 will share information as permitted or required by law.

**\*\* To Authorized Personnel and Affiliates:** to provide you with outstanding products and services;

**\*\* To Servicing Third-Parties:** that are necessary to effect, administer or enforce your transactions with us, or in connection with serving your account; and

**\*\* To Others:** credit bureaus, regulatory authorities, insurance support organizations and other third-parties.

Personally identifiable health information is disclosed only as allowed by law or with your written authorization. Personally identifiable information about you will be disclosed to non-affiliated third parties upon proper notice and with your consent.

We may disclose customer information to persons or organizations inside or outside our company as permitted or required by law including companies with whom we have joint marketing agreements. These agreements allow us to provide a broader selection of insurance products for you.

Information obtained from a report prepared by an insurance-support organization may be retained by that organization and shared with others. We require any company with whom information is shared to adhere to our privacy standards and to use the information only for the limited purpose for which it was shared.

## Former Customers

If you decide to terminate your customer relationship with 360, we will continue to adhere to the privacy policies and practices described in this Privacy Policy.

## Your Files

We strive to keep our records of your information completely accurate. If you see any error in our communications to you, please notify us immediately, and we will promptly address any inaccuracy that may have occurred.

### Mail inquiries to:

**360 Insurance Company  
Customer Privacy  
c/o Corporate Counsel  
PO Box 1348  
Laramie, WY 82073-1348**

**Telephone: 307-745-4835**

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Grace Park Filing 1 Condominium Association Inc  
607 S 7th  
c/o HOA Services Inc  
Grand Junction, CO 81501

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