



CENTRAL INSURANCE COMPANY
800 S. WASHINGTON ST
VAN WERT, OHIO 45891-2357
www.central-insurance.com

BUILDING OWNER'S POLICY COMMON DECLARATIONS

NAMED INSURED AND MAILING ADDRESS

WELLINGTON III CONDOMINIUM
ASSOCIATION
C/O HOA SERVICES
607 S 7TH ST
GRAND JUNCTION, CO 81501-7734

AGENT 4306 NEW

KNODE & ASSOCIATES LLC
PO BOX 40
PALISADE, CO 81526-0040
(970)464-5661
www.knodeinsurance.com

POLICY NUMBER: CLP 9620437 10

POLICY PERIOD: FROM 02/18/2026 TO 02/18/2027
AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

BUSINESS DESCRIPTION: COMMERCIAL COA
FORM OF BUSINESS: CORPORATION

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL OF 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:

Table with 2 columns: Coverage Part and Premium. Rows include Commercial Property Coverage Part (\$5,643), Commercial Crime Coverage Part (\$54), Commercial General Liability Coverage Part (\$2,215), State Surcharges and Fees, CO Natural Disaster Mitigation Fund Surcharge (\$2), and Total Advance Premium Due at Inception (\$7,914).

THESE COMMON DECLARATIONS AND THE COMMON POLICY CONDITIONS, TOGETHER WITH THE COVERAGE PART COVERAGE FORM(S), AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

## COMMERCIAL LINES POLICY DECLARATIONS (continued)

**NAMED INSURED**  
WELLINGTON III CONDOMINIUM

**POLICY NUMBER**  
CLP 9620437 10

---

### FORMS AND ENDORSEMENTS APPLICABLE TO POLICY CLP 9620437 10 ON 02/18/2026

---

#### COMMON DECLARATIONS

---

FORM NBR	EDITION	FORM TITLE
* IL0017	1198	COMMON POLICY CONDITIONS
* IL0169	0907	CO-CHANGES - CONCEALMENT MISREPRESENTATION OR FRAUD
* IL0228	0907	CO-CHANGES - CANCELLATION AND NONRENEWAL
* IL0952	0115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
* IL0986	0115	EXCLUSION OF CERTIFIED ACTS OF TERRORISM INVOLVING NUCLEAR, BIOLO
* 14-3181	0315	CW POLICYHOLDER NOTICE-LOSS DUE TO VIRUS OR BACTERIA
* 14-3712	0517	CO CLAIMS-MADE POLICY DISCLOSURE FORM NOTICE TO POLICYHOLDERS
* 14-3982	1123	ADVISORY NOTICE TO POLICYHOLDERS - WAR & CYBER WAR - PROPERTY
* 20-1768	0125	PROVISIONS APPLICABLE TO CENTRAL INSURANCE COMPANY
* 20-1769	0125	PROVISIONS APPLICABLE TO CENTRAL INSURANCE COMPANIES
* 20-2118	0315	POLICYHOLDER DISCLOSURE NOTICE (TERRORISM INS & VIRUS)
* 20-2143	0614	AVAILABLE PAY PLANS
* 20-2375	0315	NOTICE TO POLICYHOLDERS - NBCR EXCLUSION
* 20-2567	0125	CENTRAL INSURANCE COMPANIES PRIVACY NOTICE
* 20-2633	0125	NAME CHANGE ENDORSEMENT

---

#### PROPERTY COVERAGE PART DECLARATIONS

---

FORM NBR	EDITION	FORM TITLE
* CP0017	1012	CONDOMINIUM ASSOCIATION COVERAGE FORM
* CP0030	1012	BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
* CP0090	0788	COMMERCIAL PROPERTY CONDITIONS
* CP0140	0706	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
* CP0405	0917	ORDINANCE OR LAW COVERAGE
* CP0411	0917	PROTECTIVE SAFEGUARDS
* CP1030	0917	CAUSES OF LOSS - SPECIAL FORM
* CP9903	1219	CANNABIS EXCLUSION
* 14-2012	1185	QUICK REF-COML PROPERTY COVERAGE PART
* 14-2660	0402	BUSINESS INCOME - COINSURANCE AMENDATORY ENDORSEMENT
* 14-3039	0211	BUSINESS INCOME AND EXTRA EXPENSE
* 14-3065	0318	CENTRAL PREMIER(R) PROPERTY EXTENSIONS COVERAGE ENDORSEMENT
* 14-3687	0517	CYBER SUITE COVERAGE FORM
* 14-3689	0517	CO-CYBER SUITE COVERAGE FORM
* 14-3830	0521	CYBER INCIDENT EXCLUSION
* 14-3970	1123	WAR AND CYBER WAR EXCLUSION
* 14-4044	0226	OPERATING SYSTEM EVENT EXCLUSION
* 14-4045	0226	WIDESPREAD EVENT EXCLUSION

---

#### CRIME COVERAGE PART DECLARATIONS

---

FORM NBR	EDITION	FORM TITLE
* CR0021	1115	COMMERCIAL CRIME COVERAGE FORM (LOSS SUSTAINED FORM)
* CR0160	0807	COLORADO CHANGES
* CR0303	1113	COLORADO CHANGES - CIVIL UNION
* CR2547	0917	US DEPARTMENT OF LABOR ERISA PLAN COVERAGE AMENDMENTS
* 8-1530	0407	QUICK REFERENCE-COMMERCIAL CRIME COVERAGE

---

#### GENERAL LIABILITY COVERAGE PART DECLARATIONS

---

FORM NBR	EDITION	FORM TITLE
----------	---------	------------

## COMMERCIAL LINES POLICY DECLARATIONS (continued)

**NAMED INSURED**

WELLINGTON III CONDOMINIUM

**POLICY NUMBER**

CLP 9620437 10

---

**FORMS AND ENDORSEMENTS APPLICABLE TO POLICY CLP 9620437 10 ON 02/18/2026**

---

* CG0001	0413	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
* CG0069	1223	EXCLUSION - VIOLATION OF LAW ADDRESSING DATA PRIVACY
* CG0300	0196	DEDUCTIBLE LIABILITY INSURANCE
* CG2004	1185	ADDITIONAL INSURED - CONDOMINIUM UNIT OWNERS
* CG2106	1223	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFO
* CG2109	0615	EXCLUSION - UNMANNED AIRCRAFT
* CG2132	0509	COMMUNICABLE DISEASE EXCLUSION
* CG2144	0417	LIMITATION OF COV TO DESIGNATED PREMISES, PROJECT OR OPERATION
* CG2147	1207	EMPLOYMENT - RELATED PRACTICES EXCLUSION
* CG2170	0115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
* CG2184	0115	EXCLUSION OF CERTIFIED ACT OF NUCLEAR, BIOLOGICAL OR CHEMICAL..
* CG2186	1204	EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS
* CG2196	0305	SILICA OR SILICA-RELATED DUST EXCLUSION
* CG2425	1204	LIMITED FUNGI OR BACTERIA COVERAGE
* CG2426	0413	AMENDMENT OF INSURED CONTRACT DEFINITION
* CG4012	1219	EXCLUSION-ALL HAZARDS IN CONNECTION WITH AN ELECTRONIC SMOKING
* CG4014	1220	CANNABIS EXCLUSION
* CG4032	0523	EXCLUSION - PFAS SUBSTANCES
* CG4035	1223	EXCLUSION - CYBER INCIDENT
* IL0021	0908	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
* IL0125	1113	CO-CHANGES - CIVIL UNION
* 8-1529	1001	QUICK REFERENCE - COMMERCIAL GENERAL LIABILITY COVERAGE PART
* 8-1834	1204	AMENDMENT OF PRIMARY AND EXCESS PROVISIONS
* 8-1889	0714	GENERAL LIABILITY PLUS ENDORSEMENT
* 8-2203	0509	LIMITED EXCLUSION-OPERATIONS COVERED BY A CONSOLIDATED(WRAP UP)
* 8-2343	0214	AMENDMENT OF LIQUOR LIABILITY EXCLUSION
* 8-2498	0417	DIRECTORS AND OFFICERS LIABILITY ENDORSEMENT
* 8-2559	0520	ADVISORY NOTICE TO POLICYHOLDERS-COMMUNICABLE DISEASE EXCLUSION
* 20-1934	1212	EXCLUSION - ASBESTOS/LEAD

\* DENOTES FORMS ATTACHED WITH THIS TRANSACTION

## COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

**NAMED INSURED**  
WELLINGTON III CONDOMINIUM

**POLICY NUMBER**  
CLP 9620437 10

**COVERAGE PROVIDED**

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGE FOR WHICH A LIMIT OF INSURANCE IS SHOWN.

**PREMISES 001 BUILDING 001** 1120 WELLINGTON AVE, GRAND JUNCTION, CO 81501

**OCCUPANCY**

WELLINGTON III MEDICAL OF

**DEDUCTIBLE**

\$5,000 EACH OCCURRENCE

**INFLATION GUARD**

3.000% BUILDING

3.300% BUSINESS INCOME

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE OR LIMITATION	COVERED CAUSE OF LOSS
BUILDING PROTECTIVE SAFEGUARDS SYMBOLS APPLICABLE: P-1 (SPRINKLER SYSTEM) ORDINANCE OR LAW - COV A	\$5,829,273 INCLUDED	RC	NONE	SPECIAL FORM
BUSINESS INCOME INCLUDING RENTAL VALUE PERIOD OF RESTORATION - 365 DAYS WAITING PERIOD - 72 HOURS CIVIL AUTHORITY COVERAGE PERIOD CHANGED TO 28 DAYS	ACTUAL LOSS SUSTAINED			SPECIAL FORM

**PER POLICY COVERAGES - ALL LOCATIONS**

COVERAGE	DEDUCTIBLE	LIMIT OF INSURANCE
----------	------------	--------------------

## COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

**NAMED INSURED**

WELLINGTON III CONDOMINIUM

**POLICY NUMBER**

CLP 9620437 10

---

CYBER SUITE COVERAGE	
GENERAL DEDUCTIBLE	\$1,000 PER OCCURRENCE
DATA COMPROMISE RESPONSE EXPENSES	
DATA COMPROMISE RESPONSE EXPENSES LIMIT	\$50,000 ANNUAL AGGREGATE
COMPUTER ATTACK AND CYBER EXTORTION	
COMPUTER ATTACK LIMIT	\$50,000
DATA COMPROMISE LIABILITY	
DATA COMPROMISE DEFENSE AND LIABILITY LIMIT	\$50,000 ANNUAL AGGREGATE
NETWORK SECURITY LIABILITY	
LIABILITY LIMIT	\$50,000
ELECTRONIC MEDIA LIABILITY	
ELECTRONIC MEDIA LIABILITY LIMIT	\$50,000 ANNUAL AGGREGATE
IDENTITY RECOVERY	
IDENTITY RECOVERY LIMIT	\$25,000 ANNUAL AGGREGATE PER IDENTITY RECOVERY INSURED
CERTIFIED ACTS OF TERRORISM	PREMIUM
UNDER THE TERRORISM RISK INSURANCE ACT	\$42

## COMMERCIAL CRIME COVERAGE PART DECLARATIONS

**NAMED INSURED**  
WELLINGTON III CONDOMINIUM

**POLICY NUMBER**  
CLP 9620437 10

---

### COVERAGE PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGE FOR WHICH A LIMIT OF INSURANCE IS SHOWN.

---

**PREMISES 001**      1120 WELLINGTON AVE, GRAND JUNCTION, CO 81501

---

<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
THEFT OF MONEY & SECURITIES - INSIDE	\$25,000	\$500
THEFT OF MONEY & SECURITIES - OUTSIDE	\$25,000	\$500

---

### MISCELLANEOUS COVERAGES - ALL PREMISES

<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
CERTIFIED ACTS OF TERRORISM UNDER THE TERRORISM RISK INSURANCE ACT		PREMIUM \$0

---

### CANCELLATION OF PRIOR INSURANCE

BY ACCEPTANCE OF THIS POLICY YOU GIVE US NOTICE CANCELLING PRIOR POLICY OR BOND(S). THE CANCELLATION IS TO BE EFFECTIVE AT THE TIME THIS POLICY BECOMES EFFECTIVE. THE POLICY OF BOND NO(S), IF ANY, ARE SHOWN ON A SEPARATE SCHEDULE.

# COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

**NAMED INSURED**  
WELLINGTON III CONDOMINIUM

**POLICY NUMBER**  
CLP 9620437 10

## LIMITS OF INSURANCE

EACH OCCURRENCE LIMIT	\$1,000,000	
DAMAGE TO PREMISES RENTED TO YOU LIMIT	\$300,000	ANY ONE PREMISES
MEDICAL EXPENSE LIMIT	\$5,000	ANY ONE PREMISES
PERSONAL & ADVERTISING INJURY LIMIT	\$1,000,000	ANY ONE PERSON OR ORGANIZATION
GENERAL AGGREGATE LIMIT	\$2,000,000	
PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	\$2,000,000	
PROPERTY DAMAGE DEDUCTIBLE PER CLAIM	\$1,000	

**PREMISES 001** 1120 WELLINGTON AVE, GRAND JUNCTION, CO 81501

CLASSIFICATION DESCRIPTION	CLASS CODE	TERRITORY	PREMIUM BASIS	NET RATE	ADVANCED PREMIUM
----------------------------	------------	-----------	---------------	----------	------------------

## PREMISES AND OPERATIONS

CONDOMINIUMS- COMMERCIAL- BANK OR MERCANTILE, MANUFACTURING OR OFFICE (ASSOCIATION RISK ONLY) PRODUCTS-COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT.	62000	502	21,748 AREA	45.944	\$999
---	-------	-----	----------------	--------	-------

## PER POLICY COVERAGES - ALL LOCATIONS

MISCELLANEOUS LIABILITY	LIABILITY LIMITS (IF APPLICABLE)	ADVANCED PREMIUM
GENERAL LIABILITY PLUS		\$350
DIRECTORS AND OFFICERS LIABILITY	\$1,000,000	\$853
CERTIFIED ACTS OF TERRORISM UNDER THE TERRORISM RISK INSURANCE ACT		\$13

## COMMERCIAL LINES POLICY DECLARATIONS (continued)

**NAMED INSURED**  
WELLINGTON III CONDOMINIUM

**POLICY NUMBER**  
CLP 9620437 10

---

THE FOLLOWING INFORMATION IS REQUIRED TO COMPLETE FORM CG2425 1204

LIMITED FUNGI OR BACTERIA COVERAGE

FUNGI AND BACTERIA LIABILITY AGGREGATE LIMIT -

STATES OTHER THAN GEORGIA: \$25,000 AGGREGATE LIMIT

GEORGIA: \$ 50,000 AGGREGATE LIMIT

IF THERE ARE MULTIPLE STATES ON THE POLICY, THE AGGREGATE LIMIT FOR THIS POLICY IS EQUAL TO THE STATE WITH THE HIGHEST AGGREGATE LIMIT LISTED ABOVE.

---

THE FOLLOWING INFORMATION IS REQUIRED TO COMPLETE FORM CG2144 0417

LIMITATION OF COVERAGE TO  
DESIGNATED PREMISES, PROJECT OR OPERATION

PREMISES - SEE PREMISES ADDRESSES SHOWN IN THE SCHEDULE OF THIS  
COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

PROJECT OR OPERATION -

---

THE FOLLOWING INFORMATION IS REQUIRED TO COMPLETE FORM 8-2498 0417

DIRECTORS AND OFFICERS LIABILITY ENDORSEMENT

AGGREGATE LIMIT OF LIABILITY:  
\$1,000,000

RETROACTIVE DATE:  
02/18/2012

DEDUCTIBLE:  
\$0



**PRESIDENT**



**SECRETARY**

**February 05, 2026**  
**DATE**