



STATE FARM FIRE AND CASUALTY COMPANY
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

RENEWAL DECLARATIONS

Po Box 2915
Bloomington IL 61702-2915

Named Insured

AT1 001382 3125 M-20-2613-FC06 F V

THE ESTATES HOMEOWNERS
ASSOCIATION, INC
607 S 7TH ST
GRAND JCT CO 81501-7734

Policy Number	96-KQ-7299-8	
Policy Period	Effective Date	Expiration Date
12 Months	FEB 1 2026	FEB 1 2027
The policy period begins and ends at 12:01 am standard time at the premises location.		

Agent and Mailing Address

SETH ROCKEY INS AND FIN SV INC
1226 N 7TH ST STE 100
GRAND JCT CO 81501-3039

PHONE: (970) 242-3202



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: Corporation

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

POLICY PREMIUM	\$	834.00
Disaster Mitigation	\$	2.00
Total Amount	\$	836.00

Discounts Applied:
Claim Record

RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE ESTATES HOMEOWNERS
Policy Number 96-KQ-7299-8

This Policy does not provide any SECTION I - PROPERTY coverage

SECTION II - LOCATION SCHEDULE

Location Number	Location of Described Premises
001	706 ESTATES BLVD GRAND JUNCTION CO 81505-9598

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.



RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE ESTATES HOMEOWNERS
Policy Number 96-KQ-7299-8



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-6999.3 *Terrorism Insurance Cov Notice
- CMP-4550 Residential Community Assoc
- CMP-4746.1 Hired Auto Liability
- CMP-4206.2 Amendatory Endorsement
- CMP-4561.5 Policy Endorsement
- CMP-4532 Exclusion Cyber Incident
- CMP-4815 Directors/Officers Endorsement
- * New Form Attached

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.

Michelle Mancias
Secretary

John Farney
President

RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE ESTATES HOMEOWNERS
Policy Number 96-KQ-7299-8

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 this 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.

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 contractor 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.

Prepared
DEC 04 2025
CMP-4000

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