

BUSINESSOWNERS POLICY
CONDOMINIUM CERTIFICATE OF INSURANCE
 American Family Mutual Insurance Company
 6000 American Parkway, Madison, Wisconsin 53783-0001

Agent's Name, Address:

Sean M Dee
PO Box 108
Granby, CO 80446
970-887-9770

This Certificate of Insurance is issued as a matter of information only and confers no rights upon the Certificate Holder.

This Certificate of Insurance does not amend, extend or alter the coverage afforded by the policy listed below.

Effective Date: 5/18/09

New Ownership/Occupancy

Change Ownership/Occupancy

CERTIFICATE HOLDER(S)

UNIT OWNER'S NAME AND ADDRESS OR UNIT DESIGNATION NO. RIVER GLEN OWNERS ASSOCIATION 186 HI COUNTRY DRIVE WINTER PARK, CO 80482		Unit Design. #:
UNIT OWNER'S MORTGAGEE NAME AND ADDRESS		LOAN NO.
UNIT OWNER'S CONTRACT OF SALES NAME AND ADDRESS		LOAN NO.

This is to certify that the UNIT OWNER is insured under a policy issued to the Insured named below and is in force at this time.

INSURED

CONDOMINIUM ASSOCIATION'S NAME AND ADDRESS RIVER GLEN OWNERS ASSOCIATION PO BOX 3095 WINTER PARK, CO 80482			
MORTGAGEE'S NAME AND ADDRESS			
KIND OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MO., DAY, YR.)	POLICY EXPIRATION DATE (MO., DAY, YR.)
BUSINESSOWNERS POLICY	05XH363901	<u>8/1/09</u>	UNTIL CANCELLED

★ PROPERTY

Special – Risks of Direct Physical Loss

Named Perils

\$1,000 Premises Deductible

PROPERTY COVERED	VALUATION OF COVERED PROPERTY	LIMITS OF INSURANCE +
Building(s)	<input checked="" type="checkbox"/> Replacement Cost <input type="checkbox"/> Actual Cash Value	\$1,476,298
Business Personal Property	Replacement Cost	\$1,125

+ Condominium Association's Limits. (The Unit Owner is covered as a percentage of the total, as their interest may appear.)

★ BUSINESS LIABILITY AND MEDICAL PAYMENTS

COVERAGE	LIMITS OF INSURANCE
Liability and Medical Expenses Limit \$ 2,000,000	Aggregate ++
Medical Expense Limit <input checked="" type="checkbox"/> \$5,000 Each Person	<input type="checkbox"/> None

Consult the Condominium Association's policy for insurance afforded Unit Owners.
 ++ The Products - Completed Operations aggregate Limit is twice the Liability and Medical Expenses Limit. The aggregate Limit for all other injury or damage is twice the Liability and Medical Expenses Limit. An aggregate Limit does not apply to damage to the premises rented to you coverage.

UNIFORM CONDOMINIUM ACT STATES

Subject to the provisions of the Mortgage Clause, all proceeds covering any loss of property collectively owned shall be payable to Insurance Trustee, identified below:	
INSURANCE TRUSTEE'S NAME AND ADDRESS RIVER GLEN OWNERS ASSOCIATION PO BOX 3095 WINTER PARK, CO 80482	
DATE ISSUED 11/17/09	AUTHORIZED REPRESENTATIVE