

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

MADISON, WISCONSIN 53783-0001

COMMERCIAL LIABILITY UMBRELLA POLICY

POLICY NUMBER
05XH452704

DECLARATIONS

CUSTOMER BILLING ACCOUNT
013-079-330 63

NAMED INSURED BRAIDWOOD CONDOMINIUMS HOMEOWNERS ASSOCIATION

MAILING ADDRESS C/O CONDOMINIUM MANAGEMENT COMPANY
PO BOX 3095
WINTER PARK, CO 80482-3095

POLICY PERIOD FROM 10-01-2009 TO 10-01-2010
12:01 A.M. Standard Time at your mailing address shown above.

FORM OF BUSINESS CORPORATION

LIMITS OF INSURANCE

AGGREGATE LIMIT	\$2,000,000
EACH OCCURRENCE LIMIT	\$2,000,000
PERSONAL AND ADVERTISING INJURY LIMIT	\$2,000,000
SELF INSURED RETENTION	\$10,000

SCHEDULE OF UNDERLYING INSURANCE

UNDERLYING INSURANCE - BUSINESSOWNERS POLICY	LIMIT OF INSURANCE
AGGREGATE LIMIT (OTHER THAN PRODUCTS-COMPLETED OPERATIONS)	\$4,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$4,000,000
LIABILITY & MEDICAL EXPENSES	\$2,000,000

UNDERLYING INSURANCE - AUTOMOBILE LIABILITY	LIMIT OF INSURANCE
HIRED & NON OWNED AUTO LIABILITY	\$2,000,000

Forms and endorsements applying to and made part of this policy at time of issue:

CU 00 00 12 07	CU 00 01 12 07	CU 00 04 05 09	CU 01 46 09 00	CU 21 12 09 00
CU 21 15 09 00	CU 21 18 09 00	CU 21 23 02 02	CU 21 27 12 04	CU 21 35 06 08
CU 21 42 12 04	CU 21 50 03 05	CU 21 52 12 05	CU 21 56 06 06	CU 71 01 10 01
CU 71 02 10 01	CU 71 08 10 01	CU 73 01 12 04	IL 00 17 11 98	IL 02 28 09 07
IL 09 85 01 08	IL 75 26 12 05			

AUTHORIZED REPRESENTATIVE

Jack S. Deane
President

Alma
Secretary

COUNTERSIGNED
LICENSED RESIDENT AGENT

AGENT 139-307
SEAN M DEE
PO BOX 108
GRANBY, CO 80446-0108

PHONE
970-887-9770

PAGE 01
BRANCH CJW019 RENW
ENTRY DATE 07-24-2009

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY

POLICY NUMBER
05XH452701

DECLARATIONS

CUSTOMER BILLING ACCOUNT
013-079-263 89

NAMED INSURED BRAIDWOOD CONDOMINIUMS HOMEOWNERS ASSOCIATION

MAILING ADDRESS C/O CONDOMINIUM MANAGEMENT COMPANY
PO BOX 3095
WINTER PARK, CO 80482-3095POLICY PERIOD FROM 10-01-2009 TO 10-01-2010
12:01 A.M. Standard Time at your mailing address shown above.

FORM OF BUSINESS CORPORATION

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

SECTION I PROPERTY

COVERAGE PROVIDED INSURANCE AT THE FOLLOWING DESCRIBED PREMISES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN UNLESS COVERAGE IS PROVIDED BY AN ENDORSEMENT.

DESCRIPTION OF PREMISES

PREMISES NO. 0001 BUILDING NO. 001
LOCATION 95 LIONS GATE RD
WINTER PARK, CO 80482BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM BUILDING - RESIDENTIAL WITHOUT MERCANTILE
NUMBER OF UNITS 12
CONSTRUCTION FRAME
YEAR BUILT 1982
COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 315

PROPERTY DEDUCTIBLE \$1,000

OTHER PROPERTY DEDUCTIBLE(S)

OPTIONAL COVERAGE/GLASS DEDUCTIBLE \$500
SEWER BACKUP AND SUMP OVERFLOW DEDUCTIBLE \$500

COVERAGE	LIMIT OF INSURANCE
BUILDING REPLACEMENT COST	\$2,825,584
BUSINESS PERSONAL PROPERTY REPLACEMENT COST	\$1,170
AUTOMATIC INCREASE IN COVERAGE	4%

AGENT 139-307
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BRANCH BJS026 RENW
ENTRY DATE 07-06-2009

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY

POLICY NUMBER
05XH452701

DECLARATIONS

CUSTOMER BILLING ACCOUNT
013-079-263 89

ADDITIONAL COVERAGE
BUSINESS INCOME

LIMIT OF INSURANCE
ACTUAL LOSS SUSTAINED

OTHER COVERAGES OR OPTIONS

LIMIT OF INSURANCE

WATER BACKUP AND SUMP OVERFLOW

\$5,000

ORDINANCE OR LAW COVERAGE

SEE BP 04 46

Property forms and endorsements applying to this premises and made part of this policy at time of issue:
Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP 04 46 01 06 BP 84 09 01 07 BP 84 10 07 98 BP 84 11 07 98

Property forms and endorsements applying to all premises and made part of this policy at time of issue:
Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP 06 01 01 07 BP 83 01 07 98 BP 83 02 01 07 BP 85 11 01 07

SECTION II LIABILITY AND MEDICAL EXPENSES

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II Liability in the BUSINESSOWNERS COVERAGE FORM and any attached endorsements.

COVERAGE	LIMIT OF INSURANCE
AGGREGATE LIMIT (OTHER THAN PRODUCTS COMPLETED OPERATONS)	\$4,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$4,000,000
DAMAGE TO PREMISES RENTED TO YOU	\$50,000
LIABILITY AND MEDICAL EXPENSES	\$2,000,000
PREM 0001 BLDG 001 MEDICAL EXPENSES - ANY ONE PERSON	\$5,000

LOCATION	PREMIUM BASIS	RATE
PREMISES NO. 0001 BUILDING NO. 001	12 UNITS	

Liability forms and endorsements applying to all premises and made part of this policy at time of issue:
Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP 04 04 01 06 BP 04 17 07 02 BP 04 39 07 02 BP 04 54 01 06
BP 04 93 01 06 BP 05 17 01 06 BP 05 77 01 06 BP 05 98 01 06
BP 07 03 01 06 BP 10 05 07 02 BP 84 24 01 07 BP 85 04 07 98
BP 85 05 07 98CO BP 85 10 07 98 BP 85 12 01 06 IL 75 26 12 05

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AMERICAN FAMILY MUTUAL INSURANCE COMPANY

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY

DECLARATIONS

POLICY NUMBER
05XH452701

CUSTOMER BILLING ACCOUNT
013-079-263 89

Forms and endorsements applying to property and liability at all premises and made part of this policy at time of issue:
Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP IN 01 01 06	BP 00 03 01 06	BP 01 81 07 02	BP 05 01 07 02
BP 05 15 01 08	BP 05 24 01 08	BP 05 41 06 08	BP 80 01 01 07
BP 87 01 01 07			

AUTHORIZED
REPRESENTATIVE

Jack Sadowski
President

[Signature]
Secretary

COUNTERSIGNED
LICENSED RESIDENT AGENT

AGENT 139-307
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PAGE 0003
BRANCH BJS026 RENW
ENTRY DATE 07-06-2009

BP AF 01 07 09

INSURED

Stock No. 15141

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

MADISON, WISCONSIN 53783-0001

NON-PROFIT DIRECTORS AND OFFICERS LIABILITY POLICY

DECLARATIONS

POLICY NUMBER
05XH452702

CUSTOMER BILLING ACCOUNT
013-089-719 40

NOTICE THIS IS A CLAIMS-MADE POLICY. PLEASE READ THE ENTIRE POLICY CAREFULLY.

NAMED ORGANIZATION BRAIDWOOD CONDOMINIUMS HOMEOWNERS ASSOCIATION

MAILING ADDRESS C/O CONDOMINIUM MANAGEMENT COMPANY
PO BOX 3095
WINTER PARK, CO 80482-3095

POLICY PERIOD FROM 10-01-2009 TO 10-01-2010
12:01 A.M. Standard Time at your mailing address shown above.

FORM OF BUSINESS CORPORATION
BUSINESS DESCRIPTION Condominium Association - Residential

LIMIT OF LIABILITY
Aggregate for Coverage A, B and C, including "claims expenses" \$2,000,000

RETENTION AMOUNTS
Coverage A (each claim) \$1000
Coverage B (each claim) \$1000
Coverage C (each claim) \$1000

RETROACTIVE DATE
THIS INSURANCE DOES NOT APPLY TO A "CLAIM" ARISING OUT OF A "WRONGFUL ACT" WHICH OCCURS BEFORE THE RETROACTIVE DATE, IF ANY, SHOWN BELOW.

RETROACTIVE DATE (Coverages A and B): 10-01-2006
RETROACTIVE DATE (Coverages C): 10-01-2006

PENDING OR PRIOR LITIGATION DATE
PENDING OR PRIOR DATE (Coverages A and B): 10-01-2006
PENDING OR PRIOR DATE (Coverages C): 10-01-2006

EXTENDED REPORTING PERIOD
ADDITIONAL PERIOD (Number of Months) None unless added by endorsement to the policy.

Forms and endorsements applying to and made part of this policy at time of issue:

IL 09 85 01 08 IL 75 26 12 05 NP 00 00 12 05
NP 00 01 12 05 NP 00 03 04 03 NP 02 28 10 06
NP 21 10 04 03 NP 21 12 04 03 NP 21 15 06 08
NP 28 02 04 03 NP 28 05 04 03 NP 71 02 12 05
NP 71 03 12 05 NP 71 04 12 05 NP 71 07 12 05

AUTHORIZED REPRESENTATIVE

John S. ...
President

[Signature]
Secretary

COUNTERSIGNED
LICENSED RESIDENT AGENT

AGENT 139-307
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