

Neil-Garing

I N S U R A N C E

October 9, 2009

Association Insurance Summary and Annual Premiums for Homestead Owners Association

Package Policy

Carrier: Chartis Insurance /Policy #: 02LX04783044
Policy Term: 05/01/09 to 05/01/10
Building/Structures: \$5,775,000
Loss Assessment Income: \$775,000
Building Ordinance/Law A Undamaged Buildings: Included In Building Limit
Building Ordinance/Law B Demolition Costs: Included In Building Limit
Building Ordinance/Law C Increased Construction Costs: Included In Building Limit
Boiler & Machinery: Included
Property Deductible: \$5,000
General Liability: \$1,000,000 per occurrence / \$2,000,000 per aggregate
Hired & Non-Owned Auto: \$1,000,000
General Liability Deductible: \$5,000
Medical Payments: Excluded

Umbrella Policy

Carrier: Zurich Insurance Services, Inc/Policy #: AUC902375505
Policy Term: 05/01/09 to 05/01/10
Limit: \$10,000,000 per occurrence/aggregate
Self-Insured Retention: \$0

Directors and Officers Liability

Carrier: CNA Insurance Companies/Policy #: 0250664101
Policy Term: 05/01/09 to 05/01/10
Limit: \$1,000,000 per occurrence/aggregate
Deductible: \$5,000

Fidelity

Carrier: Travelers/Policy #: 105241564
Policy Term: 05/01/09 to 05/01/12
Employee Dishonesty Limit: \$50,000
Forgery or Alteration Limit: \$50,000
Computer Crime/Funds Transfer Fraud: \$50,000
Deductible: \$1,000

Workers Compensation

Carrier: Pinnacol Assurance/Policy #: 105241564
Policy Term: 07/01/09 to 07/01/10
Employers Liability Limit: \$100,000/\$500,000/\$100,000
Deductible: \$0