

Neil-Garing

I N S U R A N C E

January 26, 2011

Association Insurance Summary for Homestead Owners Association

Package Policy

Carrier: Chartis Insurance
Policy #: 02LX04783045
Policy Term: 05/01/10 to 05/01/11
HOA Building/Structure: \$5,775,000
Loss Assessment Income: \$775,000
Building Ordinance/Law A Undamaged Buildings, Building Ordinance/Law B Demolition Costs,
& Building Ordinance/Law C Increased Construction Costs: Included
Boiler & Machinery: Included
Property Deductible: \$5,000
General Liability: \$1,000 per occurrence / \$2,000,000 aggregate
Medical Payments: Excluded per person
Hired & Non-Owned Auto Liability: \$ 1,000,000

Umbrella Policy

Carrier: Zurich Insurance Services, Inc
Policy #: AUC90237550610A10169705
Policy Term: 05/01/10 to 05/01/11
Limit: \$10,000,000 per occurrence/aggregate
Self Insured Retention: \$0

Directors and Officers Liability

Carrier: CNA Insurance Companies
Policy #: 0250664101
Policy Term: 05/01/10 to 05/01/11
Limit: \$1,000,000 per occurrence/aggregate
Retention: \$5,000

Workers Compensation

Carrier: Pinnacol
Policy #: 1750302
Policy Term: 05/01/10 to 05/01/11
Ea. Accident Limit: \$500,000
Disease Policy Limit: \$500,000
Disease Ea. Employee: \$500,000
Deductible: zero

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 Fraud Limit: \$50,000
Funds Transfer Fraud Limit: \$50,000
Deductible: \$1,000