



**Policy Number:** 60715-61-00

**Effective Date:** 01-11-2026

**Forms Applicable To** 25-9230ED5

PH Reminder - Review Your Coverage

**All Coverage Parts:**

**Your Agent**

Bruce Aaron  
2750 S Wdswrth D103  
Lakewood, CO 80227  
(303) 988-0901

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Countersigned (Date)

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By Authorized Representative



Truck Insurance Exchange (A Reciprocal Insurer)  
Member Of The Farmers Insurance Group Of Companies®

Home Office: 6301 Owensmouth Ave., Woodland Hills, CA 91367

# POLICY DECLARATIONS - PUD/HOMEOWNERS ASSOC PRIMARY POLICY

**Named Insured** SILVER SHEKEL OWNERS ASSOCIAT  
SILVER SHEKEL OWNERS ASSOC

**Mailing Address** 800 FAIRVIEW BLVD  
BRECKENRIDGE, CO 80424

**Auditable**

**Policy Number** 60715-61-00

**Policy Period** From 01-11-2026  
To 01-11-2027 12:01 A.M. Standard time at your mailing address shown above.

In return for the payment of premium and subject to all the terms of this policy, we agree with you to provide insurance as stated in this policy. We provide insurance only for those Coverages described and for which a specific limit of insurance is shown.

**Your Agent**

Bruce Aaron  
2750 S Wdswrth D103  
Lakewood, CO 80227  
(303) 988-0901



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**PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS**

The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.

**Option:** BV - Blanket Value (see Base Coverage & Extensions for the total limit)  
**Valuation:** ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost;  
 ERC - Extended RC; FRC- Functional RC; GRC - Guaranteed RC  
**Abbreviation:** ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense

Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address
001	All	800 Fairview Blvd Breckenridge, CO 80424	

Coverage	Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building		ERC	\$1	\$500
Accounts Receivables - On-Premises			\$5,000	\$500
Building - Automatic Increase Amount			8%	
Building Ordinance Or Law - 1 (Undamaged Part)			Included	None
Building Ordinance Or Law - 2 (Demolition Cost)			\$25,000	None
Building Ordinance Or Law - 3 (Increased Cost)			\$10,000	None
Building Ordinance Or Law - Increased Period of Restoration			Included	None
Cosmetic Damage Exclusion				
Debris Removal			25% Of Loss + 10,000	
Electronic Data Processing Equipment			\$5,000	\$500
Exterior Building Glass			Included	\$500
Outdoor Property			\$2,500	\$500
Outdoor Property - Trees, Shrubs & Plants (Per Item)			\$500	\$500
Personal Effects			\$2,500	\$500
Pollutant Clean Up And Removal Aggregate			\$10,000	\$500
Specified Property			\$2,500	\$500
Valuable Paper And Records - On-Premises			\$5,000	\$500
Windstorm Or Hail Percentage/Fixed Dollar Deductible				\$100,000
Applies separately to:				
a. Each building that sustains loss or damage;				
b. Business Personal Property at each building that sustains loss or damage; and				
c. Business Personal Property in the open.				

**PROPERTY, INLAND MARINE AND CRIME COVERAGE AND LIMITS OF INSURANCE**

The following Coverages and Extensions apply to all covered locations (premises) and/or buildings. Please refer to the individual location (premises) section for coverages and limits specific to such location (premises).

Base Coverage And Extensions	Limit of Insurance	Deductible/ Waiting Period
Accounts Receivables - Off-Premises	\$2,500	\$500
Association Fees And Extra Expense	\$100,000	
Crime Conviction Reward	\$5,000	None
Drone Aircraft - Direct Damage (per occurrence)	\$10,000	\$500
Drone Aircraft - Direct Damage (per item)	\$2,500	\$500
Employee Dishonesty	\$5,000	\$500
Fire Department Service Charge	\$1,000	None
Fire Extinguisher Systems Recharge Expense	\$2,500	None
Forgery And Alteration	\$2,500	\$500
Limited Biohazardous Substance Coverage - Per Occurrence	\$10,000	\$500
Limited Biohazardous Substance Coverage - Aggregate	\$20,000	\$500
Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate	\$15,000	\$500
Master Key	\$5,000	None
Master Key - Per Lock	\$100	None
Money And Securities - Inside Premises	\$5,000	\$500
Money And Securities - Outside Premises	\$5,000	\$500
Money Orders And Counterfeit Paper Currency	\$1,000	\$500
Newly Acquired Or Constructed Property	\$250,000	\$500
Outdoor Signs	\$2,500	\$500
Outdoor Signs - Per Sign	\$1,000	
Personal Property At Newly Acquired Premises	\$100,000	\$500
Personal Property Off Premises	\$5,000	\$500
Preferred Community Association Management - Crisis Response	\$50,000	None
Premises Boundary	100 Feet	
Preservation Of Property	30 Days	
Valuable Paper And Records - Off-Premises	\$2,500	\$500

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**LIABILITY AND MEDICAL EXPENSES  
COVERAGE AND LIMITS OF INSURANCE**

**Each paid claim for the following coverage reduces the amount of insurance we provide during the applicable policy period. Please refer to the policy.**

**Premium Basis:** (A) Area; (C) Total Cost; (P) Payroll; (S) Sales/Receipts; (U) Each Unit  
 (M) Public Area Square Feet  
 (O) Other:

**Covered Premises And Operations**

Address	Classification /Exposure	Class Code	Prem. Basis	Annual Exposure	Rate	Advance Premium
800 Fairview Blvd Breckenridge, CO 80424	Planned Unit Develop./Homeowners Assoc.	8699	Incl	Included	Included	Included

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**LIABILITY AND MEDICAL EXPENSES COVERAGE AND LIMITS OF INSURANCE CONTINUED**

Coverage	Amount /Date
General Aggregate (Other Than Products & Completed Operations) Products And Completed Operations Aggregate Personal And Advertising Injury Each Occurrence Tenants Liability (Each Occurrence) Medical Expense (Each Person) Pollution Exclusion - Hostile Fire Exception	\$2,000,000 \$1,000,000 Included \$1,000,000 \$75,000 \$5,000 Included
Preferred Community Association Management - Per Claim Preferred Community Association Management - Aggregate Directors and Officers Errors and Omissions Liability - Per Claim/Aggregate Third Party Discrimination and Employment Practices Liability - Per Claim/Aggregate Preferred Community Association Management - Self Insured Retention Preferred Community Association Management - Retroactive Date Preferred Community Association Management - Prior Knowledge Date	\$1,000,000 \$1,000,000 Included Included \$1,000 Date Established 01/11/2026

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**Policy Forms And Endorsements Attached At Inception**

Number	Title
25-2110ED2	Notice - No Workers' Compensation Covg
25-6716ED1	Reciprocal Provisions
25-9200ED3	Farmers Privacy Notice
25-9565ED2	Pref Community Assoc Mgmt Covg Phn
56-6191	Cyber Liability & Data Breach Dec
E0104-ED1	Business Liab Covg - Tenants Liability
E0125-ED1	Lead Poisoning And Contamination Excl
E2038-ED3	Conditional Exclusion Of Terrorism
E3015-ED2	Calculation Of Premium
E3024-ED3	Condominium Common Policy Conditions
E3037-ED1	No Covg-Certain Computer Related Losses
E3314-ED3	Condominium Liability Coverage Form
E3422-ED3	Condominium Property Coverage Form
E4009-ED4	Mold And Microorganism Exclusion
E6097-ED4	Extended Replacement Cost Endorsement
J6300-ED3	Disclosure - Terrorism Risk Ins Act
J6316-ED2	Excl Of Loss Due To Virus Or Bacteria
J6350-ED1	Employee Dishonesty - Property Manager
J6351-ED2	Limited Terrorism Exclusion
J6353-ED1	Change To Limits Of Insurance
J6573-ED1	Planned Unit Development Coverage
J6739-ED1	Two Or More Coverage Forms
J6829-ED1	Limited Coverage For Fungi And Bacteria
J6849-ED2	Deductible Provisions
J7110-ED2	Exclusion Confidential Info
J7114-ED1	Removal Of Asbestos Exclusion
J7122-ED2	Loss Payment - Profit, Overhead & Fees
J7125-ED2	Wind And Hail Fixed Dollar Ded
J7131-ED1	Dishonesty Excl-Tenant Vandal Excp
J7133-ED1	Limited Biohazardous Substance Cov
J7136-ED1	Pollution Exclusion - Expanded Exception
J7139-ED1	Bus Inc & Extra Exp - Partial Slowdown
J7144-ED1	Amendment Of Pers & Advertising Inj Covg
J7158-ED1	Damage To Property Exclusion Revised
J7174-ED1	Ord Or Law-Incr Period Of Rest
J7183-ED1	Limitation - Designated Premises/Project
J7222-ED1	Marijuana Exclusion
J7228-ED1	Drone Aircraft Coverage
J7230-ED1	Supplementary Payments
J7493-ED1	Windstorm & Hail Loss Cond Endorsement
J7495-ED1	Pref Community Association Mgmt Coverage

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**Policy Forms And Endorsements Attached At Inception**

Number	Title
J7504-ED1	Cosmetic Damage Exclusion
J7507-ED1	Cyber Incident Exclusion
J7541-ED1	Broad Abuse Or Molestation Exclusion
J7544-ED1	Cyber Incident Liability Exclusion
J7545-ED1	Exclusion - Violation Of Laws
J7546-ED1	Exclusion PFAS
S0741-ED4	CO Chgs-Canc & Nonrenewal
S0763-ED1	Colorado Changes

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