

**ACORD™ CERTIFICATE OF PROPERTY INSURANCE**

DATE  
1/28/2016

<b>PRODUCER</b> Mike Neff Insurance Agency Affordable American Insurance PO Box 3289 Avon, CO 81620 (970)949-5633 (office) (970)949-0691 (fax)	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
	<b>COMPANIES AFFORDING COVERAGE</b>	
	COMPANY A	TRAVELERS
	COMPANY B	GREENWICH INSURANCE COMPANY
<b>INSURED</b> Pilgrim Downs Homeowners Association c/o David Zippie PO Box 5250 Avon, CO 81620	COMPANY C	
	COMPANY D	

**COVERAGES**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOT WITHSTANDING ANY REQUIREMENT, THER IN OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	COVERED PROPERTY	LIMITS
A	<input checked="" type="checkbox"/> PROPERTY CAUSES OF LOSS <input type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input checked="" type="checkbox"/> SPECIAL <input type="checkbox"/> EARTHQUAKE <input type="checkbox"/> FLOOD	660-3853R972	07/01/2015	07/01/2016	<input checked="" type="checkbox"/> BUILDING <input type="checkbox"/> PERSONAL PROPERTY <input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> EXTRA EXPENSE <input type="checkbox"/> BLANKET BUILDING <input type="checkbox"/> BLANKET PERS PROP <input type="checkbox"/> BLANKET BLDG & PP	\$913,016 \$ \$ \$ \$ \$ \$DED \$2500 \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY  <input checked="" type="checkbox"/> HIRED/NONOWNED AUTO <input checked="" type="checkbox"/> SCHEDULED AUTOS	BA3928R206	07/01/2015	07/01/2016	<input checked="" type="checkbox"/> COMBINED SINGLE LIMIT <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	\$1,000,000 \$ \$ \$ \$ \$
A	<input checked="" type="checkbox"/> DIRECTORS & OFFICERS	105956574	07/01/2015	07/01/2016	<input type="checkbox"/> <input type="checkbox"/>	\$1,000,000 \$ \$
B	<input checked="" type="checkbox"/> COMMERCIAL UMBRELLA	PPP 7448124	07/01/2015	07/01/2016	<input checked="" type="checkbox"/> EACH OCCURRENCE/POLICY LIMIT <input type="checkbox"/>	\$5,000,000 \$
	<input type="checkbox"/> OTHER					

**LOCATION OF PREMISE/DESCRIPTION OF PROPERTY**  
 1385 Lake Creek RD  
 Edwards, CO 81632

**SPECIAL CONDITIONS/OTHER COVERAGES**  
 Liability Limits - \$1,000,000 each occurrence, \$2,000,000 aggregate

<b>CERTIFICATE HOLDER</b>	<b>CANCELLATION</b>
	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL _____ DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.
	AUTHORIZED REPRESENTATIVE 