

**State Farm**

**STATE FARM FIRE AND CASUALTY COMPANY**  
**A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS**

Po Box 2915  
 Bloomington IL 61702-2915

**Named Insured**

001714 3123  
**THE KNOLLS MASTER ASSOCIATION**  
 INC  
 521 ROAD AVE  
 GRAND JCT CO 81501-2641

M-20-3C2D-FC06 F V



ST-15-0001

**RENEWAL DECLARATIONS**

<b>Policy Number</b>	<b>96-ET-U486-4</b>	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	OCT 18 2025	OCT 18 2026

The policy period begins and ends at 12:01 am standard time at the premises location.

**Agent and Mailing Address**  
 ERIC LUSBY INSURANCE AGCY INC  
 2584 PATTERSON RD STE 1  
 GRAND JCT CO 81505-1451

PHONE: (970) 242-0156

**Residential Community Association Policy**

**Automatic Renewal** - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: Corporation

**NOTICE:** Information concerning changes in your policy language is included. Please call your agent if you have any questions.

<b>POLICY PREMIUM</b>	\$ 2,502.00
<b>Disaster Mitigation</b>	\$ 2.00
<b>Total Amount</b>	\$ 2,504.00

**Discounts Applied:**

Renewal Year  
 Claim Record

Prepared  
 AUG 20 2025  
 CMP-4000  
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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE KNOLLS MASTER ASSOCIATION  
 Policy Number 96-ET-U486-4

SECTION I - PROPERTY SCHEDULE

Location Number	Location of Described Premises	Limit of Insurance* Coverage A - Buildings	Limit of Insurance* Coverage B - Business Personal Property
001	3490 BRIAR RIDGE WAY GRAND JCT CO 81506-6500	No Coverage	No Coverage

AUXILIARY STRUCTURES

Location Number	Description	Limit of Insurance* Coverage A - Buildings	Limit of Insurance* Coverage B - Business Personal Property
001A	PUMP HOUSE	\$ 114,300	\$ 1,700

\* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index: 252.9

SECTION I - DEDUCTIBLES

Basic Deductible \$1,000

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE KNOLLS MASTER ASSOCIATION  
 Policy Number 96-ET-U486-4

## Special Deductibles:

Wind/Hail	1%	Money and Securities	\$250
Employee Dishonesty	\$250	Equipment Breakdown	\$1,000

Other deductibles may apply - refer to policy.

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**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES**

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE KNOLLS MASTER ASSOCIATION  
 Policy Number 96-ET-U486-4

**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX**

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	\$50,000
Off Premises	\$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers And Records	
On Premises	\$10,000
Off Premises	\$5,000

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE KNOLLS MASTER ASSOCIATION  
Policy Number 96-ET-U486-4

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

ST-315-001

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	\$25,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$2,000,000

  

AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$2,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE KNOLLS MASTER ASSOCIATION  
 Policy Number 98-ET-U486-4

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

**FORMS AND ENDORSEMENTS**

CMP-4100	Businessowners Coverage Form
CMP-4561.5	*Policy Endorsement
CMP-4532	*Exclusion Cyber Incident
FE-6999.3	*Terrorism Insurance Cov Notice
FE-1401	*Exclusion Cyber Incident
CMP-4849	*Windstorm or Hail Deductible
CMP-4543	*AI Design Person Org
CMP-4550	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4206.2	Amendatory Endorsement
FE-3650	Actual Cash Value Endorsement
CMP-4705.2	Loss of Income & Extra Expnse
CMP-4508	Money and Securities
CMP-4815	Directors/Officers Endorsement
CMP-4710	Employee Dishonesty
FD-6007	Inland Marine Attach Dec
* New Form Attached	

**SCHEDULE OF ADDITIONAL INTERESTS**

Interest Type: Addl Insured-Section II  
 Endorsement #: CMP4543  
 Loan Number: N/A

CIC MANAGEMENT SOLUTIONS, LLC  
 753 ROOD AVE  
 GRAND JCT CO 815013422

Interest Type: Addl Insured-Section II  
 Endorsement #: CMP4543  
 Loan Number: N/A

MCPHERSON CONSULTING AND  
 PROFESSIONAL ACCOUNTING, LLC  
 C/O LES MCPHERSON  
 521 ROOD AVE  
 GRAND JCT CO 815012641

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for THE KNOLLS MASTER ASSOCIATION  
Policy Number 96-ET-U486-4

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This policy is issued by the State Farm Fire and Casualty Company.

**Participating Policy**

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

*Michelle Mancino*  
Secretary

*John Farney*  
President

**NOTICE TO POLICYHOLDER:**

For a comprehensive description of coverages and forms, please refer to your policy. Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

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