

**State Farm Fire and Casualty Company**

1555 Promontory Circle  
Greeley, CO 80638-0001

T-20- 2067-F632 F V 3

<sup>2956</sup>  
THE MASTERS HOMEOWNERS  
ASSN INC  
C/O CARBONATE REAL ESTATE CO  
PO BOX 3216  
COPPER MTN CO 80443-3216



Location: 8 TO 136 MASTERS DR  
COPPER MTN CO  
80443

**Forms, Options, and Endorsements**

|                                |           |
|--------------------------------|-----------|
| Special Form 3                 | FP-6109   |
| Dir & Officers                 | OPT DO    |
| Emp Dishonesty \$10,000        | OPT ED    |
| Exterior Signs \$2,500         | OPT ES    |
| Amendatory Endorsement         | FE-6206.1 |
| Tree Debris Removal            | FE-6451   |
| Condo/Asn Policy Endorsement   | FE-6466   |
| Glass Deductible Deletion      | FE-6538.1 |
| Policy Endorsement             | FE-6567   |
| Fungus (Including Mold) Excl   | FE-6566   |
| Directors/Officers Endorsement | FE-6425   |
| Policy Endorsement-Condo/Asn   | FE-6624   |

Continued on next page

**RENEWAL CERTIFICATE**

|  |                        |
|--|------------------------|
| <b>POLICY NUMBER</b>                             | 96-GT-1923-1           |
| Condominium Policy<br>FEB 21 2008 to FEB 21 2009 |                        |
| <b>DATE DUE</b>                                  | SEE BALANCE DUE NOTICE |
| FEB 21 2008                                      | \$625.00               |

**Coverages and Limits**

**Section I**

|   |          |
|---|----------|
| A Buildings   | \$68,400 |
| B Business Personal Property                        | Excluded |
| Auxiliary Structures (Cov A)<br>and Basic Liability | 68,400   |

**Deductibles - Section I**

|  |       |
|--|-------|
| Basic  | 1,000 |
| Other deductibles may<br>apply - refer to policy |       |

**Section II**

|  |             |
|--|-------------|
| L Business Liability                             | \$1,000,000 |
| M Medical Payments                               | 5,000       |
| Gen Aggregate (Other than PCO)                   | 2,000,000   |
| Products-Completed Operations<br>(PCO Aggregate) | 2,000,000   |

|                        |                 |
|------------------------|-----------------|
| Forms, Opts, & Endrmnt | 347.00          |
| Bus Liability - Cov L  | 53.00           |
| Auxiliary Structures   | 225.00          |
| <b>Amount Due</b>      | <b>\$625.00</b> |

**Premium Reductions**

|                       |  |
|-----------------------|--|
| Renewal Year Discount |  |
| Claim Record Discount |  |

Inflation Coverage Index: 178.3

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

139-3076 f.7 Rev. 11-14-2005 (e1130896)

*Thanks for letting us serve you...*

**Agent** ROBERT A NELSON INS AGCY INC  
**Telephone** (970) 668-5577

*If you have moved, please contact your agent.  
See reverse side for important information.*

Prepared DEC 28 2007



**State Farm Fire and Casualty Company**

1555 Promontory Circle  
Greeley, CO 80638-0001

T-20- 2067-F632 FV 3

<sup>2957</sup>  
THE MASTERS HOMEOWNERS  
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PO BOX 3216  
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**RENEWAL CERTIFICATE** SUPPLEMENTAL PAGE

|  |                               |
|--|-------------------------------|
| <b>POLICY NUMBER</b>                             | 96-GT-1923-1                  |
| Condominium Policy<br>FEB 21 2008 to FEB 21 2009 |                               |
| <b>DATE DUE</b>                                  | <b>SEE BALANCE DUE NOTICE</b> |
| CONTINUED  |                               |

**Forms, Options, and Endorsements**

- Inc Cost and Demolition Cov FE-6587
- Dist Mat Violat Statues Excl FE-6655
- Policy Endorsement FE-6656
- Terrorism Insurance Cov Notice \* FE-6999

\*Effective: FEB 21 2008

(01100830) Rev. 07-2005



**State Farm Fire and Casualty Company**

1555 Promontory Circle  
Greeley, CO 80638-0001

T-20- 2067-F632 F M

<sup>1253</sup>  
THE MASTERS HOMEOWNERS  
ASSN INC  
C/O CARBONATE REAL ESTATE CO  
PO BOX 3216  
COPPER MTN CO 80443-3216



Same as Mailing Address

**Forms, Options, and Endorsements**

|                                |           |
|--------------------------------|-----------|
|                                | FP-8189   |
| Amendatory Endorsement         | FE-8846   |
| Employers Non-Owner Liab Excl  | FE-7767   |
| Pollution Exclusion-Absolute   | FE-8800   |
| Fungus (Incl Mold) Liab Excl   | FE-7647   |
|                                | FE-8789   |
| Dist Mat Violat Statues Excl   | FE-6655   |
| Policy Endorsement             | FE-8730   |
| Terrorism Insurance Cov Notice | * FE-6999 |

\*Effective: FEB 21 2008

**RENEWAL CERTIFICATE**

|  |                               |
|--|-------------------------------|
| <b>POLICY NUMBER</b>   | 96-GR-2864-9                  |
| Commercial Liability Umbrella Policy<br>FEB 21 2008 to FEB 21 2009 |                               |
| <b>DATE DUE</b>  | <b>SEE BALANCE DUE NOTICE</b> |
| FEB 21 2008  | \$195.00                      |

**Coverages and Limits**

|                      |             |
|----------------------|-------------|
| L Business Liability | \$1,000,000 |
|----------------------|-------------|

|                       |          |
|-----------------------|----------|
| <b>Annual Premium</b> | \$195.00 |
| <b>Amount Due</b>     | \$195.00 |

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

Refer to your Declaration page and any endorsements for other coverages, forms, and limits information.

*If you have moved, please contact your agent.  
See reverse side for important information.*

*Thanks for letting us serve you...*

**Agent** ROBERT A NELSON INS AGCY INC  
**Telephone** (970) 668-5577

REB

Prepared DEC 19 2007

138-3076 1.7 Rev. 11-14-2005 (0113069b)



In accordance with the Terrorism Risk Insurance Act of 2002, this disclosure is part of your policy.

### **Policyholder Disclosure Notice of Terrorism Insurance Coverage**

Coverage for acts of terrorism is already included in your current policy. You should know that, effective November 26, 2002, under your existing coverage any losses caused by certified acts of terrorism would be partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 90% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

This policy does not exclude coverage for "insured losses" that result from acts of terrorism, as defined in the new law. There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

Please contact your agent if you have questions about the new law.