

I N S U R A N C E

January 15, 2013

Insurance Ready Reference for Fairway Four Townhome Association

Please retain this form in your insurance file along with your policy.

Thank you for choosing Neil-Garing Insurance for your Community Association Master Insurance Policy. To provide the best possible service to the unit owners, we ask that you review and observe the following procedures regarding coverage, claim reporting and certificates of insurance.

Retain this form for future reference with the actual policy to answer any questions that may arise. Coverage questions should be referred to Neil-Garing Insurance. It is preferred that the property manager or a board member makes contact.

Please provide a copy of the enclosed Unit Owners letter, the Association Insurance Summary, a certificate of insurance, and a copy of the association declarations and bylaws to each unit owner.

Your Neil-Garing Team

Producer: Susan Schmitz, CIC
Commercial Account Executive: Kim Harding
Commercial Account Manager: Stefan Hodgden
Phone: 970-945-9111
Toll Free: 800-255-6390
Fax: 970-945-2350

Claim Reporting

Report all claims promptly to Neil-Garing Insurance at 970-945-9111 to the attention of Gina Pedrick.

Certificates

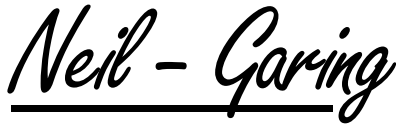
All requests for certificates of insurance for lending purposes must be emailed or faxed to our office at assncert@neil-garing.com or 970-945-2350 and must include the full name, physical address and complete mortgagee clause for each owner. Blank certificates may not be issued under any circumstance.

Coverage

Please reference the following page for a summary of all insurance policies written through Neil-Garing Insurance.

The attached Unit Owner letter summarizes the coverage as applicable to the Association relative to our agreed interpretation of its Declarations and Bylaws.

This notice is furnished to you in accordance with Colorado Revised Statute 38-33.3-209.4 (2) (f)



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Insurance Summary for Fairway Four Townhome Association
Package Policy

Carrier: Fireman's Fund Insurance Co

Policy #: MZX80946061

Policy Term: 01/15/13 to 01/15/14

Building/Structures: \$6,349,350

Loss Assessment Income: \$68,000

Building Ordinance/Law A Undamaged Buildings: Included

Building Ordinance/Law B Demolition Costs: \$250,000

Building Ordinance/Law C Increased Construction Costs: \$250,000

Property Deductible: \$2,500

General Liability: \$1,000,000 per occurrence / \$2,000,000 aggregate

Medical Payments: \$5,000 per person

Hired & Non-Owned Auto Liability: \$1,000,000

Directors and Officers Liability

Carrier: Travelers

Policy #: 104253692

Policy Term: 01/15/13 to 01/15/16

Limit: \$1,000,000 per occurrence/aggregate

Deductible: \$2,500

Workers Compensation Policy

Carrier: Pinnacol Assurance

Policy #: 4145519

Policy Term: 02/01/13 to 02/01/14

Each Accident Limit: \$500,000

Disease Policy Limit: \$500,000

Disease Each Employee Limit: \$500,000

Deductible: \$0

Fidelity

Carrier: Travelers

Policy #: 105557280

Policy Term: 01/15/11 to 01/15/14

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

Additional Insureds

The association, property manager, unit owners and mortgage holders are "insureds" on all of the above policies. This is only a summary of the insurance policy(ies) written through Neil-Garing Insurance for Fairway Four Townhome Assoc. Please consult the actual policy(ies) for complete coverage, limits, endorsements and exclusions.