



PO Box 819
Appleton, WI 54912-0819
(920) 739-3161

SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Common Policy
DECLARATIONS

POLICY NO. 20-CP-003443433-5

ACCOUNT NUMBER: 5159826

NAMED INSURED AND MAILING ADDRESS

ARROWHEAD IMPROVEMENT ASSOCIATION INC
PO BOX 68
CIMARRON, CO 81220

AGENCY AND MAILING ADDRESS

050143

RED ROCKS INS LLC
SUITE 232
2764 COMPASS DR
GRAND JUNCTION, CO 81506

(970) 725-7700

POLICY PERIOD: FROM 07/25/2025 TO 07/25/2026 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

THE NAMED INSURED IS: Association

BUSINESS DESCRIPTION: Townhouse Associations (association risk only)

PROGRAM: Select Markets

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT

		PREMIUM
COMMERCIAL PROPERTY	\$	5,436
COMMERCIAL GENERAL LIABILITY	\$	13,815
COMMERCIAL CRIME AND FIDELITY	\$	Not Covered
COMMERCIAL INLAND MARINE	\$	8,095
EMPLOYMENT PRACTICES LIABILITY	\$	366
CYBER SECURITY	\$	264
ESTIMATED POLICY PREMIUM		\$ 27,976
ESTIMATED POLICY TOTAL		\$ 27,976.00

This is not a bill - Invoice to follow.
Total premium is payable in quarterly installments.

SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Common Policy
DECLARATIONS

POLICY NO. 20-CP-003443433-5
INSURED: ARROWHEAD IMPROVEMENT ASSOCIATION
INC

EFFECTIVE DATE: 07/25/2025
AGENCY: RED ROCKS INS LLC

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS

See Forms Schedule

NOTE: IF NO ENTRY APPEARS ON THE ABOVE ENDORSEMENTS, INFORMATION REQUIRED TO COMPLETE THE FORM WILL BE SHOWN ON THE SUPPLEMENTAL FORM DECLARATION IMMEDIATELY FOLLOWING THE APPLICABLE ENDORSEMENT.

THESE DECLARATIONS, IF APPLICABLE, TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS, AND SUPPLEMENTAL FORM DECLARATION(S), IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.



PO Box 819
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SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Commercial Property Coverage Part
DECLARATIONS

POLICY NO. 20-CP-003443433-5

ACCOUNT NUMBER: 5159826
NAMED INSURED AND MAILING ADDRESS

ARROWHEAD IMPROVEMENT ASSOCIATION INC
PO BOX 68
CIMARRON, CO 81220

AGENCY AND MAILING ADDRESS 050143

RED ROCKS INS LLC
SUITE 232
2764 COMPASS DR
GRAND JUNCTION, CO 81506

(970) 725-7700

POLICY PERIOD: FROM 07/25/2025 TO 07/25/2026 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

LOCATION: 1 BUILDING: 1

DESCRIPTION OF PREMISES

ADDRESS: 20991 ALPINE PLATEAU RD, CIMARRON, CO 81220
BUILDING DESCRIPTION: STORAGE BUILDING
PROTECTION CLASS: 9 CONSTRUCTION: FRAME

COVERAGES PROVIDED

Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown

COVERAGE	COVERED CAUSE OF LOSS	DEDUCTIBLE	COINSURANCE	LIMIT OF INSURANCE
Building	Special Including Theft	\$5,000	80%	\$250,000
View Form				
Inflation Guard: 8%				
Actual Cash Value				

SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Commercial Property Coverage Part
DECLARATIONS

POLICY NO. 20-CP-003443433-5
INSURED: ARROWHEAD IMPROVEMENT ASSOCIATION
INC

EFFECTIVE DATE: 07/25/2025
AGENCY: RED ROCKS INS LLC

LOCATION: 2 **BUILDING:** 1

DESCRIPTION OF PREMISES

ADDRESS: 2069 SPRUCE RD, CIMARRON, CO 81220
BUILDING DESCRIPTION: FIRE STATION
PROTECTION CLASS: 9 **CONSTRUCTION:** FRAME

COVERAGES PROVIDED

Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown

COVERAGE	COVERED CAUSE OF LOSS	DEDUCTIBLE	COINSURANCE	LIMIT OF INSURANCE
Building	Special Including Theft	\$5,000	80%	\$985,000
View Form				
Inflation Guard: 8% Replacement Cost				

POLICY OPTIONAL COVERAGES	LIMIT	FORM
Equipment Breakdown Wrap	View Form	HSB 5000
Universal Wrap	View Form	CPT 9099 CPT 9000

TERRORISM COVERAGE IS **ACCEPTED**

ANNUAL CHARGE IS \$

38

PREMIUM	
COMMERCIAL PROPERTY PREMIUM	\$5,436

SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Commercial Property Coverage Part
DECLARATIONS

POLICY NO. 20-CP-003443433-5
INSURED: ARROWHEAD IMPROVEMENT ASSOCIATION
INC

EFFECTIVE DATE: 07/25/2025
AGENCY: RED ROCKS INS LLC

FORMS AND ENDORSEMENTS

APPLYING TO COMMERCIAL PROPERTY AND MADE PART OF THIS POLICY AT TIME OF ISSUE:

See Forms Schedule

NOTE: IF NO ENTRY APPEARS ON THE ABOVE ENDORSEMENTS, INFORMATION REQUIRED TO COMPLETE THE FORM WILL BE SHOWN ON THE SUPPLEMENTAL FORM DECLARATION IMMEDIATELY FOLLOWING THE APPLICABLE ENDORSEMENT.

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SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Commercial General Liability Coverage Part
DECLARATIONS**POLICY NO. 20-CP-003443433-5****ACCOUNT NUMBER: 5159826****NAMED INSURED AND MAILING ADDRESS**ARROWHEAD IMPROVEMENT ASSOCIATION
INC
PO BOX 68
CIMARRON, CO 81220**AGENCY AND MAILING ADDRESS**

050143

RED ROCKS INS LLC
SUITE 232
2764 COMPASS DR
GRAND JUNCTION, CO 81506

(970) 725-7700**POLICY PERIOD:** FROM 07/25/2025 TO 07/25/2026 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

COMMERCIAL GENERAL LIABILITY COVERAGE

LIMITS OF INSURANCE		
GENERAL AGGREGATE LIMIT	\$2,000,000	
PRODUCTS – COMPLETED OPERATIONS AGGREGATE LIMIT	\$2,000,000	
PERSONAL INJURY & ADVERTISING INJURY LIMIT	\$1,000,000	
EACH OCCURRENCE LIMIT	\$1,000,000	
DAMAGE TO PREMISES RENTED TO YOU LIMIT	\$100,000	ANY ONE PREMISES
MEDICAL EXPENSE LIMIT	\$10,000	ANY ONE PERSON

ALL PREMISES YOU OWN, RENT OR OCCUPY:

LOC	ADDRESS
1	20991 Alpine Plateau Rd, Cimarron, CO 81220
2	2069 Spruce Rd, Cimarron, CO 81220

SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Commercial General Liability Coverage Part
DECLARATIONS

POLICY NO. 20-CP-003443433-5
INSURED: ARROWHEAD IMPROVEMENT ASSOCIATION
INC

EFFECTIVE DATE: 07/25/2025
AGENCY: RED ROCKS INS LLC

STATE: CO

CLASSIFICATION							
LOC	CLASSIFICATION	CODE	PREMIUM BASIS	EXPOSURE	PMS RATE	PDTS RATE	OTHER RATE
1	Lakes or Reservoirs - existence hazard only (Not-For- Profit)	45524	Number of Lakes or Reservoirs	3	726.066	Included	
1	Streets, Roads, Highways or Bridges - existence and maintenance hazard only	48727	Number of Miles	17	102.995	Included	
1	Townhouse Associations (association risk only)	68500	Number of Units	834	11.529	Included	

SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Commercial General Liability Coverage Part
 DECLARATIONS

POLICY NO. 20-CP-003443433-5
INSURED: ARROWHEAD IMPROVEMENT ASSOCIATION
INC

EFFECTIVE DATE: 07/25/2025
AGENCY: RED ROCKS INS LLC

POLICY OPTIONAL COVERAGES		
COVERAGE	LIMIT	FORM
General Liability Wrap	View Form	CGT 1000
Employment- Related Practices Exclusion	View Form	CG2147
Amendment Of Insured Contract Definition	View Form	CG2426
Exclusion - Designated Ongoing Operations	View Form	CG2153
Exclusion Fungi or Bacteria Communicable Disease	View Form	CG2167
Exclusion	View Form	CG2132
Exclusion - Unmanned Aircraft	View Form	CG2109
Cannabis Exclusion	View Form	CG4014
Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)	View Form	CG4032
Exclusion - Participants Of Scheduled Contests, Exhibitions, Or Events	View Form	ILE 4003
Snowmobile And Recreational Vehicle Liability	View Form	SGE 0402
Exclusion - Liquor Liability	View Form	SGE 2103
Exclusion - Amusement Devices	View Form	SGE 2106
Exclusion - Assault or Battery	View Form	SGE 2104
Exclusion - Fireworks	View Form	SGE 2105
Exclusion - Trampolines	View Form	SGE 2107
Exclusion - Aggressive Animals	View Form	SGE 2136
Excess Provision	View Form	SGE 2401
Exclusion - Guard Dog Hazard	View Form	SGE 2102
Exclusion - Specified Sports and Stunts	View Form	SGE 2108

SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Commercial General Liability Coverage Part
DECLARATIONS

POLICY NO. 20-CP-003443433-5
INSURED: ARROWHEAD IMPROVEMENT ASSOCIATION
INC

EFFECTIVE DATE: 07/25/2025
AGENCY: RED ROCKS INS LLC

TERRORISM COVERAGE IS **ACCEPTED**

ANNUAL CHARGE IS \$

74

	PREMIUM	
	COMMERCIAL GENERAL LIABILITY ADVANCE PREMIUM	\$ 13,815

FORMS AND ENDORSEMENTS

APPLYING TO THIS COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:

See Forms Schedule

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SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Commercial Inland Marine Coverage Part
DECLARATIONS**POLICY NO:** 20-CP-003443433-5**ACCOUNT NUMBER:** 5159826**NAMED INSURED AND MAILING ADDRESS**ARROWHEAD IMPROVEMENT ASSOCIATION INC
PO BOX 68
CIMARRON, CO 81220**AGENCY AND MAILING ADDRESS**

050143

RED ROCKS INS LLC
SUITE 232
2764 COMPASS DR
GRAND JUNCTION, CO 81506

(970) 725-7700**POLICY PERIOD:** FROM 07/25/2025 TO 07/25/2026 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.**CONTRACTORS' EQUIPMENT**

COVERAGE	LIMIT	FORM
Schedule of Coverages - Contractors Equipment	View Form	IM7005
Equipment Schedule - Contractors Equipment	View Form	IM7031
Equipment Borrowed From Others	View Form	IM7037
Property Loaned To Others - Jobsite Coverage	View Form	IM7023
Tools Endorsement	View Form	IM7034

TOTAL CONTRACTORS' EQUIPMENT COVERAGE PREMIUM \$ 8,013

TERRORISM COVERAGE IS **ACCEPTED**

ANNUAL CHARGE IS \$

82

PREMIUM

COMMERCIAL INLAND MARINE PREMIUM \$ 8,095

FORMS AND ENDORSEMENTS**APPLYING TO COMMERCIAL INLAND MARINE COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:**

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SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Commercial Inland Marine Coverage Part
DECLARATIONS

POLICY NO: 20-CP-003443433-5
INSURED: ARROWHEAD IMPROVEMENT ASSOCIATION
INC

EFFECTIVE DATE: 07/25/2025
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SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Employment Practices Liability Coverage Part
DECLARATIONS**POLICY NO. 20-CP-003443433-5****ACCOUNT NUMBER: 5159826****NAMED INSURED AND MAILING ADDRESS**ARROWHEAD IMPROVEMENT ASSOCIATION INC
PO BOX 68
CIMARRON, CO 81220**AGENCY AND MAILING ADDRESS****050143**RED ROCKS INS LLC
SUITE 232
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(970) 725-7700**POLICY PERIOD:** FROM 07/25/2025 TO 07/25/2026 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE**THE NAMED INSURED IS:** Association

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

LIMITS OF INSURANCE**SMALL BUSINESS PROGRAM – EMPLOYMENT PRACTICES LIABILITY COVERAGE**

LIMITS OF INSURANCE		
Employment Practices Liability Each Claim Limit	\$	100,000
Employment Practices Liability Aggregate Limit	\$	100,000
Deductible – Each Claim	\$	5,000
Retroactive Date: 07/25/2025		
THE EMPLOYMENT PRACTICES LIABILITY COVERAGE IS A CLAIMS-MADE AND REPORTED COVERAGE. DEFENSE COSTS APPLY AGAINST THE LIMITS OF INSURANCE AND ARE SUBJECT TO THE DEDUCTIBLE.		

TERRORISM COVERAGE IS EXCLUDED.

PREMIUM		
EMPLOYMENT PRACTICES LIABILITY PREMIUM	\$	366

SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Employment Practices Liability Coverage Part
DECLARATIONS

POLICY NO. 20-CP-003443433-5

**INSURED: ARROWHEAD IMPROVEMENT ASSOCIATION
INC**

EFFECTIVE DATE: 07/25/2025

AGENCY: RED ROCKS INS LLC

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS

See Forms Schedule

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SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Cyber Security Coverage Part
DECLARATIONS

POLICY NO. 20-CP-003443433-5

ACCOUNT NUMBER: 5159826

NAMED INSURED AND MAILING ADDRESS

ARROWHEAD IMPROVEMENT ASSOCIATION INC
PO BOX 68
CIMARRON, CO 81220

AGENCY AND MAILING ADDRESS

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RED ROCKS INS LLC
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2764 COMPASS DR
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CYBER SECURITY COVERAGE PART – Cyber Suite

LIMITS OF INSURANCE

First Party Annual Aggregate Limit	\$	50,000
Third Party Annual Aggregate Limit	\$	50,000
Cyber Security Deductible – Per Occurrence	\$	1,000

THIS INSURANCE PROVIDES SOME CLAIMS-MADE COVERAGE. DEFENSE COSTS APPLY AGAINST THE LIMITS OF INSURANCE AND ARE SUBJECT TO THE DEDUCTIBLE. PLEASE READ THE ENTIRE FORM CAREFULLY.

FIRST PARTY COVERAGES

DATA COMPROMISE RESPONSE EXPENSES	Included
Sublimits Per Occurrence	
Public Relations	\$ 10,000
Reputational Harm	\$ 10,000

COMPUTER ATTACK	Included
Sublimit Per Occurrence	
Public Relations	\$ 10,000

CYBER EXTORTION	Included
Sublimit Per Occurrence	\$ 10,000

MISDIRECTED PAYMENT FRAUD	Included
Sublimit Per Occurrence	\$ 10,000

SECURA Insurance Company
COMMERCIAL PROTECTION POLICY
Cyber Security Coverage Part
DECLARATIONS

POLICY NO. 20-CP-003443433-5
INSURED: ARROWHEAD IMPROVEMENT ASSOCIATION
INC

EFFECTIVE DATE: 07/25/2025
AGENT: RED ROCKS INS LLC

COMPUTER FRAUD Sublimit Per Occurrence	Included \$ 10,000
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TELECOMMUNICATIONS FRAUD Sublimit Per Occurrence	Included \$ 10,000
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REWARD PAYMENTS Sublimit Per Policy	Included \$ 25,000
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THIRD PARTY COVERAGES	
PRIVACY INCIDENT LIABILITY	Included
NETWORK SECURITY LIABILITY	Included
ELECTRONIC MEDIA LIABILITY	Included

IDENTITY RECOVERY COVERAGES	
Annual Aggregate Limit – Per “Identity Recovery Insured”	\$ 25,000
Deductible Per Occurrence – NONE	
Sublimits Per Occurrence	
Lost Wages and Child and Elder Care Expenses	\$ 5,000
Mental Health Counseling	\$ 1,000
Miscellaneous Unnamed Costs	\$ 1,000

TERRORISM COVERAGE IS **ACCEPTED**.

ANNUAL CHARGE IS INCLUDED

PREMIUM	
CYBER SECURITY COVERAGE PART PREMIUM	\$ 264

FORMS AND ENDORSEMENTS

APPLYING TO THIS COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:

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COMMERCIAL LINES INSURANCE PROVISIONS

This information page with "Policy Provisions" completes the below numbered

Company: **SECURA Insurance Company**

Policy Number: 20-CP-003443433-5

Account Number: 5159826

Named Insured and Mailing Address

ARROWHEAD IMPROVEMENT ASSOCIATION
INC
PO BOX 68
CIMARRON, CO 81220

Producer and Mailing Address

RED ROCKS INS LLC
SUITE 232
2764 COMPASS DR
GRAND JUNCTION, CO 81506

OFFICER SIGNATURE PAGE

In Witness Whereof, we have caused this policy to be executed and attested. If required by statute, it is countersigned by our authorized representative.

Secretary

President and CEO