CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 02/01/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Stailey Insurance Corporation
2084 S. Milwaukee Street
Denver CO 80210-

CONTACT NAME: Certificate Department
PHONE (A/C, No, Ext): (303)759-2796 **FAX (A/C, No):** (303)759-2960
E-MAIL ADDRESS: certificates@stailey corp.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : AmGuard Insurance Co.	42390
INSURER B : Great American Ins Co	16691
INSURER C : Greenwich Insurance Company	22322
INSURER D : Philadelphia Ins Co	18058
INSURER E : Pennsylvania Manufacturers' Association Insurance	12262
INSURER F :	

INSURED
Copperstone Condominium Association, Inc.
Metro Property Management Inc
10800 E. Bethany Dr., Ste. 235
Aurora CO 80014-

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	[X] COMMERCIAL GENERAL LIABILITY [ ] CLAIMS-MADE [X] OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: [ ] POLICY [ ] PRO-JECT [ ] LOC [ ] OTHER:		X	COBP452578	01/11/2023	01/11/2024	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG $	$ 1,000,000 $ 50,000 $ 5,000 $ Included $ 2,000,000 $ 2,000,000 $
A	AUTOMOBILE LIABILITY [ ] ANY AUTO [ ] OWNED AUTOS ONLY [ ] SCHEDULED AUTOS [X] HIRED AUTOS ONLY [X] NON-OWNED AUTOS ONLY			COBP452578	01/11/2023	01/11/2024	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) $	$ Included $ $ $ $
C	[X] UMBRELLA LIAB [X] OCCUR [X] EXCESS LIAB [ ] CLAIMS-MADE [ ] DED [X] RETENTION $ 0			808181870-01	01/11/2023	01/11/2024	EACH OCCURRENCE AGGREGATE $	$ 15,000,000 $ $
E	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N [ ] (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		2023010851626Y	01/11/2023	01/11/2024	[ ] PER STATUTE [ ] OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ 1,000,000 $ 1,000,000 $ 1,000,000
B	D&O Liability			EPP2596269-17	01/11/2023	01/11/2024	$1,000 Deductible	$1,000,000
D	Fidelity Coverage - Includes Property Management Co			PCAC017780-0123	01/12/2023	01/12/2024	$2,500 Deductible	$500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Property Coverage - (A) AmGuard Insurance; Policy # COBP341566 - 1/11/2023 to 1/11/2024 - Blanket Building Limit $27,116,894 - $5,000 Deductible - 5% Wind/Hail Deductible - PROPERTY FORMS INCUDE: 100% Replacement Cost Up To Limit On Policy; Blanket Form; No Co-Insurance; Inflation Guard, Building Ordinance or Law Cov A,B,C, 10 day cancel notice applies; Severability of Interest/Seperation of Insureds; 8 Buildings 164 Units, No Equipment Breakdown. ***PLEASE REFER TO THE ASSOCIATIONS LEGAL DOCUMENTS (Covenants) FOR HOA VS OWNER INSURANCE RESPONSIBILITIES***

CERTIFICATE HOLDER

23-24 Informational Certificate

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CANCELLATION AI 077772

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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