



Named Member:

Cherry Hills North Metropolitan District
PO Box 3110
Parker, CO 80134

Broker of Record:

NO BROKER

| Coverage No. | Entity ID | Effective Date | Expiration Date | Invoice Date |
|--------------|-----------|----------------|-----------------|--------------|
| POL-0006288 | 48032 | 1/1/2021 | EOD 12/31/2021 | 3/22/2021 |

| Coverage | Contribution |
|---|----------------|
| General Liability | \$ 520.00 |
| Property | \$ 478.00 |
| Crime | \$ 135.00 |
| Non-Owned Auto Liability | \$ 132.00 |
| Hired Auto Physical Damage | \$ 65.00 |
| No-Fault Water Intrusion & Sewer Backup | \$ 31.00 |
| Public Officials Liability | \$ 537.00 |
| Pollution | \$ 0.00 |
| Fees | \$ 100.00 |
| Total Contribution | \$1,998 |

Please note: where included above, Hired Auto Physical Damage and Non-Owned Auto Liability are mandatory coverages and may not be removed. No-Fault Water Intrusion & Sewer Backup coverage may only be removed with completion of the No-Fault Opt Out Endorsement.

The following discounts are applied (Not applicable to minimum contributions):

16.68% Continuity Credit Discount

10% Direct Discount

33% Sanitation Maintenance Warranty Credit

Please include a copy of the invoice with your check.

Please Remit Payment to:

Colorado Special Districts Property and Liability Pool
PO Box 1539
Portland, OR 97207-1539

Payment Due Upon Receipt

Payment evidences acceptance of this coverage. NOTE: Terms of the Intergovernmental Agreement require timely payment to prevent automatic cancellation of coverage. Only the Colorado Special Districts Property and Liability Pool Board of Directors can extend the cancellation provision.



Public Entity Liability and Auto Physical Damage Certificate Holder Declaration

Master Coverage Document Number: CSD Pool – CTC 01 01 2018 and CSD Pool PEL 01 01 21

Certificate Number: POL-0006288

Coverage Period: 1/1/2021 to EOD 12/31/2021

Named Member:

Cherry Hills North Metropolitan District
PO Box 3110
Parker, CO 80134

Broker of Record:

NO BROKER

Coverage is provided only for those coverages indicated below for which a contribution is shown.

| Coverage | Per Occurrence Limit | Annual Aggregate Limit | Deductible | Contribution |
|--|--|------------------------|-------------|--------------|
| Public Entity Liability Coverage including: | \$2,000,000 | None | | |
| General Liability | Included | None | \$500 | \$520 |
| Medical Payments - Premises | \$10,000 | None | None | Included |
| Employee Benefits Liability | Included | None | \$500 | Included |
| Public Officials Liability | Included | None | \$1,000 | \$537 |
| Employment Practices Liability | Included | None | *\$100,000 | Included |
| Pre Loss Legal Assistance | \$3,500 | \$7,000 | None | Included |
| No-Fault Water Intrusion & Sewer Backup | \$200,000 limited to \$10,000 Any One Premises | ***\$1,000,000 | \$500 | \$31 |
| Cyber | \$200,000 | **\$200,000 | \$1,000 | Included |
| Fiduciary Liability | \$200,000 | **\$200,000 | \$1,000 | Included |
| Excess Liability - Coverage agreements A,B,C,D | No Coverage | No Coverage | N/A | No |
| Auto Liability | No Coverage | No Coverage | N/A | No |
| Medical Payments – Auto | No Coverage | No Coverage | N/A | No |
| Non-Owned and Hired Auto Liability | Included | None | None | \$132 |
| Uninsured/Underinsured Motorists Liability | No Coverage | No Coverage | N/A | No |
| Auto Physical Damage | No Coverage | No Coverage | N/A | No |
| Hired Auto Physical Damage | \$50,000 | N/A | \$500/\$500 | \$65 |
| Auto Physical Damage - Employee Deductible Reimbursement | \$2,500 | N/A | None | Included |

Total Contribution 1,285.00

*Employment Practices Liability Deductible: 50% of loss including Indemnity and Legal Expenses subject to a maximum deductible of \$100,000 each occurrence.

**A \$5,000,000 All Member Annual Aggregate Limit shall apply to Cyber.

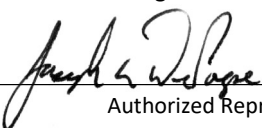
**A \$1,000,000 All Member Annual Aggregate Limit shall apply to Fiduciary Liability.

***No-Fault Water Intrusion & Sewer Backup has \$1,000,000 All Member Annual Aggregate Limit.

Additional Endorsements applicable to Member:

Sanitation Maintenance Warranty Deductible

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Public Entity Liability Coverage Document. This Certificate represents only a brief summary of coverages. Please refer to the Master Coverage Document for actual coverage, terms, conditions, and exclusions.

Countersigned by: 
Authorized Representative

Date: 3/22/2021

Property Certificate Holder Declaration

Master Coverage Document Number: CSD Pool – CTC 01 01 2018 and CSD Pool Property 01 01 21

Certificate Number: POL-0006288

Coverage Period: 1/1/2021 to EOD 12/31/2021

Named Member:

Cherry Hills North Metropolitan District
PO Box 3110
Parker, CO 80134

Broker of Record:

NO BROKER

Limit of Coverage per Occurrence:

\$182,922 Reported Buildings, Business Personal Property, Other Scheduled Items, Outdoor Property and EDP per Schedule.

\$250,000 Business Income including Extra Expense/Rental Income sublimit unless a higher amount is specified on Schedule.
\$ Inland Marine Scheduled items.

\$0 Excess of \$2,000,000 Earthquake Limit per occurrence and annual aggregate per Property Schedule.

\$0 Excess of \$2,000,000 Flood Limit per occurrence and annual aggregate per Property Schedule.
Flood Zone A and Flood Zone V are subject to an all member combined limit of \$60,000,000 per occurrence and annual aggregate.

Locations Covered: Per Schedules on file. Property in Course of Construction must be shown on the Schedule to be covered.

Report of Values: Annual Statement of Values must be submitted and additions/deletions are to be reported as they occur.

Perils Covered: Risk of Direct Physical Loss subject to the terms, conditions, and exclusions in the Master Property Coverage Document.

Deductibles: \$500 Per Occurrence, except where noted on Member's Schedules

Earthquake - 2% Per Occurrence of the value of the covered damaged property at the time of loss, subject to a \$5,000 minimum and \$50,000 maximum.

Flood - 2% Per Occurrence of the value of the covered damaged property at the time of loss, subject to a \$5,000 minimum and \$50,000 maximum.

Contribution: \$478

Additional Endorsements applicable to Member:

Cosmetic Damage Exclusion

Wind and Hail Deductible Endorsement

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Property Coverage Document. This Certificate represents only a brief summary of coverages. Please refer to the Master Coverage Document for actual coverage, terms, conditions, and exclusions.

Countersigned by:



Authorized Representative

Terrorism, Sabotage and Malicious Attack Certificate Holder Declaration

Master Coverage Policy Number:
 TER P 004 CW (06/11) physical loss or damage
 33HIS00151 Terrorism Combined Liability
 TER P0027CW (05/17) Malicious Attack
 10/17 Malicious Attack combined liability

Insurer:
 Lloyds, Hiscox Syndicate 33

Certificate Number: POL-0006288

Coverage Period: 1/1/2021 to EOD 12/31/2021

Named Member:
 Cherry Hills North Metropolitan District
 PO Box 3110
 Parker, CO 80134

Broker of Record:
 NO BROKER

| Coverage for All CSD Pool Members combined | Per Occurrence Limit | Annual Aggregate Limit | Deductible |
|---|----------------------|------------------------|------------|
| All Coverage's Combined | n/a | \$105,000,000 | n/a |
| Terrorism and Sabotage – Physical Loss or Damage | \$100,000,000 | \$100,000,000 | \$10,000 |
| Terrorism – Combined Liability | \$10,000,000 | \$10,000,000 | \$10,000 |
| Malicious Attack – Physical Loss or Damage & Combined Liability | \$5,000,000 | \$5,000,000 | \$5,000 |
| <i>Malicious Attack Sub-limits applicable:</i> | | | |
| Prevention or Restriction of Access | \$2,500,000 | \$2,500,000 | \$5,000 |
| Utilities | \$2,500,000 | \$2,500,000 | \$5,000 |
| Personal Accident Costs | \$250,000 | \$250,000 | \$5,000 |
| Crisis Management Costs | \$250,000 | \$250,000 | \$5,000 |

Report all Claims to: Phone: (800) 318-8870, ext. 1
 Email: claims@csdpool.org

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Terrorism, Sabotage and Malicious Attack Coverage Policy. This Certificate represents only a brief summary of coverages. Please refer to the Master Coverage document for actual coverage, terms, conditions, and exclusions.

Countersigned by:  _____
 Authorized Representative

Crime Certificate Holder Declaration

Master Coverage Document Number:

Certificate Number: POL-0006288

Named Member:

Cherry Hills North Metropolitan District
PO Box 3110
Parker, CO 80134

Insurer:

Coverage Period: 1/1/2021 to EOD 12/31/2021

Broker of Record:

NO BROKER

Covered ERISA Plan:

Covered Designated Agent(s):

Coverage Limits:

Public Employee Dishonesty Coverage:

\$5,000

Limit is Per Loss

Faithful Performance of Duty

Officers, Directors, and Trustees

Welfare and Pension Plan ERISA Compliance if Covered Plan is shown

Volunteer Workers as Employees

Forgery or Alteration Coverage:

\$5,000

Theft, Disappearance, and Destruction Coverage:

\$5,000

Inside Premises

Outside Premises

Computer and Funds Transfer Fraud Coverage:

\$5,000

Debit, Credit or Charge Card Forgery Coverage:

\$5,000

Money Orders and Counterfeit Paper Currency Coverage:

\$5,000

Fraudulent Impersonation Coverage:

\$5,000

Crime Deductible:

\$100

Fraudulent Impersonation Deductible:

20% of Fraudulent Impersonation Limit

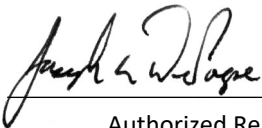
Contribution:

\$135

Policy Forms:

Government Crime Policy (Discovery Form)

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Master Crime Policy. This Certificate represents only a brief summary of coverages. Please refer to the Master Policy Document for actual coverage, terms, conditions, and exclusions.

Countersigned by: 
Authorized Representative

Identity Recovery Certificate Holder Declaration

Master Coverage Policy Number:
CSD Pool IDR Form 01 01 21

Insurer:
The Hartford Steam Boiler Inspection
and Insurance Company

Certificate Number: POL-0006288

Coverage Period: 1/1/2021 to EOD 12/31/2021

Named Member:
Cherry Hills North Metropolitan District
PO Box 3110
Parker, CO 80134

Broker of Record:
NO BROKER

Member:

All permanent employees and District Board members participating in the Colorado Special Districts Property and Liability Pool; Special District Association of Colorado staff and Board of Directors.

Coverage:

Reimbursement coverage for expenses arising from a defined "Identity Theft" event. Including: legal fees for answer of civil judgements and defense of criminal charges; phone, postage, shipping fees; notary and filing fees; credit bureau reports; lost wages; child/elder care and mental health counseling.

This coverage does not reimburse the member for monies stolen or fraudulently charged to the member, and excludes loss arising from the member's fraudulent, dishonest or criminal act.

Annual Aggregate Limit per Member: \$35,000

Case Management Service Expenses - does not reduce the limit available

Legal Costs - reduces the limit available

Sub Limits:

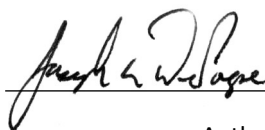
| | |
|---------|---------------------------------|
| \$5,000 | Lost Wages and Child/Elder Care |
| \$1,000 | Mental Health Counseling |
| \$1,000 | Miscellaneous Expenses |

Coverage Trigger: Coverage is provided on a discovery basis with a 60-day reporting requirement

Claims: For Recovery Assistance and Counseling, please call 1-800-945-4617

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Identity Recovery Coverage Policy. This Certificate represents only a brief summary of coverages. Please refer to the Master Coverage document for actual coverage, terms, conditions, and exclusions.

Countersigned by:



Authorized Representative

Date: 3/22/2021

Environmental Legal Liability Certificate Holder Declaration

Master Policy Number: ER00A9V21

Certificate Number: POL-0006288

Named Member:

Cherry Hills North Metropolitan District
PO Box 3110
Parker, CO 80134

Insurer: Aspen Specialty Insurance Company

Coverage Period: 1/1/2021 to EOD 12/31/2021

Broker of Record:

NO BROKER

Claims-Made Coverage:

1. **First Party Protection:** For coverages 1.a – 1.d, the pollution incident must be first discovered by the responsible insured and reported to the insurer during the policy period.
 - a. **Clean up:** Covers clean-up costs resulting from a pollution incident on, at, under, or migrating from or through an insured location.
 - b. **Emergency Response:** Covers emergency response cost resulting from a
 - c. **Pollution Incident:** (i) on, at, under or migrating from or through an insured location; (ii) caused by transportation; or (iii) caused by covered operations.
 - d. **Environmental Crisis:** Covers crisis cost resulting from a crisis event.
 - e. **Business Interruption:** Covers business interruption cost and extra expense incurred by the insured and solely and directly by a pollution incident on, at or under an insured location, provided the pollution incident results in clean-up cost covered by this policy.

2. **Legal Liability Protection:** For coverages 2.a – 2.d, the claim for damages because of such bodily injury or property damage, or a claim for such clean-up cost, is first made against an insured and reported to the insurer during the policy period.
 - a. **Insured Location:** Covers sums the insured becomes legally obligated to pay: (1) as damages because of bodily injury or property damage; or (ii) for clean-up costs, resulting from a pollution incident on, at under, or migrating from or through an insured location.
 - b. **Non-owned Site:** Covers sums the insured becomes legally obligated to pay (1) as damages because of bodily injury or property damage; or (ii) for clean-up costs, resulting from a pollution incident on, at under, or migrating from or through any non-owned site.
 - c. **Transportation:** Covers sums the insured becomes legally obligated to pay (1) as damages because of bodily injury or property damage; or (ii) for clean-up costs, resulting from a pollution incident caused by transportation.
 - d. **Covered Operations:** Covers sums the insured becomes legally obligated to pay (1) as damages because of bodily injury or property damage; or (ii) for clean-up costs, resulting from a pollution incident caused by covered operations or completed operations.

Limits of Liability: \$1,000,000 Each Pollution Incident
\$5,000,000 Total Policy and Program Aggregate – Shared All Members Sublimits:
\$500,000 Environmental Crisis Aggregate
\$250,000 Business Interruption Aggregate
\$100,000 Perfluorinated Compounds Aggregate

Member Deductible: \$1,000 Each Pollution Incident

Retroactive Date: January 1, 2009 (unless otherwise specified)
Defense Costs: Legal defense expenses and settlement shall erode the Limits of Liability

Partial List of Exclusions:

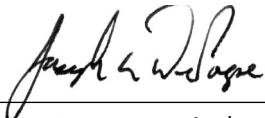
Asbestos, Contractual Liability, Criminal Fines and Criminal Penalties, Cross Liability (Insured vs. Insured), Damage to Insured's Product/Work, Divested Property, Employers Liability, Fraud or Misrepresentation, Intentional Non-Compliance, Internal Expenses, Known Conditions, Lead-Based Paint, Material Change in Risk, Non-Owned Disposal Sites, Underground Storage Tanks and Above Ground Storage Tanks excluded unless scheduled, Vehicle Damage, War or Terrorism, Workers Compensation, Lead at all gun or shooting ranges, Maintenance, Upgrades, Improvements or Installations where required by law, Microbial Matter with carveback for sudden and accidental water intrusion; 10-day discovery period/30 day reporting period, Prior Claims, Communicable Disease

Policy Forms:

| | |
|---------------------|---|
| ASPENV110 06 17 | Environmental Legal Liability Policy |
| ASPENV098 11 17 | Cap on Losses from Certified Acts of Terrorism |
| ASPENV340 05 17 | Insured Location(s) Schedule Endorsement |
| ASPENV310 05 17 | Known Conditions Exclusion Endorsement |
| ASPENV316 05 17 | Legal Expense Aggregate Limit of Liability Endorsement |
| ASPENV117 11 17 | Self-Insured Retention Aggregate (Erosion by Underlying Policies) |
| ASPENV117 11 17 | Sewage Back-up Deductible Amendatory Endorsement |
| ASPENV117 11 17 | Perfluorinated Compounds, Sublimit and Retroactive Date Amendatory Endorsement |
| ASPENV117 11 17 | Cancellation Amendatory Endorsement |
| ASPENV117 11 17 | Microbial Matter Exclusion Endorsement |
| ASPENV117 11 17 | Maintenance, Upgrade, Improvements Or Installations Exclusion Endorsement |
| ASPENV117 11 17 | Retroactive Date All Coverage Endorsement |
| ASPENV117 11 17 | Microbial Matter Sudden and Accidental Coverage Limitation Amendatory Endorsement |
| ASPENV117 11 17 | Insured Location/Acquired Property Endorsement |
| ASPENV117 11 17 | Public Entity Amendatory Endorsement |
| ASPENV322 05 17 | Minimum Earned Premium Endorsement |
| ASPENV341 05 17 | Named Insured Schedule Endorsement |
| ASPENV118 11 17 | Nuclear, Biological, Chemical, or Radiological Terrorism Exclusion |
| ASPENV003 05 17 | Other Insurance Condition Amendatory Endorsement |
| ASPER334 01 14 | Prior Claim Exclusion Endorsement |
| ASPENV338 04 19 | Schedule of Crisis Management Firms Endorsement |
| ASPENV431 11 17 | Aspen Environmental Emergency Response Hotline |
| SNCO 0314 | Colorado Surplus Lines Notice |
| ASPENV117.EL.0920.X | Communicable Disease Exclusion |

Additional Endorsements Applicable to Named Member:

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all coverage terms under the Pollution Liability Policy #EV00A9V21 issued by Aspen Specialty Insurance Company. This Certificate represents a brief summary of coverages. Please refer to the Master Coverage Document for all coverage terms, conditions and exclusions.

Countersigned by:  _____
Authorized Representative

| | |
|---|---|
| Named Member: Cherry Hills North Metropolitan District | Endorsement CSD Pool – Sanitation Maintenance Warranty Deductible 1/1/2021 to 12/31/2021 |
| Certificate Number: POL-0006288 | Effective Date of Endorsement: 1/1/2021 |
| Issued By: Colorado Special Districts Property and Liability Pool | |

This endorsement modifies coverage provided under the following:

PUBLIC ENTITY LIABILITY

SANITATION MAINTENANCE WARRANTY DEDUCTIBLE ENDORSEMENT

PLEASE READ CAREFULLY.

This endorsement has been adopted effective January 1, 2021 to EOD December 31, 2021.

The **Named Member**, by execution hereof, agrees that it has reviewed and accepts the Terms and Conditions 1 and 2. Failure to do so will invoke the stated deductible of this Sanitation Maintenance Warranty Deductible Endorsement.

Named Member: Cherry Hills North Metropolitan District

Total Operating Expenses for Sanitation Operation: \$ _____

| (Basis of Deductible) | (Deductible Amount) | |
|---------------------------------------|----------------------------|------------------|
| Total Operating Expenses – Sanitation | Each Occurrence | Annual Aggregate |
| \$0 - \$500,000 | \$3,500 | \$10,500 |
| \$501,000 - \$1,000,000 | \$7,500 | \$22,500 |
| Above \$1,000,000 | \$15,000 | \$45,000 |

TERMS AND CONDITIONS:

The following are the minimum components necessary for an appropriate sanitation collection system maintenance program, which the Named Member must have in place and be at least 90% compliant with at the time of loss or the indicated deductible shall apply.

1. Operation Parameters and System Information

- a. Sewer mains, manholes, and other appurtenances to the public sanitary sewer system are mapped at least bi-annually, (frequency to be set by the district board) based upon factors unique to the district, with cost being weighed against the objectives of the district, and considering efficiency; safety, protection of infrastructure; prevention of breach and damage to district facilities, the health, safety, and property of others;
- b. Maps are updated regularly as errors are identified and when mains are added or replaced by the system;
- c. Maps reflect “as-built” conditions: At minimum maps indicate: 1) pipe material, 2) pipe diameter, and

- 3) direction of flow, pipe locations, including depth if possible;
- d. A written line inventory maintained and updated regularly to include at a minimum:
 - 1) pipe age, 2) pipe condition, and 3) maintenance history;
- e. There is a written plan detailing the routine inspection and maintenance schedule for all sewer lines that includes:
 - i. Established goals for routine inspection and maintenance intervals and the nature of tasks to be conducted;
 - ii. Action plan describing an accelerated cleaning schedule of lines with problems (grease, tree roots or other known or suspected unusual conditions);
- f. Emergency response plan for sanitation back-ups and other conditions that may cause either flooding or damage to private property shall include, but is not limited to:
 - i. Guidelines that define and establish criteria and procedures for the three phases of emergency: response, recovery and restoration;
 - ii. List of the types of events that may constitute an emergency, specific system information, emergency response roles and responsibilities, chain-of-command structure, partnerships, communication procedures and personnel safety provisions;
 - iii. Designation of one or more personnel as "on-call" after business hours and in case of emergency;

2. Routine Sanitation Line Maintenance

- a. Work completed in accordance with the plan and carefully document: 1) date, 2) nature of work conducted, 3) equipment used, 4) personnel performing the work, 5) recommended level and frequency of follow-up inspection, maintenance and repair;
- b. At least 10% of all sewer mains are systematically inspected through closed circuit TV annually;
- c. Regular routine TV inspection of sewer mains will be conducted at intervals dictated by: 1) results of initial inspection, 2) history of maintenance, 3) repairs, 4) pipe age and condition;
- d. Accelerated cleaning schedules carefully document: 1) date, 2) nature of work conducted, 3) equipment used, 4) personnel performing the work, 5) level and frequency of follow-up inspection, maintenance and repair;
- e. If an outside contractor is used for inspection, maintenance or repair work, the district and contractor responsibilities are clearly defined and documented;
- f. District will audit contractor annually to ensure that personnel, equipment, scheduling, and emergency response needs are adequately met.

As an authorized representative of the **Named Member**, I have reviewed and accept the Terms and Conditions of the Sanitation Maintenance Warranty Deductible Endorsement, in addition to any other applicable deductible.

Signature: _____ **Date:** _____
 Authorized Representative

Print Name: _____ **Title:** _____

| | |
|---|--|
| Named Member: Cherry Hills North Metropolitan District | Property Form No: CSD Pool Property 01 01 21 |
| Certificate Number: POL-0006288 | Effective Date of Endorsement: 1/1/2021 |
| Issued By: Colorado Special Districts Property and Liability Pool | |

This endorsement modifies the coverage provided under the following:

**PROPERTY COVERAGE
COSMETIC DAMAGE EXCLUSION
PLEASE READ IT CAREFULLY**

The following is added to Section 7 PERILS EXCLUDED:

V. Against Cosmetic Damage to Roof Surfacing caused by or resulting from wind and/or hail to a building or structure identified in the **Member District** property schedule as **Real Property** or **Outdoor Property**.

For purposes of this endorsement, the following is added to SECTION 34 ADDITIONAL DEFINITIONS:

Roof Surfacing means the shingles, tiles, cladding, metal or synthetic sheeting or similar materials covering the roof and includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection, as well as roof flashing, vent covers and gutters.

Cosmetic Damage means that the wind and/or hail caused marring, pitting or other superficial damage that altered the appearance of the roof surfacing, but such damage does not prevent the roof from continuing to function as a barrier to entrance of the elements to the same extent as it did before the cosmetic damage occurred.

However, this exclusion shall not apply to **Cosmetic Damage** to the front entry, areas of **Roof Surfacing** visibly apparent to a pedestrian from the street or sidewalk composing less than 25% of the roof area of a **Member District's** scheduled building or structure identified as **Real Property** or **Outdoor Property**. The **Pool** will pay for **Cosmetic Damage** to such areas, limited to less than 25% of the roof area of the scheduled building or structure, subject to all other terms, conditions and exclusions of the Property Coverage Form.

ALL OTHER TERMS AND CONDITIONS OF THE PROPERTY COVERAGE FORM REMAIN UNCHANGED.

| | |
|---|--|
| Named Member: Cherry Hills North Metropolitan District | Property Form No: CSD Pool Property 01 01 21 |
| Certificate Number: POL-0006288 | Effective Date of Endorsement: 1/1/2021 |
| Issued By: Colorado Special Districts Property and Liability Pool | |

This endorsement modifies coverage provided under the following:

**PROPERTY COVERAGE
WIND AND HAIL DEDUCTIBLE
PLEASE READ IT CAREFULLY**

The following is added to Section 2. **DEDUCTIBLE:**

E. Wind and/or Hail damage to a building or structure identified in the Member District property schedule as Real Property or Outdoor Property:

2% per **Occurrence** of the value of the covered damaged property and applicable business income at the time the loss occurs, subject to a \$5,000 minimum and \$50,000 maximum per **Occurrence**, unless a higher deductible is scheduled at the damaged location.

ALL OTHER TERMS AND CONDITIONS OF THE PROPERTY COVERAGE FORM REMAIN UNCHANGED.

Annual Comparison of 2021 and 2020 contributions.
Loss Ratios based on participation years from 2013 to 2020

Cherry Hills North Metropolitan District

| Year | Contribution |
|--------------|--------------|
| 2021 | \$1,898.00 |
| 2020 | \$1,860.00 |
| Difference | \$38.00 |
| % Difference | 2.04% |

| General Liability | Contribution | TOE |
|-------------------|--------------|--------------|
| Yr. 2021 | \$520.00 | \$66,881.00 |
| Yr. 2020 | \$476.00 | \$77,297.00 |
| Difference | \$44.00 | -\$10,416.00 |
| % Difference | 9.24% | -13.48% |
| Loss Ratio | 0.00% | |

| Equipment Breakdown | Contribution |
|---------------------|--------------|
| Yr. 2021 | \$0.00 |
| Yr. 2020 | \$0.00 |
| Difference | \$0.00 |
| % Difference | 0.00% |
| Loss Ratio | 0.00% |

| Auto Liability | Contribution | Auto Count |
|----------------|--------------|------------|
| Yr. 2021 | \$132.00 | 0 |
| Yr. 2020 | \$132.00 | 0 |
| Difference | \$0.00 | 0 |
| % Difference | 0.00% | 0.00% |
| Loss Ratio | 0.00% | |

| Crime | Contribution |
|--------------|--------------|
| Yr. 2021 | \$135.00 |
| Yr. 2020 | \$135.00 |
| Difference | \$0.00 |
| % Difference | 0.00% |
| Loss Ratio | 0.00% |

| Auto Physical Damage | Contribution | TIV |
|----------------------|--------------|--------|
| Yr. 2021 | \$65.00 | \$0.00 |
| Yr. 2020 | \$65.00 | \$0.00 |
| Difference | \$0.00 | \$0.00 |
| % Difference | 0.00% | 0.00% |
| Loss Ratio | 0.00% | |

| Public Officials Liability | Contribution | EE Count |
|----------------------------|--------------|----------|
| Yr. 2021 | \$537.00 | 0 |
| Yr. 2020 | \$552.00 | 0 |
| Difference | -\$15.00 | 0 |
| % Difference | -2.72% | 0.00% |
| Loss Ratio | 0.00% | |

| Property/Inland Marine | Contribution | TIV |
|------------------------|--------------|--------------|
| Yr. 2021 | \$478.00 | \$182,922.00 |
| Yr. 2020 | \$456.00 | \$178,809.00 |
| Difference | \$22.00 | \$4,113.00 |
| % Difference | 4.82% | 2.30% |
| Loss Ratio | 0.00% | |

| Excess Liability | Contribution |
|------------------|--------------|
| Yr. 2021 | \$0.00 |
| Yr. 2020 | \$0.00 |
| Difference | \$0.00 |
| % Difference | 0.00% |
| Loss Ratio | 0.00% |

| Earthquake | Contribution |
|--------------|--------------|
| Yr. 2021 | \$0.00 |
| Yr. 2020 | \$0.00 |
| Difference | \$0.00 |
| % Difference | 0.00% |
| Loss Ratio | 0.00% |

| Flood | Contribution |
|--------------|--------------|
| Yr. 2021 | \$0.00 |
| Yr. 2020 | \$0.00 |
| Difference | \$0.00 |
| % Difference | 0.00% |
| Loss Ratio | 0.00% |

| No Fault | Contribution |
|--------------|--------------|
| Yr. 2021 | \$31.00 |
| Yr. 2020 | \$44.00 |
| Difference | -\$13.00 |
| % Difference | -29.55% |
| Loss Ratio | 0.00% |

Excess Liability Options Proposal For 2021

This Proposal Does Not Bind Coverage

This report demonstrates what it would cost your district to increase coverage from your current limit of liability to a higher limit.

Named Member: Cherry Hills North Metropolitan District

Certificate Number: POL-0006288

| <u>Excess Limit</u> | <u>Annual Excess Contribution</u> | <u>Change in Contribution</u> |
|---------------------|-----------------------------------|-------------------------------|
| \$1,000,000 | \$330 | \$330 |
| \$2,000,000 | \$570 | \$570 |
| \$3,000,000 | \$810 | \$810 |
| \$4,000,000 | \$1,020 | \$1,020 |
| \$5,000,000 | \$1,250 | \$1,250 |
| \$6,000,000 | \$1,500 | \$1,500 |
| \$7,000,000 | \$1,750 | \$1,750 |
| \$8,000,000 | \$2,000 | \$2,000 |

Note: This is not your Coverage Document. It was created solely for informational purposes.

Monday, March 22, 2021

Line Premiums Based on Deductible Options

Cherry Hills North Metropolitan District

Based on Policy POL-0006288 data as of 3/22/2021

| Auto Liability |
|----------------|
| |

| Auto Physical Damage |
|---|
| Comprehensive and Collision Deductibles |

| General Liability | |
|-------------------|----------|
| \$0.00 | \$520.00 |
| \$500.00 | \$520.00 |
| \$1,000.00 | \$520.00 |
| \$2,500.00 | \$520.00 |
| \$5,000.00 | \$520.00 |
| \$7,500.00 | \$520.00 |
| \$10,000.00 | \$520.00 |

| Property | |
|---|----------|
| Property and Inland Marine Deductibles (IM Max \$5,000) | |
| Both \$250.00 | \$558.00 |
| Both \$500.00 | \$478.00 |
| Both \$1,000.00 | \$471.00 |
| Both \$2,500.00 | \$464.00 |
| Both \$5,000.00 | \$425.00 |
| Property \$7,500.00 | \$416.00 |
| Property \$10,000.00 | \$403.00 |
| Property \$25,000.00 | \$400.00 |
| Property \$50,000.00 | \$400.00 |
| Property \$100,000.00 | \$400.00 |

| No-Fault | |
|------------|---------|
| \$500.00 | \$31.00 |
| \$1,000.00 | \$22.00 |
| \$2,500.00 | \$20.00 |
| \$5,000.00 | \$16.00 |
| \$7,500.00 | \$14.00 |

| Public Officials Liability | |
|------------------------------|----------|
| EPLI \$100,000 &: | |
| POL \$1,000.00 | \$537.00 |
| POL \$2,500.00 | \$526.00 |
| POL \$5,000.00 | \$498.00 |
| POL \$7,500.00 | \$487.00 |
| POL \$10,000.00 | \$487.00 |
| POL \$1,000 &: | |
| EPLI \$5,000.00 | \$537.00 |
| EPLI \$7,500.00 | \$537.00 |
| EPLI \$10,000.00 | \$537.00 |
| EPLI \$25,000.00 | \$537.00 |
| EPLI \$50,000.00 | \$537.00 |
| EPLI \$100,000.00 | \$537.00 |

| Equipment Breakdown |
|---------------------|
| |

**General Liability Schedule
Water & Sanitation District**

Policy Number: POL-0006288

Coverage Period: 1/1/2021 - EOD 12/31/2021

Named Member: Cherry Hills North Metropolitan District

Broker: 10,154

| Code | Description | Unit | Amount | Effective Date | Expiration Date |
|------|---|---------|-----------|----------------|-----------------|
| 4 | 4-Maximum Bond Issued | Dollars | | 1/1/2021 | 12/31/2021 |
| 5 | 5-Number of Bonds Issued | Total | | 1/1/2021 | 12/31/2021 |
| 36 | 36-Pipe Line - Water | Miles | 0.00 | 1/1/2021 | 12/31/2021 |
| 37 | 37-Pipe Line - Under Drain | Miles | 0.00 | 1/1/2021 | 12/31/2021 |
| 38 | 38-Pipe Line - Drainage | Miles | 0.00 | 1/1/2021 | 12/31/2021 |
| 42 | 42-Pipe Line - Sewer | Miles | 2.26 | 1/1/2021 | 12/31/2021 |
| 98 | 98-Additional First Named Members | Total | 0.00 | 1/1/2021 | 12/31/2021 |
| 105 | 105-Total Operating Expenses - Any other | Dollars | 0.00 | 1/1/2021 | 12/31/2021 |
| 139 | 139-Total Operating Expenses - Water | Dollars | | 1/1/2021 | 12/31/2021 |
| 151 | 151-Total Operating Expenses - Sanitation MW Discounted | Dollars | 66,881.00 | 1/1/2021 | 12/31/2021 |
| 215 | 215-Buildings & Premises Occupied by District | Sq. Ft. | 0.00 | 1/1/2021 | 12/31/2021 |
| 270 | 270-Number of Aboveground Storage Tanks (excluding water tanks) | Total | 0.00 | 1/1/2021 | 12/31/2021 |
| 348 | 348-Number of Board Members | Total | 5.00 | 1/1/2021 | 12/31/2021 |
| 350 | 350-Number of Permanent Employees - Full-Time | Total | 0.00 | 1/1/2021 | 12/31/2021 |
| 351 | 351-Number of Permanent Employees - Part-Time | 0 | 0.00 | 1/1/2021 | 12/31/2021 |
| 366 | 366-Total Payroll | Dollars | | 1/1/2021 | 12/31/2021 |
| 400 | 400-Class 1 Boats - Under 26' | Total | 0.00 | 1/1/2021 | 12/31/2021 |
| 411 | 411-Total Water Delivered Annually - Millions of Gallons | MGAL | 0.00 | 1/1/2021 | 12/31/2021 |
| 420 | 420-Vacant Land | Acres | | 1/1/2021 | 12/31/2021 |

| | | | | | |
|-----|---|---------|-----------|----------|------------|
| 522 | 522-Number of Ponds, Lakes & Reservoirs | 0 | 0.00 | 1/1/2021 | 12/31/2021 |
| 710 | 710-Dams - Class 1 - Low Hazard - Total Acre-Feet | 0 | 0.00 | 1/1/2021 | 12/31/2021 |
| 712 | 712-Dams - Class 1 - Low Hazard - Number of Dams | Count | 0.00 | 1/1/2021 | 12/31/2021 |
| 720 | 720-Dams - Class 2 - Med Hazard - Total Acre-Feet | 0 | 0.00 | 1/1/2021 | 12/31/2021 |
| 722 | 722-Dams - Class 2 - Med Hazard - Number of Dams | Count | 0.00 | 1/1/2021 | 12/31/2021 |
| 730 | 730-Dams - Class 3 - High Hazard - Total Acre-Feet | 0 | 0.00 | 1/1/2021 | 12/31/2021 |
| 732 | 732-Dams - Class 3 - High Hazard - Number of Dams | Count | 0.00 | 1/1/2021 | 12/31/2021 |
| 811 | 811-Number of Spillways | Total | | 1/1/2021 | 12/31/2021 |
| 900 | 900-Services Contracted out to Others | Dollars | 50,350.00 | 1/1/2021 | 12/31/2021 |
| 945 | 945-Number of Sewage Taps | Total | 0.00 | 1/1/2021 | 12/31/2021 |
| 946 | 946-Number of Water Mains or Connections | Total | 0.00 | 1/1/2021 | 12/31/2021 |
| 947 | 947-Sewer and/or Sanitation Line Maintenance (budget) | Dollars | 12,657.00 | 1/1/2021 | 12/31/2021 |
| 948 | 948-Water Line Maintenance (budget) | Dollars | | 1/1/2021 | 12/31/2021 |
| 997 | 997-Number of district sponsored Events/Fundraisers - No Alcohol Served | Total | 0.00 | 1/1/2021 | 12/31/2021 |
| 998 | 998-Number of District sponsored Events/Fundraisers – With Alcohol Served | Total | 0.00 | 1/1/2021 | 12/31/2021 |
| 999 | 999-Prior Acts Coverage Under a Previous “Claims Made” Policy | 0 | 0.00 | 1/1/2021 | 12/31/2021 |
| 341 | 341-Club/Recreation/Camp Volunteers | Total | 0.00 | 1/1/2021 | 12/31/2021 |
| 342 | 342-Day Care Volunteers | Total | 0.00 | 1/1/2021 | 12/31/2021 |
| 344 | 344-Event Organizer Volunteers | Total | 0.00 | 1/1/2021 | 12/31/2021 |
| 345 | 345-General Volunteers | Total | 0.00 | 1/1/2021 | 12/31/2021 |

If your district has exposures not listed on the General Liability schedule above, such as airplanes, security staff, bridges, drones, etc., please furnish details. Certain activities may be excluded or restricted.

Property Schedule

Coverage Period: 1/1/2021-EOD 12/31/2021

Named Member:

Cherry Hills North Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$ 500.00

| Location/Premise Address / Description | Construction Class | Prot. Class | Valuation | Values | Property Contrib. | Quake Contrib. | Flood Contrib. |
|--|--------------------|-------------|-----------|--------|-------------------|----------------|----------------|
|--|--------------------|-------------|-----------|--------|-------------------|----------------|----------------|

| | | | | | | | | | | | |
|--|---------------------------------|----------------|---------------------------------|------------------------|-------------|------------------|------------------------------|-------------|-------|----|----|
| Location / Premise# | 001-002 | Unique# | PROP-00001217 | Fire Resistive | 3 | Replacement | Buildings: | \$ 0.00 | \$231 | \$ | \$ |
| 8 Small Entrance Signs | Year Built: | 2015 | Term: | 1/1/2021 to 12/31/2021 | | Contents: | \$ 0.00 | | | | |
| Cherry Hills | Sq. Feet: | 50 | County: | Arapahoe | Ded: | \$ 500.00 | EDP: | \$ 0.00 | | | |
| Parker, CO 80134 | # Stories | 0.00 | Flood Zone: | Zone X | | | Business Inc: | \$ 0.00 | | | |
| NOC Equipment Breakdown Applies: No | Excess Quake Applies: No | | Excess Flood Applies: No | | | | UG Pipes: | \$ 0.00 | | | |
| | | | | | | | Otherwise Classified: | \$88,375.00 | | | |

| | | | | | | | | | | | |
|--|---------------------------------|----------------|---------------------------------|------------------------|-------------|------------------|------------------------------|-------------|-------|----|----|
| Location / Premise# | 001-001 | Unique# | PROP-00105146 | Fire Resistive | 3 | Replacement | Buildings: | \$ 0.00 | \$247 | \$ | \$ |
| 5 Large Entrance Signs | Year Built: | 2015 | Term: | 1/1/2021 to 12/31/2021 | | Contents: | \$ 0.00 | | | | |
| Cherry Hills | Sq. Feet: | | County: | Arapahoe | Ded: | \$ 500.00 | EDP: | \$ 0.00 | | | |
| Parker, CO 80134 | # Stories | | Flood Zone: | Zone X | | | Business Inc: | \$ 0.00 | | | |
| NOC Equipment Breakdown Applies: No | Excess Quake Applies: No | | Excess Flood Applies: No | | | | UG Pipes: | \$ 0.00 | | | |
| | | | | | | | Otherwise Classified: | \$94,547.00 | | | |

| | | | | | |
|---------|------------------------------|--------------|----------|--------|--------|
| Totals: | Buildings: | \$0.00 | \$478.00 | \$0.00 | \$0.00 |
| | Contents: | \$0.00 | | | |
| | EDP: | \$0.00 | | | |
| | Business Inc: | \$0.00 | | | |
| | UG Pipes: | \$0.00 | | | |
| | Otherwise Classified: | \$182,922.00 | | | |

Minimum Property Contribution: \$400

Property Schedule

Coverage Period: 1/1/2021-EOD 12/31/2021

Named Member:

Cherry Hills North Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$ 500.00

| Location/Premise Address / Description | Construction Class | Prot. Class | Valuation | Values | Property Contrib. | Quake Contrib. | Flood Contrib. |
|--|--------------------|-------------|-----------|--------|-------------------|----------------|----------------|
|--|--------------------|-------------|-----------|--------|-------------------|----------------|----------------|

Renewal Documents and Invoice **1/1/2021 to EOD 12/31/2021**

Acceptance of this coverage is evidenced only by payment of the enclosed invoice by January 1, 2021. Please review the attached Coverage Contribution instructions for details about your payment.

The following renewal documents are enclosed where applicable:

1. Invoice: Payment is due upon receipt. Please return a copy of the invoice with your payment to ensure that it is applied correctly.
2. Coverage Declaration Pages: Informational page summarizing the key points about the coverage provided including limits and deductible descriptions for all coverage provided. Full coverage forms will be available at csdpool.org/documents on January 1, 2021.
3. Schedules: Lists of exposures and values.
4. Certificates of coverage: Originals are mailed directly to the Certificate Holders.
5. Automobile identification cards: Hard copies will be mailed.
6. Quote for Excess Liability limits: Limits of up to \$8 million, in excess of the primary \$2 million Liability limit, are available. Although the primary \$2 million Liability limit is sufficient to cover the CGIA tort cap, we do recommend that you consider purchasing higher limits primarily due to special districts' unlimited liability to federal civil rights, discrimination, harassment, whistle blowing, and other employment-related practices claims.
7. Net loss ratio comparison report by line of coverage: A comparison of losses over the last two years.



Renewal Notice

The annual contribution for your coverage with the Pool is due upon receipt of the invoice. To make a payment, please mail your check to

Colorado Special Districts Property & Liability Pool
PO Box 1539
Portland, OR 97207

For express or overnight mail services, please use the address below:

McGriff
1800 SW 1st Ave, Suite 400
Portland, OR 97201

Please include a copy of the invoice with your payment to ensure that it is accurately applied.

The Pool does not accept credit card payments; however, if you would like to make payment via wire transfer, please let us know and we will be happy to provide you with the wiring instructions.

Please be advised that in accordance with the Intergovernmental Agreement (IGA), automatic expulsion will occur on the 60th day should your account not be current. If you wish to reinstate your district's coverage after cancellation has occurred, a \$100 reinstatement fee will apply.

If your district requires a payment extension, please submit a request in writing by December 1, 2020 for consideration by the CSD Pool Board of Directors.

Another requirement for maintaining coverage with the Pool is adoption of the IGA and Resolution by each District's Board of Directors. The signed and executed agreements must be on file with the Pool Administrator within 60 days of initial binding of coverage with the Pool. This document is not required each year at renewal.

Finally, all members in the Pool must be members in good standing with the Special District Association of Colorado (SDA). The CSD Pool will non-renew coverage if the SDA determines that your membership dues are not current.

For billing questions, please email us at billing@csdpool.org or call us at 800-318-8870, ext. 3.