



DISTINGUISHED PROGRAMS INSURANCE BROKERAGE, L.L.C.
1180 Avenue of the Americas, New York, NY 10036-8401 • (212) 297-3100 • Toll Free (888) 355-4626 • Fax: (212) 297-3130
www.distinguished.com

CRIME RENEWAL
This is your Crime renewal policy for: Hiland Hills Townhouse Owners Association

Broker: Christine Madera, Willis of Colorado, 8200 East Maplewood Avenue Suite 100, Englewood, CO 80111

We are pleased to issue the renewal Declaration Page and endorsements for the Hiland Hills Townhouse Owners Association, Policy #SAA 554-38-21-7512-01, effective 11/28/2010.

If the information below is still accurate then no further action is needed.

- Underwriting Questions: Yes/No
1. Is the Association crime claims-free for the last 5 years? y
2. Are fee/mortgage payments always received as checks, not cash? y
3. Are countersignatures required on all checks over \$500? y
4. Are vouchers/supporting records stamped "PAID" when checks are signed? y
5. Are persons authorized to fire or hire association employees prohibited from distributing payroll? y
6. Are bank accounts and credit card statements reconciled monthly by someone not authorized to deposit/withdraw/initiate electronic funds transfer? y
7. Pension Plan Name (if any):
8. Number of volunteers?
If greater than zero, are volunteers (other than D&O's) prohibited from handling bank accounts or fee/mortgage payments? y

IF ANY OF THE ABOVE INFORMATION IS INCORRECT, THIS POLICY IS NULL & VOID AND MUST BE RETURNED TO OUR OFFICE FOR FURTHER REVIEW AND POSSIBLE RE-ISSUANCE.

Please contact Ivory Koppel, at (925) 855-3270 as soon as possible.

If you or your insured do not wish to accept this Renewal Policy please check below, sign, date and return this document to our office via fax or e-mail to your underwriter.

- Cancel This Policy Flat.
Increase The Policy Limit. New Limit: \$

Signature: _____

Date: _____

Title: _____

Mail to Distinguished Programs, 1180 Avenue of The Americas, New York, NY 10036, Fax: 917-438-6610, Phone: 1-888-355-4626

Underwriter: Ivory Koppel, Tel #:(925) 855-3270

Renewal of

CRIME PROTECTION POLICY DECLARATIONS

Item 1. NAMED INSURED AND ADDRESS: Hiland Hills Townhouse Owners Association c/o LCM Property Mgmt 7995 E. Mississippi Ave. Denver, CO 80247	Item 2. POLICY PERIOD: 12:01 A.M. Standard Time at the address of the Named Insured shown at left From 11/28/2010 To 11/28/2011
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Insurance is afforded by:
Great American Insurance Company
(a capital stock corporation, hereinafter called the Company)

Item 3. INSURING AGREEMENTS, LIMITS OF INSURANCE AND DEDUCTIBLES

Insuring Agreement	Limit of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Dishonesty	\$250,000	\$2,500
2. Forgery or Alteration	\$ Not Covered N/A	\$ Not Covered N/A
3. Inside the Premises	\$ Not Covered N/A	\$ Not Covered N/A
4. Outside the Premises	\$ Not Covered N/A	\$ Not Covered N/A
5. Computer Fraud	\$ Not Covered N/A	\$ Not Covered N/A
6. Money Orders & Counterfeit Paper Currency	\$ Not Covered N/A	\$ Not Covered N/A

If added by Endorsement, Insuring Agreement(s):

\$ Not Covered N/A	\$ Not Covered N/A
\$ Not Covered N/A	\$ Not Covered N/A
\$ Not Covered N/A	\$ Not Covered N/A

Item 4. FORMS AND ENDORSEMENTS applicable to all Coverage Parts and made part of this policy at time of issue are listed on the attached Forms and Schedule IL 88 01 (11/85)

Item 5. CANCELLATION OF PRIOR INSURANCE

By acceptance of this Policy you give us notice canceling prior policy Nos.

Countersigned: _____
(Date)

By: _____
Authorized Representative



BUSINESSPRO GENERAL ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY.

ENDORSEMENT NO. 1

PREMIUM ENDORSEMENT

This endorsement modifies Crime Protection Policy No.38-21-7512 and is added to the Schedule of Forms IL8801 (11/85).

It is agreed that:

1. The basic premium charged for the attached policy for the period:

From 11/28/2010 To 11/28/2011

Is

Premium: \$582.00 Taxes/Fees:

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THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY.

**INCLUDE DESIGNATED AGENTS AS EMPLOYEES
COVERED FOR EMPLOYEE DISHONESTY ONLY**

This Endorsement modifies Crime Protection Policy No.38-21-7512 and is added to the Schedule of Forms IL8801 (11/85).

1. For purposes of Insuring Agreement **1.** only, **Employee** also includes each natural person, partnership, or corporation you appoint in writing to act as your agent in the capacity enumerated below while acting on your behalf or while in possession of property which you own or for which you are legally liable.

Each such agent and the partners, officers and employees of that agent are considered to be collectively, one **employee** for the purposes of this insurance. However, Condition **1. Cancellation** of the Conditions Applicable to Insuring Agreement **1.** applies individually to each of them.

2. The most we will pay under this policy for loss caused by an agent included as an employee by this Endorsement is the Limit of Insurance shown below. That Limit of Insurance is part of, not in addition to, the Limit of Insurance shown in the Declarations as applicable to Insuring Agreement **1.**
3. The capacity of the agent and corresponding Limit of Insurance for this Endorsement are:

Capacity of Agent

Property Manager

Limit of Insurance

Same as Policy Limit of Insurance
Per Occurrence and Deductible
Amount Per Occurrence
For Insuring Agreement **1.**

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCLUDE SPECIFIED NON-COMPENSATED OFFICERS AS EMPLOYEES

This Endorsement modifies Crime Protection Policy No. 38-21-7512 and is added to the Schedule of Forms IL8801 (11/85).

I. Employee also includes your following non-compensated officers:

ALL NON-COMPENSATED OFFICERS AND MEMBERS OF THE BOARD OF DIRECTORS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**INCLUDE VOLUNTEER WORKERS OTHER THAN
FUND SOLICITORS AS EMPLOYEES**

This endorsement modifies Crime Protection Policy No. 38-21-7512 and is added to the Schedule of Forms IL8801 (11/85).

Employee also includes any non-compensated natural person, other than one who is a fund solicitor, while performing services for you that are usually the duties of an **employee**.

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