#### **Prepared for**

## Cripple Creek Homeowners Association

Date Prepared: November 25, 2019

Policy Period: December 31, 2019 to December 31, 2022

The purpose of this insurance summary is to set forth the types and amounts of insurance. It does not by any means disclose all the policy provisions. We recommend that you read your policies.

In case of conflict between the information contained in this summary and any of the insurance policies, the insurance policy takes precedence and governs in every instance.

The lists of coverages that are not included under each category of insurance show some of the more important coverages that, for a price, could be included.

#### Copple Insurance Agency, Inc.

1640 L STREET ■ SUITE A ■ PO Box 83405 LINCOLN, NE 68501 PHONE: 402/475-3213 FAX: 402/475-6842

#### SERVICE BEYOND THE CALL OF DUTY

EDWARD COPPLE, CPCU, ARM, PRESIDENT ARNIE JOHANSEN, CPCU, ARM AAI, VICE PRESIDENT DAVE SHAMBLIN, CPCU, ACCOUNT EXECUTIVE

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#### LIABILITY COVERAGE

#### Commercial General Liability

•	Each Occurrence	\$1,000,000
•	Personal and Advertising Injury	\$1,000,000
•	Damage to Premises Rented to You - Any One Premises	\$100.000
•	Medical Expense - Any One Person	\$5.000
•	Products-Completed Operations Aggregate Limit	\$2.000.000
•	General Aggregate Limit	\$2,000,000

#### ■ LEGAL DESCRIPTIONS OF VACANT LAND AREAS

Separation, Sexual Harassment

#### Location 1:

Cripple Creek located in the SW 1/4 of Section 17, Township 9 North, Range 7 East

Outlot 'A', Cripple Creek containing 6.79 acres +/-

Outlot 'A', Cripple Creek 3rd Addition containing 0.63 acres +/-

Outlot 'A', Cripple Creek 8th Addition containing 2.53 acres +/-

Outlot 'B', Cripple Creek 8th Addition containing 1.37 acres +/-

Outlot 'A', Cripple Creek 9th Addition containing 2.43 acres +/-

#### Location 2:

Cripple Creek South located in the NW 1/4 of Section 20, Township 9 North, Range 7 East

Outlot 'A', Cripple Creek South containing 0.21 acres +/-

Outlot 'B', Cripple Creek South containing 0.57 acres +/-

Outlot 'A', Cripple Creek South 1st Addition containing 0.29 acres +/-

Outlot 'A', Cripple Creek South 2nd Addition containing 1.03 acres +/-

Outlot 'A', Cripple Creek South 12th Addition containing 1.56 acres +/-

# Employee Benefit or Fiduciary Liability Increased Employers Liability Limit Fellow Employee Liability Except Officers Damage to Property of Others in Your Care, Custody or Control Employment Practices Liability, Such as Discrimination, Wrongful Dismissal or Umbrella Liability Asbestos Liability Pollution Liability Broadened Liability for Damage to Rented Buildings Directors & Officers Liability

\*\*\*NOTE: WORKERS' COMPENSATION AND EMPLOYERS LIABILITY COVERAGE IS NOT BEING PROVIDED FOR ANY FULL TIME OR PART TIME EMPLOYEES, WHICH IS REQUIRED UNDER THE NEBRASKA WORKERS' COMPENSATION LAW.

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#### **BUSINESS AUTO COVERAGE**

#### ■ Covered Autos and Coverages That Apply

No.	YEAR	DESCRIPTION	LIABILITY LIMIT	MEDICAL LIMIT	UNINSURED MOTORIST LIMIT	COMP. DED.	COLL. DED.
	H	lired & Non-Owned Autos	\$1,000,000				

AUTOMOBILE INSURANCE NOT INCLUDED			
Owned Autos	<ul> <li>Physical Damage to Hired or Non-Owned Autos</li> </ul>		

	PROPERTY INSURANCE NOT INCLUDED			
•	Buildings or Contents	Outdoor Signs		

CRIME INSURANCE NOT INCLUDED			
•	Forgery or Alteration	•	Computer Fraud
•	Funds Transfer Fraud	•	Bonds
•	Kidnap or Ransom	•	Employee Dishonesty
•	Theft, Disappearance or Destruction of Money and Securities	•	

INLAND MARINE INSURANCE NOT INCLUDED			
Computer Coverage	Valuable Papers and Records		
<ul> <li>Accounts Receivables</li> </ul>	<ul> <li>Contractors Equipment Coverage</li> </ul>		
<ul> <li>Miscellaneous Tool Coverage</li> </ul>	Mail Coverage		
Cargo Coverage			

### MISCELLANEOUS INSURANCE NOT INCLUDED Aircraft Liability & Hull Coverage Workplace Violence Insurance Watercraft Liability and Hull Coverage Internet/Cyber Insurance