



AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.
10465 MELODY DR STE 109
NORTHGLENN, CO 80234-4124

**Your Insurance
Coverage Summary**

**Advance Notice of
Renewal Premium**



0013818239EC108GAA400 011-304 0G0
PARK MEADOW VILLAGE HOMEOWNERS ASSOCIATION
C/O A&M PROPERTIES
3333 S BANNOCK ST STE 850
ENGLEWOOD, CO 80110-2461

August 28, 2018

PARK MEADOW VILLAGE HOMEOWNERS ASSOCIATION

Thank you for allowing American Family to insure your business. We appreciate your trust and confidence. Listed below are the principal coverages and limits that will apply for the renewal term shown on this coverage summary letter. Please take a minute to review them to be sure they are adequate for your needs. If you would like to discuss your policy coverages and limits, or if you have any questions, please don't hesitate to contact me.

Policy Period: 10-20-2018 TO 10-20-2019
Customer Billing Account: 014-478-709 13

Policy Type:	NON-PROFIT DIRECTORS & OFFICERS LIABILITY POLICY
Policy Number:	05XZ662302
Total Advance Renewal Premium:	\$529.00
PLEASE DO NOT SEND MONEY ** INFORMATIONAL ONLY	

NON-PROFIT DIRECTORS & OFFICERS LIABILITY COVERAGE

Notice: This is a Claims Made Policy. See Section VI - Conditions, B. Extended Reporting Period of the Policy for information concerning the optional purchase of the Extended Reporting Period coverage for claims made after the cancellation or non-renewal of the policy.

LIMIT OF LIABILITY

Aggregate for Coverage A, B, and C including "claims expenses" \$1,000,000

RETENTION AMOUNTS

Coverage A (each claim)	\$500
Coverage B (each claim)	\$500
Coverage C (each claim)	\$500

RETROACTIVE DATE

This insurance does not apply to a "Claim" arising out of a "Wrongful Act" which occurs before the Retroactive Date, If any, shown below

Retroactive Date (Coverages A and B):	10-20-2007
Retroactive Date (Coverages C):	10-20-2007

PENDING OR PRIOR LITIGATION DATE

Pending or Prior Date (Coverages A and B):	10-20-2007
Pending or Prior Date (Coverages C):	10-20-2007

continued

COG00 001002 001381 0000 00000 0000





AMERICAN FAMILY INSURANCE GROUP
6000 AMERICAN PKWY • MADISON, WISCONSIN 53783-0001

OFFER OF TERRORISM INSURANCE COVERAGE AND DISCLOSURE OF PREMIUM

Dear Policyholder:

Thank you for insuring with American Family Insurance. This notice provides you with important information about the Terrorism Risk Insurance Program Reauthorization Act of 2015. Please read the information below about the act and notify American Family if you wish to change your previous decision regarding acceptance or rejection of the coverage for “certified acts of terrorism.”

Some Background

On Nov. 26, 2002, President Bush signed the Terrorism Risk Insurance Act into law, which requires insurance carriers to make coverage available to policyholders for losses due to “certified acts of terrorism.” This law has been reauthorized since then, and the latest reauthorization occurred in January of 2015 when President Obama signed the Terrorism Risk Insurance Program Reauthorization Act of 2015 into law. The most recent reauthorization extends the current program for six years.

As an American Family customer, you have the right, under the recently reauthorized law, to purchase insurance coverage for losses resulting from “certified acts of terrorism,” which are defined as: any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism. The criteria contained in that law for certifying an act of terrorism includes the following:

- The act is a violent act or an act that is dangerous to human life, property or infrastructure;
- The act results in aggregate property and casualty insurance losses in excess of \$5 million; and
- The act is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Further Explanation

Where coverage is provided under the act for losses resulting from “certified acts of terrorism,” such losses may be partially reimbursed by the United States Government as established by the act. You should also understand that your policy may contain exclusions (not part of the act) that might affect your coverage. For example, if a “certified act of terrorism” occurs and results in damage that you’re not covered for under other portions of your policy, the terrorism coverage may not apply to the loss because you need to have underlying coverage to qualify for a “certified act of terrorism” loss covered by the act.

You should also be aware that the reauthorized act contains a \$100 billion cap that limits United States Government reimbursement as well as insurers’ liability for losses resulting from “certified acts of terrorism” to \$100 billion per calendar year. What this means is, if the combined insured losses for all insurers exceeds \$100 billion, your coverage may be reduced due to the cap.

Per the act, the United States government reimburses 85% through 2015; 84% beginning January 1, 2016; 83% beginning January 1, 2017; 82% beginning January 1, 2018; 81% beginning January 1, 2019 and 80% beginning January 1, 2020, of Certified Terrorism losses exceeding the statutorily established deductibles paid by American Family Insurance. Information regarding the premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the Federal Government under the act.



AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.
10465 MELODY DR STE 109
NORTHGLENN CO 80234-4124



1-800-MY AMFAM (692-6326) | amfam.com

August 28, 2018



0000308240BLU00011000 011-304 000
PARK MEADOWS VILLAGE HOMEOWNERS ASS
3333 S BANNOCK ST STE 850
ENGLEWOOD CO 80110-2461

REGARDING YOUR BUSINESOWNERS POLICY

A new endorsement will be added to your policy

Please review the information provided below

Policy number	Effective date
05-XZ6623-01	10/20/2018

Thank you for choosing American Family Insurance. We truly value you as our customer.

We are writing to inform you that on the policy identified above, the Windstorm or Hail Percentage Deductibles Endorsement (BP 03 12) will be added on the effective date shown above.

This endorsement is being added to your coverage because of past and expected wind or hail event in the state. This action is necessary to allow your premiums to be maintained at a reasonably stable level. Without the endorsement, there could be much more volatility with premiums charged on your account. Adding this endorsement will change a portion of your coverage as summarized below.

The deductible is the amount you pay out-of-pocket for a covered loss. This endorsement will change how your deductible is calculated for losses to covered locations caused by windstorm or hail damage to 5 percent per-location.

The new endorsement means the deductible only applies to covered property per location that is considered a loss due to windstorm or hail damage. For all other covered losses, the deductible will remain the per-occurrence dollar amount specified for your policy.

This information is only a summary of this endorsement; it does not provide coverage or change policy provisions. You will receive a copy of the entire Windstorm or Hail Percentage Deductibles Endorsement (BP 03 12) with the policy documents. Please refer to your policy, including the declarations page(s) and the new endorsement for complete information regarding your coverages.

If these changes are not acceptable, please contact your American Family agent to discuss the options available to you.

Thank you again for being our customer. Your agent has received a copy of this letter. If you have questions about this notice, please contact your agent listed below.

Commercial Lines Underwriting
1-800-MY AMFAM (1-800-692-6326), ext. 76000

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

Your American Family Insurance Agent is:
Richard A Mann

rmann@amfam.com

10465 MELODY DR STE 109
NORTHGLENN, CO 80234-4124
303-280-3346

