



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 68 83 66 38
Policy Period:
From 04/15/2025 To 04/15/2026
Endorsement Period:
From 04/17/2025 to 04/15/2026
12:01 am Standard Time
at Insured Mailing Location

Policy Change Endorsement

Named Insured & Mailing Address

SPRINGRIDGE RESERVE HOMEOWNERS
ASSOCIATION
93 Hidden Valley Dr
Glenwood Springs, CO 81601

Agent Mailing Address & Phone No.

(970) 945-9161
GLENWOOD INS
PO Box 1270
Glenwood Spgs, CO 81602-1270

CHANGES TO POLICY - TRANSACTION # 3

This Policy Change Endorsement Results In A Change In The Charges As Follows:

No Change in Premium

Description of Change(s)

SPRINGRIDGE WATER COMMITTEE C/O JANET LEE,
ACCOUNTANT IS DELETED AS AN ADDITIONAL INSURED -
BUILDING OWNER.SPRINGRIDGE WATER COMMITTEE IS
ADDED AS AN ADDITIONAL INSURED - BUILDING OWNER.
See The Revised Declarations and Declarations Schedule

Issue Date 04/24/25

Authorized Representative

To report a claim, call your Agent or 1-844-325-2467

DS 70 27 01 08



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Policy Change Endorsement

Named Insured

Agent

SPRINGRIDGE RESERVE HOMEOWNERS
ASSOCIATION

(970) 945-9161
GLENWOOD INS

SUMMARY OF LOCATIONS

0001 624 - 1386 Dry Park Road, GLENWOOD SPRINGS, CO 81601

0002 104 - 198 Elk Ridge Road, GLENWOOD SPRINGS, CO 81601

POLICY FORMS AND ENDORSEMENTS

This section lists the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER

TITLE

CP 00 17 10 12	Condominium Association Coverage Form
CP 00 30 10 12	Business Income (And Extra Expense) Coverage Form
CP 00 90 07 88	Commercial Property Conditions
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 04 17 10 12	Utility Services - Direct Damage
CP 10 30 10 12	Causes of Loss - Special Form
CP 10 40 10 12	Earthquake And Volcanic Eruption Endorsement
CP 12 19 06 07	Additional Insured - Building Owner
CP 88 04 03 10	Removal Permit
CP 88 10 02 15	Property Extension Plus
CP 88 44 02 15	Equipment Breakdown Coverage Endorsement
CP 90 59 12 12	Identity Theft Administrative Services and Expense Coverage
CP 92 01 05 17	Property Anti-Stacking Endorsement

Issue Date 04/24/25

Authorized Representative

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Named Insured

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SPRINGRIDGE RESERVE HOMEOWNERS
ASSOCIATION

(970) 945-9161
GLENWOOD INS

POLICY FORMS AND ENDORSEMENTS - CONTINUED

This section lists the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER

TITLE

CP 92 12 12 20	Cyber Incident Exclusion
IL 00 17 11 98	Common Policy Conditions
IL 01 69 09 07	Colorado Changes - Concealment, Misrepresentation or Fraud
IL 02 28 09 07	Colorado Changes - Cancellation and Nonrenewal
IL 09 35 07 02	Exclusion of Certain Computer-Related Losses
IL 09 53 01 15	Exclusion Of Certified Acts Of Terrorism Endorsement
IL 09 95 01 07	Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
IL 88 53 11 20	Actual Cash Value

Issue Date 04/24/25

Authorized Representative

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Policy Number:
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at Insured Mailing Location

Commercial Property
Declarations -Revised

Named Insured	Agent
SPRINGRIDGE RESERVE HOMEOWNERS ASSOCIATION	(970) 945-9161 GLENWOOD INS

SUMMARY OF CHARGES

Explanation of Charges	DESCRIPTION	PREMIUM
	Property Schedule Totals	\$5,102.00
	Total Advance Charges:	\$5,104.00
	Note: This is not a bill	

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DS 70 22 01 08



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Commercial Property
Declarations Schedule -Revised

Named Insured

Agent

SPRINGRIDGE RESERVE HOMEOWNERS
ASSOCIATION

(970) 945-9161
GLENWOOD INS

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

Continuation of 624 - 1386 Dry Park Road
Treatment Building
GLENWOODSPRINGS, CO 81601

Your Business

**Personal Property
Coverage**

Occupancy: Townhouses or Similar Associations (Association Risk Only)

- Over 30 Units

Special Form - Including Theft

Description

Utility Services - Direct Damage

\$16,911

- Water Supply

- Communication Supply including overhead transmission lines

- Power Supply including overhead transmission lines

Premium

\$73.00

Premium

\$73.00

**Business Income
and Extra Expense
Coverage**

Description

Limit of Insurance - Including Rental Value

\$250,000

Covered Causes of Loss

Special Form - Including Theft

Earthquake and Volcanic Eruption

Premium

\$768.00

**Equipment
Breakdown
Coverage**

This Equipment Breakdown insurance applies to the coverages shown for this location. The Equipment Breakdown limit(s) of insurance and deductible are included in, and not in addition to, the limits and deductible shown for the Building, Your Business Personal Property, Your Business Personal Property of Others, Tenants Improvements and Betterments, Business Income and Extra Expense, Business Income Without Extra Expense, and Extra Expense coverages.

Premium

\$33.00

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DS 70 23 01 08



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Commercial Property
Declarations Schedule -Revised

Named Insured

Agent

SPRINGRIDGE RESERVE HOMEOWNERS
ASSOCIATION

(970) 945-9161
GLENWOOD INS

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

Continuation of 624 - 1386 Dry Park Road
Treatment Building
GLENWOODSPRINGS, CO 81601

**Equipment
Breakdown
Coverage**

This Equipment Breakdown insurance applies to the coverages included within the Blanket Limit. The Equipment Breakdown limit of insurance and deductible are Included in and not in addition to, the Blanket limit and deductible.

Premium

Included

0002 104 - 198 Elk Ridge Road
Lift Station
GLENWOODSPRINGS, CO 81601

**Property
Characteristics**

Description:

Construction: Non-Combustible

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 01 08



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Commercial Property
Declarations Schedule -Revised

Named Insured

Agent

SPRINGRIDGE RESERVE HOMEOWNERS
ASSOCIATION

(970) 945-9161
GLENWOOD INS

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

Continuation of 104 - 198 Elk Ridge Road
Lift Station
GLENWOODSPRINGS, CO 81601

**Building
Coverage**

Occupancy: Townhouses or Similar Associations (Association Risk Only)
- Over 30 Units
Special Form - Including Theft

Description

Utility Services - Direct Damage	\$57,368
- Water Supply	
- Communication Supply including overhead transmission lines	
- Power Supply including overhead transmission lines	
Premium	\$213.00
Premium	\$213.00

**Your Business
Personal Property
Coverage**

Occupancy: Townhouses or Similar Associations (Association Risk Only)
- Over 30 Units
Special Form - Including Theft

Description

Utility Services - Direct Damage	\$181,311
- Water Supply	
- Communication Supply including overhead transmission lines	
- Power Supply including overhead transmission lines	
Premium	\$787.00
Premium	\$787.00

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 01 08



Coverage Is Provided In:
Ohio Security Insurance Company

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Policy Period:
From 04/15/2025 To 04/15/2026
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Commercial Property
Declarations Schedule -Revised

Named Insured	Agent
SPRINGRIDGE RESERVE HOMEOWNERS ASSOCIATION	(970) 945-9161 GLENWOOD INS

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

Continuation of 104 - 198 Elk Ridge Road
Lift Station
GLENWOODSPRINGS, CO 81601

Business Income and Extra Expense Coverage	Description	
	Limit of Insurance - Including Rental Value	\$250,000
	Covered Causes of Loss	
	Special Form - Including Theft	
	Earthquake and Volcanic Eruption	
	Premium	\$711.00

Equipment Breakdown Coverage	This Equipment Breakdown insurance applies to the coverages shown for this location. The Equipment Breakdown limit(s) of insurance and deductible are included in, and not in addition to, the limits and deductible shown for the Building, Your Business Personal Property, Your Business Personal Property of Others, Tenants Improvements and Betterments, Business Income and Extra Expense, Business Income Without Extra Expense, and Extra Expense coverages.	Premium	\$49.00
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Equipment Breakdown Coverage	This Equipment Breakdown insurance applies to the coverages included within the Blanket Limit. The Equipment Breakdown limit of insurance and deductible are Included in and not in addition to, the Blanket limit and deductible.	Premium	Included
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To report a claim, call your Agent or 1-844-325-2467



Coverage Is Provided In:
Ohio Security Insurance Company

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Commercial Property
Declarations Schedule -Revised

Named Insured

Agent

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ASSOCIATION

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GLENWOOD INS

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

BLANKET COVERAGE 1

**Blanket Building,
Your Business
Personal Property
and Property in the
Open Coverage**

DESCRIPTION

Limit of Insurance	\$1,193,935
Agreed Value - Expires 04/15/2026	
Coinsurance	100%
Covered Causes of Loss	
Special Form - Including Theft	
Earthquake and Volcanic Eruption	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	\$1,000

**624 - 1386 Dry Park Road
Treatment Building
GLENWOOD SPRINGS, CO 81601**

Construction: Joisted Masonry

Occupancy: Townhouses or Similar Associations (Association Risk Only)
- Over 30 Units
Special Form - Including Theft

Coverage: Building, Your Business Personal Property and Property in the Open
Replacement Cost - Building
Replacement Cost - Your Business Personal Property
Replacement Cost - Property in the Open
Inflation Guard - Annual Increase 4%
Earthquake and Volcanic Eruption
Deductible - Earthquake and Volcanic Eruption 5%

Premium \$1,453.00

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Commercial Property
Declarations Schedule -Revised

Named Insured

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SPRINGRIDGE RESERVE HOMEOWNERS
ASSOCIATION

(970) 945-9161
GLENWOOD INS

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

BLANKET COVERAGE 2

Blanket Building and Your Business Personal Property Coverage	DESCRIPTION	
	Limit of Insurance	\$238,679
	Agreed Value - Expires 04/15/2026	
	Coinsurance	100%
	Covered Causes of Loss	
	Special Form - Including Theft	
	Earthquake and Volcanic Eruption	
	Deductible - All Covered Causes of Loss Unless Otherwise Stated	\$1,000
	104 - 198 Elk Ridge Road Lift Station GLENWOOD SPRINGS, CO 81601	
	Construction: Non-Combustible	
	Occupancy: Townhouses or Similar Associations (Association Risk Only) - Over 30 Units Special Form - Including Theft	
	Coverage: Building and Your Business Personal Property Replacement Cost - Building Replacement Cost - Your Business Personal Property Inflation Guard - Annual Increase Earthquake and Volcanic Eruption Deductible - Earthquake and Volcanic Eruption	4% 5%
	Premium	\$533.00

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Commercial Property
Declarations Schedule -Revised

Named Insured	Agent
SPRINGRIDGE RESERVE HOMEOWNERS ASSOCIATION	(970) 945-9161 GLENWOOD INS

SUMMARY OF OTHER PROPERTY COVERAGES

Identity Theft Administrative Services And Expense Coverage	Description	
	Limit of Insurance	See Endorsement CP9059
		Premium \$12.00
Property Extension Endorsement	Description	
	Property Extension Plus	\$250.00
		Premium \$250.00
Commercial Property Schedule Total:		\$5,102.00

To report a claim, call your Agent or 1-844-325-2467

DS 70 23 01 08

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POLICY NUMBER:

COMMERCIAL PROPERTY
CP 12 19 06 07

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED - BUILDING OWNER

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

SCHEDULE

Premises No.

Building No.

624 - 1386 Dry Park Road
Treatment Building
GLENWOOD SPRINGS, CO 81601

Building Description:

Treatment Building

Building Owner Name:

Springridge Water Committee

Building Owner Address:

466 Springridge Drive
C/O Janet Lee Accountant
GLENWOOD SPRINGS
CO
81601

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The building owner identified in this endorsement is a Named Insured, but only with respect to the coverage provided under this Coverage Part or Policy for direct physical loss or damage to the building(s) described in the Schedule.

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