



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 65 96 98 88
Policy Period:
From 07/25/2025 To 07/25/2026
12:01 am Standard Time
at Insured Mailing Location

Common Policy Declarations

Named Insured & Mailing Address

BIG R LOT OWNERS ASSOCIATION INC
426 Railroad Ave
Rifle, CO 81650

Agent Mailing Address & Phone No.

(520) 299-3720
J A Knapp Agency
3967 Main St # 1
Delaware, OH 43015

Named Insured Is: CORPORATION

Named Insured Business Is: ASSOCIATION - COMMERCIAL

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

SUMMARY OF COVERAGE PARTS AND CHARGES - CUSTOM PROTECTOR

This policy consists of this Common Policy Declarations page, Common Policy Conditions, Coverage Parts (which consist of coverage forms and other applicable forms and endorsements, if any, issued to form a part of them) and any other forms and endorsements issued to be part of this policy.

COVERAGE PART

CHARGES

Commercial Property	\$6,625.00
Commercial General Liability	\$513.00
Condominium Association Directors and Officers Liability	\$264.00

Total Charges for all of the above coverage parts: \$7,402.00
Certified Acts of Terrorism Coverage: \$152.00 (Included)

Note: This is not a bill

IMPORTANT MESSAGES

- This policy is auditable. Please refer to the conditions of the policy for details or contact your agent.
- Notice: The Employment-Related Practices Exclusion CG 21 47 is added to this policy to clarify there is no coverage for liability arising out of employment-related practices. Please read this endorsement carefully.

Issue Date

Authorized Representative

To report a claim, call your Agent or 1-800-366-6446

DS 70 21 11 16



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 65 96 98 88
Policy Period:
From 07/25/2025 To 07/25/2026
12:01 am Standard Time
at Insured Mailing Location

Common Policy Declarations

Named Insured

BIG R LOT OWNERS ASSOCIATION INC
426 Railroad Ave
Rifle, CO 81650

Agent

(520) 299-3720
J A Knapp Agency
3967 Main St # 1
Delaware, OH 43015

SUMMARY OF LOCATIONS

This policy provides coverage for the following under one or more coverage parts. Please refer to the individual Coverage Declarations Schedules, or, the individual Coverage Forms for locations or territory definition for that specific Coverage Part.

0001 28485 US Hwy 6 and 24, RIFLE, CO 81650

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
CG 00 01 04 13	Commercial General Liability Coverage Form - Occurrence
CG 20 04 11 85	Additional Insured - Condominium Unit Owners
CG 21 06 12 23	Exclusion - Access Or Disclosure Of Confidential Or Personal Material Or Information
CG 21 47 12 07	Employment-Related Practices Exclusion
CG 21 67 12 04	Fungi or Bacteria Exclusion
CG 21 70 01 15	Cap on Losses from Certified Acts of Terrorism
CG 21 76 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism

In witness whereof, we have caused this policy to be signed by our authorized officers.

Damon Hart
Secretary

Hamid Mirza
President

To report a claim, call your Agent or 1-844-325-2467
DS 70 21 11 16



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 65 96 98 88
Policy Period:
From 07/25/2025 To 07/25/2026
12:01 am Standard Time
at Insured Mailing Location

Common Policy Declarations

Named Insured

BIG R LOT OWNERS ASSOCIATION INC
426 Railroad Ave
Rifle, CO 81650

Agent

(520) 299-3720
J A Knapp Agency
3967 Main St # 1
Delaware, OH 43015

POLICY FORMS AND ENDORSEMENTS - CONTINUED

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

FORM NUMBER

TITLE

CG 21 88 01 15	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
CG 21 96 03 05	Silica or Silica-Related Dust Exclusion
CG 24 26 04 13	Amendment of Insured Contract Definition
CG 40 35 12 23	Exclusion - Cyber Incident
CG 81 27 01 05	Condominium Association Directors and Officers Liability Coverage Form
CG 84 99 08 09	Non-Cumulation Liability Limits Same Occurrence
CG 88 10 04 13	Commercial General Liability Extension
CG 88 60 12 08	Each Location General Aggregate Limit
CG 88 61 12 08	Property Damage - Customers' Goods
CG 88 66 12 08	Property Damage - Borrowed Equipment
CG 88 77 12 08	Medical Expense At Your Request Endorsement
CG 88 86 12 08	Exclusion - Asbestos Liability
CG 89 01 02 25	Hired Auto And Non-Owned Auto Liability
CG 92 48 01 16	Sexual Misconduct or Abuse Exclusion
CG 92 86 08 17	Homeowners Association and Townhouse Association Amendatory Endorsement
CG 93 74 03 22	Exclusion - PFC/PFAS
CG 93 81 11 22	Exclusion - Biometric Information Privacy Claim
CG 94 33 05 24	Amendment Of Representations Condition
CP 00 10 10 12	Building and Personal Property Coverage Form
CP 00 90 07 88	Commercial Property Conditions
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 10 30 10 12	Causes of Loss - Special Form
CP 10 34 10 12	Exclusion of Loss Due To By-Products of Production or Processing Operations (Rental Properties)

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

DS 70 21 11 16



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 65 96 98 88
Policy Period:
From 07/25/2025 To 07/25/2026
12:01 am Standard Time
at Insured Mailing Location

Common Policy Declarations

Named Insured

BIG R LOT OWNERS ASSOCIATION INC
426 Railroad Ave
Rifle, CO 81650

Agent

(520) 299-3720
J A Knapp Agency
3967 Main St # 1
Delaware, OH 43015

POLICY FORMS AND ENDORSEMENTS - CONTINUED

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

FORM NUMBER**TITLE**

CP 10 56 06 07	Sprinkler Leakage Exclusion
CP 88 04 03 10	Removal Permit
CP 88 44 02 15	Equipment Breakdown Coverage Endorsement
CP 90 10 01 15	Condominium Custom Protector Endorsement
CP 90 59 12 12	Identity Theft Administrative Services and Expense Coverage
CP 91 42 01 15	Custom Protector Plus Endorsement
CP 92 12 12 20	Cyber Incident Exclusion
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 01 25 11 13	Colorado Changes - Civil Union
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 52 01 15	Cap On Losses From Certified Acts Of Terrorism
IL 09 96 01 07	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
IL 88 15 07 12	Conditional Exclusion of Terrorism - Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
IL 88 36 01 15	Cap On Losses From Certified Acts Of Terrorism
IL 88 38 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
IL 88 53 11 20	Actual Cash Value

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

DS 70 21 11 16



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 65 96 98 88
Policy Period:
From 07/25/2025 To 07/25/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Declarations

Named Insured

BIG R LOT OWNERS ASSOCIATION INC

Agent

(520) 299-3720
J A Knapp Agency

SUMMARY OF CHARGES

Explanation of Charges	DESCRIPTION	PREMIUM
	<u>Property Schedule Totals</u>	<u>\$6,474.00</u>
	<u>Certified Acts of Terrorism Coverage</u>	<u>\$149.00</u>
	<u>Colorado Hazard Mitigation Fee</u>	<u>\$2.00</u>

Total Advance Charges: \$6,625.00

Note: This is not a bill

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

DS 70 22 01 08

65969888

POLSVCS

250

INSURED COPY

000240

PAGE 29 OF 176



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 65 96 98 88
Policy Period:
From 07/25/2025 To 07/25/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Declarations Schedule

Named Insured**Agent**

BIG R LOT OWNERS ASSOCIATION INC

(520) 299-3720
J A Knapp Agency

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

Insurance at the described premises applies only for coverages for which a limit of insurance is shown. Optional coverages apply only when entries are made in this schedule.

0001 28485 US Hwy 6 and 24, RIFLE, CO 81650

Property**Description:****Characteristics**

Construction: Non-Combustible

**Building
Coverage**

Occupancy: Condominiums - Commercial Warehouses - Manufacturing Or
Private (Association Risk Only)

Description

Limit of Insurance - Replacement Cost	\$2,032,000
Coinsurance	80%
Inflation Guard - Annual Increase	4%

Covered Causes of Loss

Special Form - Excluding Sprinkler Leakage
- Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated	\$2,500
---	---------

Premium **\$5,954.00**

**Equipment
Breakdown
Coverage**

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

DS 70 23 01 08

65969888

POLSVCS

250

INSURED COPY

000240

PAGE 30 OF 176



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 65 96 98 88
Policy Period:
From 07/25/2025 To 07/25/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial Property Declarations Schedule

Named Insured

Agent

BIG R LOT OWNERS ASSOCIATION INC

(520) 299-3720
J A Knapp Agency

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

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 **\$204.00**

SUMMARY OF OTHER PROPERTY COVERAGES

Identity Theft Administrative Services And Expense Coverage	<u>Description</u> Limit of Insurance	See Endorsement CP9059
	Premium	\$12.00

Property Extension Endorsement	<u>Description</u> Custom Protector Plus Endorsement	\$6.00
	Premium	\$6.00

Property Extension Endorsement	<u>Description</u> Condominium Custom Protector Endorsement	\$298.00
	Premium	\$298.00

Commercial Property Schedule Total: **\$6,474.00**

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

DS 70 23 01 08

65969888

POLSVCS

250

INSURED COPY

000240

PAGE 31 OF 176



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 65 96 98 88
Policy Period:
From 07/25/2025 To 07/25/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial General Liability Declarations

Basis: Occurrence

Named Insured

Agent

BIG R LOT OWNERS ASSOCIATION INC

(520) 299-3720
J A Knapp Agency

SUMMARY OF LIMITS AND CHARGES

Commercial General Liability Limits of Insurance	DESCRIPTION	LIMIT
	Each Occurrence Limit	1,000,000
	Damage To Premises Rented To You Limit (Any One Premises)	300,000
	Medical Expense Limit (Any One Person)	15,000
	Personal and Advertising Injury Limit	1,000,000
	General Aggregate Limit (Other than Products - Completed Operations)	2,000,000
	Products - Completed Operations Aggregate Limit	2,000,000

Explanation of Charges	DESCRIPTION	PREMIUM
	General Liability Schedule Totals	511.00
	Certified Acts of Terrorism Coverage	2.00

Total Advance Charges: \$513.00

Note: This is not a bill

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

DS 70 22 01 08

65969888

POLSVCS

250

INSURED COPY

000240

PAGE 33 OF 176



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 65 96 98 88
Policy Period:
From 07/25/2025 To 07/25/2026
12:01 am Standard Time
at Insured Mailing Location

Commercial General Liability Declarations Schedule

Named Insured**Agent**

BIG R LOT OWNERS ASSOCIATION INC

(520) 299-3720
J A Knapp Agency

SUMMARY OF CLASSIFICATIONS - BY LOCATION

0001 28485 US Hwy 6 and 24, RIFLE, CO 81650

Insured: BIG R LOT OWNERS ASSOCIATION INC

CLASSIFICATION - 62002

Condominiums - Commercial Warehouses - Manufacturing Or
Private (Association Risk Only)
Products-Completed Operations Are Subject To The General
Aggregate Limit.

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / PER 1,000	PREMIUM
Premise/Operations	7,280 Square Feet Of Area	31.403	\$229.00
<i>Total:</i>			<i>Included</i>

SUMMARY OF OTHER COVERAGE

COVERAGE DESCRIPTION		PREMIUM
Hired Auto Liability	See Policy Forms and Endorsements List.	\$62.00
Non-Owned Auto Liability	See Policy Forms and Endorsements List.	\$145.00
Condominium Custom Protector Coverages	See Policy Forms and Endorsements List	\$75.00

Commercial General Liability Schedule Total

\$511.00

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

DS 70 23 10 16

65969888

POLSVCS

250

INSURED COPY

000240

PAGE 34 OF 176



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 65 96 98 88
Policy Period:
From 07/25/2025 To 07/25/2026
12:01 am Standard Time
at Insured Mailing Location

**Condominium Association Directors
And Officers Liability
Declarations**
Basis: Occurrence

Named Insured

Agent

BIG R LOT OWNERS ASSOCIATION INC

(520) 299-3720
J A Knapp Agency

SUMMARY OF LIMITS AND CHARGES

Condominium Association Directors and Officers Liability Limits of Insurance	DESCRIPTION	LIMIT
	Each Wrongful Act	1,000,000
	Aggregate Limit	2,000,000

Explanation of Charges	DESCRIPTION	PREMIUM
	Condominium Association Directors And Officers Liability	263.00
	Certified Acts of Terrorism Coverage	1.00

Total Advance Charges: \$264.00

Note: This is not a bill

SUMMARY OF LOCATIONS YOU OWN, RENT, OR OCCUPY

28485 US Hwy 6 and 24, RIFLE, CO 81650

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

DS 70 22 01 08

65969888

POLSVCS

250

INSURED COPY

000240

PAGE 35 OF 176



Coverage Is Provided In:
Ohio Security Insurance Company

Policy Number:
BKS (26) 65 96 98 88
Policy Period:
From 07/25/2025 To 07/25/2026
12:01 am Standard Time
at Insured Mailing Location

Condominium Association Directors And Officers Liability Declarations Schedule

Named Insured	Agent
BIG R LOT OWNERS ASSOCIATION INC	(520) 299-3720 J A Knapp Agency

SUMMARY OF CLASSIFICATIONS - BY LOCATION

28485 US Hwy 6 and 24, RIFLE, CO 81650

Insured: BIG R LOT OWNERS ASSOCIATION INC

CLASSIFICATION - 73144
Condominium Association Directors And Officers Liability
Profit

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / EACH UNIT	PREMIUM
Errors and Omissions	7 Unit(s)	7.000	\$49.00
Minimum Premium Adjustment			\$214.00
<i>Total:</i>			\$263.00

Condominium Association Directors Schedule Total	\$263.00
---	-----------------

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

DS 70 22 01 08

65969888

POLSVCS

250

INSURED COPY

000240

PAGE 36 OF 176