



## Commercial Umbrella Policy Declarations

Basis: Occurrence

### (ITEM 1) 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

### (ITEM 2) POLICY PERIOD

From 07/25/2025 TO 07/25/2026 12:01 AM Standard Time at Insured Mailing Location

### (ITEM 3) PREMIUM CHARGES

Explanation of Charges	DESCRIPTION	PREMIUM
	Commercial Umbrella	\$2,424.00
	Certified Acts of Terrorism Coverage	\$24.00 (Included)
	<b>Total Advance Charges</b>	<b>\$2,424.00</b>

*Note: This is not a bill*

BASIS OF PREMIUM: NON-AUDITABLE( X ) AUDITABLE( )

IN THE EVENT OF CANCELLATION BY THE NAMED INSURED, THE COMPANY WILL RECEIVE AND RETAIN NO LESS THAN ( 0% ) OF THE POLICY PREMIUM AS THE MINIMUM RETAINED PREMIUM PLUS CERTIFIED ACTS OF TERRORISM COVERAGE AND ANY APPLICABLE TAXES AND SURCHARGES.

### (ITEM 4) LIMITS OF INSURANCE

DESCRIPTION	LIMIT
EACH OCCURRENCE	\$3,000,000
AGGREGATE (WHERE APPLICABLE)	\$3,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE	\$3,000,000
SELF-INSURED RETENTION	\$10,000

Issue Date

Authorized Representative

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

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**(ITEM 5) SCHEDULE OF UNDERLYING INSURANCE:**

CARRIER, POLICY NUMBER AND PERIOD	TYPE OF COVERAGE	LIMITS OF INSURANCE
OHIO SECURITY INSURANCE COMPANY	GENERAL LIABILITY	<b>\$1,000,000</b> EACH OCCURRENCE LIMIT
BKS(26)65969888 07/25/2025 - 07/25/2026		<b>\$1,000,000</b> PERSONAL AND ADVERTISING INJURY LIMIT
		<b>\$2,000,000</b> GENERAL AGGREGATE LIMIT
		<b>\$2,000,000</b> PRODUCTS - COMPLETED OPERATIONS AGGREGATE LIMIT

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## POLICY FORMS AND ENDORSEMENTS

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

FORM NUMBER	TITLE
CNI90 11 07 18	Reporting A Commercial Claim 24 Hours A Day
CU 60 02 04 21	Commercial Umbrella Coverage Form
CU 60 20 04 21	Amendment Of Pollution Exclusion - Exception For Named Peril Of Hostile Fire; Building Heating, Cooling And Dehumidifying Equipment
CU 60 28 04 21	Exclusion - Sexual Misconduct Or Abusive Acts
CU 60 39 04 21	Cap On Losses From Certified Acts Of Terrorism
CU 60 40 04 21	Underlying Coverage Requirement For Certified Acts Of Terrorism
CU 61 02 04 21	Exclusion - Aircraft Products And Grounding Liability
CU 61 07 04 21	Exclusion - Auto Liability
CU 61 14 04 21	Exclusion - Employers Liability
CU 61 29 04 21	Personal And Advertising Injury - Following Form
CU 63 88 04 21	Exclusion - Directors And Officers Liability
CU 64 95 04 21	Waiver Of Transfer Of Rights Of Recovery Against Others - Following Form
CU 65 08 04 21	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
CU 88 80 04 21	Exclusion - Silica Or Silica-Related Dust

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



Damon Hart  
Secretary



Hamid Mirza  
President

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DS 70 23 01 08

## **POLICY FORMS AND ENDORSEMENTS - continued**

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

<b>FORM NUMBER</b>	<b>TITLE</b>
CU 89 29 04 21	Conditional Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act)
CU 89 40 04 21	Crisis Management Coverage
CU 89 45 12 23	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
CU 90 63 04 21	Tracking General Aggregate Limit
CU 91 16 04 21	Colorado Changes - Cancellation and Nonrenewal
CU 91 94 03 22	Exclusion - PFC/PFAS
CU 92 21 11 22	Exclusion - Biometric Information Privacy Claim
CU 92 49 12 23	Exclusion - Cyber Incident

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