



Westfield
One Park Circle, P.O. Box 5001
Westfield Center, OH 44251
800-243-0210
WestfieldInsurance.com

**Commercial Common Policy
Declarations
Amended**

Company Providing Coverage: Westfield Superior Insurance Company

Named Insured and Mailing Address:

Agency: 050210

Mahogany Vistas Homeowners Association,
Inc.
1430 Railroad Ave Ste A C/O Property Pros
Hoa Mgmt
Rifle, CO 81650-3334

Mountain West Insurance & Financial Services LLC
100 E VICTORY WAY
CRAIG, CO 81625-1914
Telephone: 970-824-8185

Policy Number: 498785X

Billing Account No: 6000129517

Payment Plan: Monthly
(Paper Invoices)

Policy Period: From 09/03/2026 To 09/03/2027

At 12:01 A.M. standard time at your mailing
address shown above

Business Of Named Insured: Apartment House

Entity Of Named Insured: Corporation

Coverage and Premium Summary

Commercial Property Coverage Part	\$6,641.00
Commercial General Liability Coverage Part	\$377.00
Commercial Automobile Coverage Part	\$283.00
Policy Annual Premium	\$7,301.00
Colorado Hazard Mitigation Fee	\$2.00
Total Advance Annual Policy Premium	\$7,303.00

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. For more detail, please refer to the individual coverage parts inside your policy.

Forms and Endorsements Applicable to This Coverage Part:

Refer to Schedule of Forms and Endorsements - IL DS 73

PLEASE REFER TO IL7097 FOR A DETAILED SUMMARY OF TAXES AND SURCHARGES BY STATE.



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Effective 09/03/2026, this Common Policy Declarations amends all prior Common Policy declarations and
endorsements as shown below.

THE COVERAGE PARTS BELOW HAVE BEEN ENDORSED AS FOLLOWS:

Commercial Property Coverage Part Endorsement	Return	\$40.00
Commercial General Liability Coverage Part Endorsement	Return	\$2.00

Net Return Premium **\$42.00**

**** This Endorsement changes your policy. Please attach it to your original policy****

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Endorsement Summary**Company Providing Coverage:** Westfield Superior Insurance Company**Named Insured And Mailing Address:**

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shown above**THE COVERAGE PARTS BELOW HAVE BEEN ENDORSED AS FOLLOWS:****Effective Date**

09/03/2026

Delete coverage

Description

Delete Terrorism Coverage

** This Endorsement changes your policy. Please attach it to your original policy**

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**Commercial Property Declarations
Amended****Company Providing Coverage:** Westfield Superior Insurance Company**Named Insured and Mailing Address:**

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Coverage Provided - Insurance applies at locations shown on the Schedule of Insured Locations and to which
a limit of Insurance is shown in these Declarations or specified in an endorsement attached to this Coverage
Part.

Coverage and Premium Schedule

Loc.	Bldg.	Coverage	Co Ins.	Ded.	Cause of Loss	Limit Of Insurance	Premium
1	1	379-389 S 9th St, Rifle, CO 81650					
		Building	100%	\$5,000	Special - Incl Theft	\$1,827,646	\$4,455
		Replacement Cost					
		Agreed Value Expires 09/03/2027					
		BI & Extra Expense - Business Income Including Rental Value			Special - Incl Theft	ALS	\$35
Total Commercial Property Premium							\$4,490
Total Additional Coverages and Endorsements Premium							\$2,151
Total Terrorism Premium							Excluded
Total Advance Annual Commercial Property Premium							\$6,641

Forms and Endorsements Applicable to This Coverage Part:
Refer to Schedule of Forms and Endorsements - IL DS 73

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shown above.**Schedule of Additional Coverages and Endorsements****Form Number/Endorsement****Premium**

CPDS75 - Commercial Property Coverage Part Equipment Breakdown Coverage
Schedule

Included

CP0401 - Brands And Labels

Included

CP0407 - Pollutant Clean Up And Removal Additional Aggregate Limit Of
Insurance

Included

CP0415 - Debris Removal Additional Insurance

Included

CP0417 - Utility Services - Direct Damage

Included

CP1038 - Discharge From Sewer, Drain or Sump (Not Flood-Related)

\$955

CP1230 - Peak Season Limit Of Insurance

Included

CP1430 - Outdoor Trees, Shrubs And Plants

Included

CP1440 - Outdoor Signs

Included

CP1402 - Unscheduled Building Property Tenant's Policy

Included

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CP1509 - Business Income From Dependent Properties - Limited Form	Included
CP1545 - Utility Services - Time Element	Included
CP7070 - Business Income-Actual Loss Sustained Endorsement	Included
CP0405 - Ordinance Or Law Coverage	\$421
CP7195 - Equipment Breakdown Coverage	\$493
CP7181 - Commercial Property Expanded Coverage	\$282
Total Additional Coverages and Endorsements Coverage Premium:	\$2,151

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**Commercial General Liability
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Each Occurrence Limit	\$1,000,000
General Aggregate Limit (Other than products/completed-operations)	\$2,000,000
Products/Completed-Operations Aggregate Limit	\$2,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You Limit (Any one premises)	\$100,000
Medical Expense Limit (Any one person)	Excluded

Total Premises/Operations Premium	\$377
Total Products/Completed Operations Premium	Included
Total Additional Coverages and Endorsements Premium	Included
Total Additional Interests Premium	Included
Total Terrorism Premium	Excluded
Total Advance Annual General Liability Premium	\$377

Forms And Endorsements Applicable To This Coverage Part:

Refer to Schedule of Forms and Endorsements - IL DS 73

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Location of all premises owned by, rented to, or controlled by the name insured are shown on the Schedule of Insured Locations, IL DS 02, unless otherwise indicated.

Location	Classification Code and Description	Premium Basis	Rate	Premium
#1: 379-389 S 9th St, Rifle, CO 81650	62003 - Condominiums - residential - (association risk only)	6 Units	62.883 Prem/Ops	\$377
Total Premises/Operations Premium				\$377
Total Products/Completed Operations Premium				Included

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CG2135 - Exclusion-Coverage C-Medical Payments

Included

Total Additional Coverages and Endorsements Coverage Premium:**Included**

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CG2004 - Condominium Unit Owners

Included

Total Additional Interests Premium:**Included**



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SCHEDULE OF FORMS AND ENDORSEMENTS

The following forms have been added or amended:

FORMS THAT APPLY TO MULTIPLE COVERAGE PARTS

NUMBER	EDITION DATE	TITLE
ILDS01	0518	COMMERCIAL PACKAGE POLICY COMMON POLICY DECLARATIONS
ILDS71	0518	AMENDED COMMON POLICY DECLARATIONS
ILDS72	0518	ENDORSEMENT SUMMARY

FORMS THAT APPLY TO COMMERCIAL PROPERTY

NUMBER	EDITION DATE	TITLE
CPDS73	0518	COMMERCIAL PROPERTY DECLARATIONS

FORMS THAT APPLY TO COMMERCIAL GENERAL LIABILITY

NUMBER	EDITION DATE	TITLE
CGDS01	0518	COMMERCIAL GENERAL LIABILITY DECLARATIONS

FORMS THAT APPLY TO COMMERCIAL AUTOMOBILE

NUMBER	EDITION DATE	TITLE
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