



February 26, 2009

Pine River Ranch Landowners Association
PO Box 602
Bayfield, CO 81122

Re: Package
Policy Number: CWP246559926

Dear Insured:

Enclosed is your policy with Continental Western, effective from 05/01/2009 to 05/01/2010. You will be billed directly by the company and payment must be received no later than the due date to prevent any lapse in coverage. If you would like to send your payment by mail, please send it at least seven days in advance. Other payments such as credit cards and EFTs may be available.

Please review your policy carefully to make certain that the limits and coverages are not only what you understood them to be, but also adequate for what is insured. If you feel any changes need to be made, contact me at 970-375-6620.

We appreciate the opportunity to service your insurance needs.

Regards,

A handwritten signature in black ink, appearing to read "Anni Helvey", with a long, sweeping flourish extending to the right.

Anni Helvey
Account Manager
Direct FAX: 866-898-2891
Email: anni-helvey@leavitt.com

AH/cs

Enc.

Continental Western Group

Issuing Company: Continental Western Insurance Company

Claim Handling Office: PO Box 80439, Lincoln, NE 68501-0439; 800-456-7688; After Hours Claim Reporting: 866-232-6724

Underwriting Servicing Office: PO Box 80439, Lincoln, NE 68501-0439; 800-456-7688

RENEWAL

COMMERCIAL LINES POLICY COMMON POLICY DECLARATIONS

Original

Policy No. CWP 2465599 - 26

Direct Bill
Four Pay

Named Insured and Address	Agency Name and Address	1784
Pine River Ranch Landowners Association PO Box 602 Bayfield, CO 81122	(970)259-7966 SCHIELD-LEAVITT INSURANCE AGENCY INC 72 SUTTLE STREET STE. L DURANGO, CO 81303	

POLICY PERIOD

The Policy Period is from **May 1, 2009** to **May 1, 2010** 12:01 AM Standard Time at your mailing address shown above.

BUSINESS DESCRIPTION: Club

IN RETURN FOR PAYMENT OF PREMIUM AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	Premium
Commercial General Liability Coverage Part	\$ 250

TOTAL \$ 250

This is not a bill. Billing Statement will Follow.

Continental Western Group

Issuing Company: Continental Western Insurance Company
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Underwriting Servicing Office: PO Box 80439, Lincoln, NE 68501-0439; 800-456-7688

COMMERCIAL GENERAL LIABILITY DECLARATIONS

Original

Policy No. CWP 2465599 - 26

Named Insured and Address	Agency Name and Address	1784
Pine River Ranch Landowners Association PO Box 602 Bayfield CO 81122	(970)259-7966 SCHIELD-LEAVITT INSURANCE AGENCY INC 72 SUTTLE STREET STE. L DURANGO, CO 81303	

POLICY PERIOD

Policy Period: From May 1, 2009 to May 1, 2010 at 12:01 A.M. Standard Time at your mailing address shown above.

TERRORISM PREMIUM \$ 2

TOTAL ADVANCE PREMIUM \$ 250

LIMITS OF INSURANCE

General Aggregate Limit	\$ 2,000,000	
(Other Than Products-Completed Operations)		
Products-Completed Operations Aggregate Limit	\$ 2,000,000	
Personal & Advertising Injury Limit	\$ 1,000,000	
Each Occurrence Limit.	\$ 1,000,000	
Damage to Premises Rented to You Limit.	\$ 100,000	Any One Premises
Medical Expense Limit	\$ 5,000	Any One Person

Form of Business: Club

Location of All Premises You Own, Rent or Occupy:

Pine Ranch HOA NO
Bayfield, CO 81122

PREMIUM & CLASSIFICATION

The Premium & Classifications are subject to change by audit.

Classification	Code	Premium Basis	Rate		Advance Premium		Other
			Prem/Op	Pr/Co	Prem/Op	Pr/Co	

Colorado

Clubs - civic, service or social - no buildings or premises owned or leased except for office purposes (Other than Not-For-Profit) - Products-completed operations are subject to the General Aggregate Limit.	41669	90 Other		.743		\$ 159mp	
Loc # 1							

Balance to Minimum						\$	89
Advance Premium					\$	159	\$ 89

TOTAL ADVANCE PREMIUM					\$	250	
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FORMS APPLICABLE

CWG1902 (01-01), CG0001 (12-04), CG0067 (03-05), CG2002 (11-85), CG2146 (07-98), CG2147 (07-98), CG2150 (09-89), CG2167 (12-04), CG2171 (06-08), CG2175 (01-08), CG2196 (03-05), CLCG2108 (07-02).
 IL0021 (09-08).
 IL0003 (09-08).
 CW2511 (01-08).
 IL0228 (09-07).
 IL0985 (01-08)