



POLICY NUMBER  
S 61 MZX 80945969

Previous Policy Numbers  
S 61 MZX 80937746

Coverage for sections  
other than WORKERS'  
COMPENSATION is provided  
in the following Company:  
FIREMAN'S FUND  
INSURANCE COMPANY  
NOVATO, CA 94998  
A STOCK INSURANCE CO. (01)

PORTFOLIO POLICY (R)

GENERAL DECLARATIONS

Risk ID. J29/

Named Insured and Mailing Address

PARK AVENUE LOFTS CONDOMINIUM ASSOCIATION, INC.

P.O. BOX 3355 GREAT WESTERN LODGING  
BRECKENRIDGE CO 80424-3355

Producer Name and Address

DIVERSIFIED INSURANCE /SC

2 HAMILL ROAD, SUITE 155  
BALTIMORE MD 21210

The Named Insured is a(n) CORPORATION

Business or Operations of the Named Insured: CONDOMINIUMS

---

Insurance is provided only under each coverage of this policy or the WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY POLICY listed below, subject otherwise to all the terms and conditions of the General Provisions and of said Coverage(s) or policy having reference thereto.

**PROPERTY COVERAGES**  
**GENERAL LIABILITY COVERAGES - OCCURRENCE**

Policy Period (For above coverages)  
INCEPTION DATE 01-26-13  
EXPIRATION DATE 01-26-14  
Beginning and Ending at 12:01 A.M., Standard Time  
at the address of the insured

---

POLICY NUMBER S 61 MZX 80945969

NAMED INSURED  
PARK AVENUE LOFTS CONDOMINIUM ASSOC

PORTFOLIO POLICY (R)

**PROPERTY-GARD (R) PROPERTY DECLARATIONS**

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES, ENDORSEMENTS AND  
LIMITS OF LIABILITY SHOWN BELOW.

---

**BUSINESS PERSONAL PROPERTY - SPECIAL CAUSES OF LOSS FORM**

PROPERTY COVERED AND LIMITS OF LIABILITY

ITEM A - STOCK  
ITEM B - FURNITURE, FIXTURES, EQUIPMENT AND MACHINERY  
ITEM C - TENANTS IMPROVEMENTS

PROPERTY AT SPECIFICALLY IDENTIFIED LOCATIONS

LOC	COV	COIN	LIMITS OF	DEDUCTIBLE	LOC	COV	COIN	LIMITS OF	DEDUCTIBLE
	ITEMS		LIABILITY			ITEMS		LIABILITY	
001	A,B,C	100	\$18,000	\$5,000					

REPLACEMENT COST

APPLIES AT LOCATIONS 001

AGREED VALUE APPLIES (REFER TO G.1 OF FORM 142000)

APPLIES AT LOCATIONS 001

---

**BUSINESS REAL PROPERTY - SPECIAL CAUSES OF LOSS FORM**

LOCATIONS AND LIMITS OF LIABILITY

LOC	COINS	LIMITS OF	DEDUCTIBLE	LOC	COINS	LIMITS OF	DEDUCTIBLE
		LIABILITY				LIABILITY	
001	100	\$14,000,000	\$5,000				

REPLACEMENT COST

APPLIES AT LOCATIONS 001

POLICY NUMBER S 61 MZX 80945969

NAMED INSURED  
PARK AVENUE LOFTS CONDOMINIUM ASSOC

PORTFOLIO POLICY (R)

AGREED VALUE APPLIES (REFER TO G.1 OF FORM 142000)

APPLIES AT LOCATIONS 001

---

**TIME ELEMENT - SPECIAL CAUSES OF LOSS FORM**

RENTAL VALUE

LOCATIONS AND LIMITS OF LIABILITY

LOC	COINS	LIMITS OF LIABILITY	LOC	COINS	LIMITS OF LIABILITY
001	100	\$100,000			

AGREED VALUE APPLIES (REFER TO F.3 OF THE BUSINESS INCOME COVERAGE FORM)

APPLIES AT LOCATIONS 001

---

**OTHER PROPERTY COVERAGE**

**BUSINESS INCOME COVERAGE FORM AND EXTRA EXPENSE**

CP 00 30 10 91

<u>  X  </u>	(i) Business Income including Rental Value.
<u>      </u>	(ii) Business Income other than Rental Value.
<u>      </u>	(iii) Rental Value.

**PROPERTY ENDORSEMENTS**

TENTATIVE RATE (CP 99 93 10 90)

PROPERTY-GARD AMENDATORY ENDORSEMENT (141073 05 93)

POLICY NUMBER S 61 MZX 80945969

NAMED INSURED  
PARK AVENUE LOFTS CONDOMINIUM ASSOC

PORTFOLIO POLICY (R)

**SUPPLEMENTARY STATE ENDORSEMENT(S)**

**COLORADO**

VACANCY LIMITATION ENDORSEMENT (143650 05 12)

**ENDORSEMENTS - OTHER PROPERTY COVERAGE**

143618            **PROPERTY-GARD - REAL ESTATE OWNERS AND MANAGERS ENDORSEMENT**  
143618 04 08

SCHEDULE

COVERAGE DESCRIPTION	LIMIT OF INSURANCE
BROADENED PREMISES COVERAGE	INCLUDED
ADDITIONAL COVERAGE FOUNDATIONS	INCLUDED
ROADWAYS, WALKS, PATIOS OR OTHER PAVED SURFACES	INCLUDED
UNDERGROUND PIPES, FLUES OR DRAINS	INCLUDED
RETAINING WALLS	INCLUDED
OUTDOOR SWIMMING POOLS	INCLUDED
OUTDOOR RECREATIONAL COURTS OR EQUIPMENT	INCLUDED
FIRE DEPARTMENT SERVICE CHARGE	\$25,000
ELECTRONIC DATA PROCESSING EQUIPMENT, VOICE COMMUNICATION EQUIPMENT, MEDIA, SOFTWARE AND DATA	INCLUDED
FINE ARTS	\$50,000
TENANT MOVE BACK COVERAGE	\$25,000
CONTRACT PENALTY CLAUSE COVERAGE	\$25,000
LOST KEY COVERAGE	\$10,000
ALTERNATIVE KEY SYSTEMS	\$100,000
REALTY TAX - INCREASED ASSESSMENT LIMIT	\$50,000
MAXIMUM ANNUAL ASSESSMENT PERIOD(S)	ONE YEAR
FIRE PROTECTIVE EQUIPMENT RECHARGE	\$25,000
REWARD	\$25,000
MOBILE EQUIPMENT	\$25,000
EMERGENCY VACATING EXPENSE	\$100,000
COMMUNICABLE DISEASE EXTRA EXPENSE	\$100,000
UNINTENTIONAL PROPERTY ERRORS AND OMISSIONS	\$1,000,000
PROPERTY IN TRANSIT	\$25,000
Utility Services Coverage - Direct Damage	\$50,000
NEWLY ACQUIRED PROPERTY	\$1,000,000

POLICY NUMBER S 61 MZX 80945969

NAMED INSURED  
PARK AVENUE LOFTS CONDOMINIUM ASSOC

PORTFOLIO POLICY (R)

**ENDORSEMENTS - OTHER PROPERTY COVERAGE (CONTINUED)**

**143618            PROPERTY-GARD - REAL ESTATE OWNERS AND MANAGERS ENDORSEMENT  
143618 04 08**

(CONTINUED)

PROPERTY OF OTHERS	\$25,000
VALUABLE PAPERS AND RECORDS	\$100,000
PROPERTY OFF PREMISES	\$25,000
OUTDOOR PROPERTY - TREES, SHRUBS, PLANTS AND LAWNS	
PER PLANT	\$1,000
PER OCCURRENCE	\$25,000
EXTRA EXPENSE, EXPEDITING EXPENSE AND	
LOSS ADJUSTMENT EXPENSE	\$25,000
ACCOUNTS RECEIVABLE	
(INCLUDING CREDIT CARD INVOICES)	\$100,000

Optional Deductibles:

\_\_\_ \$1,000 \_\_\_ \$2,500 \_\_\_ \$5,000 \_\_\_ \$10,000  X  POLICY DEDUCTIBLE

**143619            BUSINESS INCOME - REAL ESTATE OWNERS AND MANAGERS  
ENDORSEMENT - 143619 04 08**

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER BUSINESS INCOME FORM  
AND EXTRA EXPENSE

SCHEDULE

COVERAGE DESCRIPTION	LIMIT OF INSURANCE
REAL ESTATE MANAGERS CONTRACT CANCELLATION	Included
LOST LEASE COVERAGE - LESSOR'S INTEREST	\$25,000
UTILITY SERVICES COVERAGE - BUSINESS INCOME	\$250,000
NEWLY ACQUIRED PROPERTY BUSINESS INCOME	\$1,000,000
Newly Tenanted Property - Business Income	\$250,000
Impaired Tenantability Under Contract of Sale	\$250,000
CIVIL AUTHORITY	4 Weeks
EXTENDED PERIOD OF INDEMNITY	365 Days
INCREASED PERIOD OF RESTORATION DUE TO OPERATION OF BUILDING LAWS	365 Days

POLICY NUMBER S 61 MZX 80945969

NAMED INSURED  
PARK AVENUE LOFTS CONDOMINIUM ASSOC

PORTFOLIO POLICY (R)

**ENDORSEMENTS - OTHER PROPERTY COVERAGE (CONTINUED)**

143641 Ordinance or Law Coverage - Specified Location  
(143641SDEC 0909)  
Policy Amendment to Ordinance or Law Coverage - 143641 09 09

Property Damage  
Specified Location Limits of Insurance

Schedule

Loc.No(s)	Coverage A	Coverage B	Coverage C	Coverage B and C Blanket
001	\$ INCLUDED	\$2,500,000	\$2,500,000	\$ _____
	\$ _____	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____	\$ _____

Business Income and Extra Expense  
Specified Location Limits of Insurance

Loc.No(s)	Coverage D	Coverage E
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____

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

Coverage A, B, C, D, or E:

1. Except as described below for Coverage A, a Limit of Insurance must be shown in the Schedule of this Endorsement in order for Coverage under this Endorsement to apply.
2. If Coverage A is not shown as "included" or no Limit of Insurance is shown in the Schedule of this Endorsement, then the coverage provided by this Endorsement does not apply.
3. If "0", "N/A", or "not covered" is shown as a Limit of Insurance in the Schedule of this Endorsement, then coverage provided by this Endorsement does not apply.