2024 PROPERTY AND CRIME POLICY
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PROPERTY AND CRIME COVERAGE POLICY
Declarations

Policy Number: PR 01-2024
Policy Period: 01/01/2024 – 01/01/2025
12:01 A.M. Standard Time at our mailing address shown below.

List of "Members": SEE ENDORSEMENT NO. 2
Mailing Address: 3665 Cherry Creek North Drive, Denver, CO 80209

SUBLIMIT NOTICE
Certain coverages are subject to Sublimits that may be less than limits provided by the Main Coverage Part, or even less than the "Member" Deductible. Those sublimits are shown in the Declarations.

Coverage Part I (First Party Property):

Limits of Coverage are the difference between $1,000,000 each loss and/or "occurrence" for causes of loss other than "wind" and/or "hail" and $5,000,000 for "wind" and/or "hail", and the "Member" Deductible regardless of the number of locations subject to:

$500,000	Annual Aggregate for each "Member", with a maximum of $5,000,000 Annual Aggregate all "Members" for Overhead transmission lines, distribution lines or poles supporting those lines, and loss of business income resulting from lines and poles

each and every loss and/or "occurrence" regardless of the number of locations.

Coverages and Sublimits:

Coverage	**Applicable Sublimit if Different from limits Coverage Shown Above**	
A. Real and Personal Property		
-Landscaping and Trees*	$ 50,000	Each loss and annual aggregate for each "Member"
-Burglary or Theft of Employee - Owned Mechanics' Tools*	$ 100,000	Each loss
-Jewelry, Furs, Precious Metals or Precious Stones held as part of Museum Collection	$ 250,000	Each loss
B. Automobile Physical Damage		
C. Business Income and Extra Expense		
D. Property in Transit		
E. Data Processing Media and System Equipment		
F. Pollution Cleanup*	$ 10,000	Each loss and annual aggregate for each "Member"
	$ 100,000	Annual aggregate all "Members"
G. Rental Car Contracts		
H. Asbestos/Debris Removal	$ 50,000	Each loss and annual aggregate for each "Member"
I. Removal of Property		
J. Fire Department Service Charge*	$ 1,000	Each loss
K. Law Enforcement Animals		
L. Accounts Receivable		
M. Civil Authority Clause		
N. Increased Cost of Construction		
O. Automatic Acquisition Clause		
P. Unintentional Errors & Omissions	$1,000,000	Each loss and annual aggregate for each "Member"

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Q. Greens, Tees, Fairways and Rough	$ 250,000	Each loss and annual aggregate for each "Member"
	$2,000,000	Annual aggregate all "Members"
	$ 50,000	Each member for loss or damage caused by vandalism (within above each "Member" and all "Members" aggregates.)

"Member" Deductible does not apply to sublimited coverage shown above with an '*'.

Coverage Part II (Crime)

The Limits of Coverage are the difference between $150,000 each loss and/or "occurrence" and the "Member" Deductible.

Coverages:

A. Employee Dishonesty
B. Loss Inside the Premises
C. Loss Outside the Premises
D. Money Orders and Counterfeit Paper Currency
E. Forgery or Alteration
F. Computer Fraud
G. Social Engineering Fraud

OTHER PROVISIONS OF THE DECLARATIONS

Property Records

Schedule(s) of Property Values will be maintained by CIRSA.

Automatic Acquisition Clause - Reporting Threshold

As provided in CONDITION I, AUTOMATIC ACQUISITION CLAUSE of Coverage Part I, this coverage is automatically extended to cover additional property (building and contents) and interests acquired by you during the term of this policy up to $10,000,000. However, any values for any newly acquired property (building and contents) or interest must be reported to CIRSA within 90 days and are subject to an additional premium. *This provision does not change the Limits of Coverage provided by this policy.*

Excess Coverages

Coverages in excess of CIRSA's self-insured retentions shall be provided by the applicable excess insurers in applicable excess policies and shall be payable by those excess insurers. The limits of coverage provided by the excess insurers for the coverage period shall be described in the coverage documents issued to the members. Sublimits, aggregate and other limits shall apply as provided in said documents, and any coverages in excess of CIRSA's self-insured retentions are governed by the terms, conditions, exclusions, and limits stated in the applicable excess coverage documents.

Forms and Endorsements Attached to this Policy at Inception:
Endorsement 1 – Exclusion – Electronic Property and Virus
Endorsement 2 – Exclusion – Property Cyber and Data
Endorsement 3 – List of Participating Members

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INTRODUCTION

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties, and what is and is not covered. Titles are used within this policy for convenience only and shall not control or affect the meaning or construction of any provision of this policy.

Throughout this policy the words *you* and *your* refer to the "Member." The words *we*, *us*, and *our* refer to CIRSA. Words and phrases that appear in quotation marks have special meaning. Refer to POLICY DEFINITIONS.

We have no duty to pay for direct physical loss or damage or to indemnify any "Member" for sums paid to which this policy does not apply.

POLICY DEFINITIONS

Some words have general meaning throughout this policy and are defined below. Other words have specific definitions within sections of this policy.

1. "Active data processing media" means all forms of converted data and/or programs and/or instruction vehicles or material employed in your data processing operation, except unused property.

2. "Auto" means a self-propelled land motor vehicle, or a trailer or semi-trailer including any attached machinery or equipment.

3. "Banking premises" means the interior of that portion of any building occupied by a banking institution or similar safe depository.

4. "Business Income" means the:

   a. Net income (net profit or loss before income taxes) that would have been earned or incurred; and

   b. Continuing normal operating expenses incurred, including payroll.

5. "Cosmetic damage" means marring, pitting or other superficial damage that altered the appearance of a roof surfacing, but that does not prevent the roof from continuing to function as a barrier to entrance of the elements to the same extent as it did before the "cosmetic damage" occurred, or the appearance of the surface of other "Property of the Member", but that does not prevent such other "Property of the Member" from continuing to function for its principal purpose to the same extent as it did before the "cosmetic damage" occurred.

6. "Computer Programs" means software, applications, operating systems, device drivers and other machine-readable instructions including computer code and programming. "Computer programs" are not tangible property.

7. "Computer Security Event" means any actual or alleged unauthorized access, unauthorized use or misuse, intrusion or intentional violation of the "Member's" computer systems, including but not limited to the introduction of a "virus" or denial of service attack, that results in the damage, destruction, alteration, corruption, theft, disclosure or misuse of "electronic data" or "computer programs."

8. "Covered cause of loss" means a risk of direct physical loss not otherwise excluded by this policy that occurs during the policy period.

9. "Custodian" means you, any of your partners, or any "employee" while having care and custody of the property inside the "premises" excluding any person while acting as a "watch person" or janitor.

10. "Earthquake" means any earthquake, volcanic eruption, subterranean fire, landslide, subsidence, earth sinking and earth rising or shifting or any such convulsion of nature. If more than one earthquake shock shall occur within any period of one hundred sixty-eight (168) hours during the term of this policy, such earthquake shock shall be deemed a single "earthquake."

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11. “Electronic Data” means digital information, facts, images or sounds stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software) on electronic storage devices including, but not limited to, hard or floppy disks, CD-ROMS, tape drives, cells, data processing devices or any other media which are used with electronically controlled equipment. “Electronic data” is not tangible property.

12. “Employee” means:

    a. In Coverage Part I, any person who is employed by or who is authorized to and does volunteer services for you.

    b. In Coverage Part II:

        1) Any natural person:

            a) While in your service, including council and board members, and for 30 days after termination of service; and

            b) Whom you compensate directly by salary, wages, or commissions or who are your uncompensated authorized volunteers; and

            c) Whom you have the right to direct and control while performing services for you; or

        2) Any natural person employed by an employment contractor while that person is subject to your direction and control and performing services for you excluding, however, any such person while having care and custody of property outside the “premises.” But “employee” does not mean any agent, broker, factor, commission merchant, consignee, independent contractor, or representative of the same general character.

13. “Employee dishonesty” means only dishonest acts committed by an “employee,” whether identified or not, acting alone or in collusion with other persons, with the manifest intent to cause you to sustain loss and also obtain financial benefit for the “employee” or any person or organization intended by the “employee” to receive that benefit, including any such acts performed on a computer or computer system.

14. “Event” means any loss, “occurrence” or accident.

15. “Extra Expense” means necessary expenses you incur during the “period of restoration” that you would not have incurred if there had been no direct physical loss or damage to property, subject to the limitations, terms, and conditions of this policy.

16. “Flood” means surface water, tide and tidal water, the rising, overflowing or breaking of boundaries of natural or man-made bodies of water or spray, whether wind driven or not, or by water which backs up through sewers or drains.

17. “Fungus” means any type or form of “fungus”, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

18. “Hail” means precipitation in the form of small balls or lumps usually consisting of concentric layers of clear ice and compact snow.

19. “Member” means CIRSA and each entity that has adopted the CIRSA Bylaws and Intergovernmental Agreement for Property/Casualty purposes.

20. “Messenger” means you or any “employee” (as defined in definition 12.a.) while having care and custody of the property outside the “premises.”

21. “Mobile equipment” means the equipment designated as “mobile equipment” on your application on file with CIRSA.

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22. “Money” means a medium of exchange in current use authorized or adopted by a domestic or foreign government as part of its currency including, but not limited to, digital currency.

23. “Occurrence” means an accident or “event,” including continuous or repeated exposure to substantially the same generally harmful conditions.

    a. All losses caused by windstorms, cyclones or tornadoes, hail, sleet or atmosphere disturbance occurring during each period of 72 consecutive hours, shall be considered one “occurrence” whether such windstorms, cyclones or tornadoes, hail, sleet, or atmospheric disturbance were continuous or sporadic in their sweep or scope, and irrespective of whether same was due to the same meteorological or geological condition.

    b. Earthquake and volcanic action that occur within a 168-hour period will constitute a single occurrence.

Each “condition” shall be deemed to commence on the first happening of any material damage from windstorms, cyclones or tornadoes, hail, sleet, earthquake, volcanic action or atmospheric disturbance not within the period of any previous “occurrence.”

24. “Operations” as used in Coverage Part I means:

    a. Your business activities occurring at the described premises; and

    b. The tenantability of the described premises, if coverage for “Business Income” including “rental value” applies.

25. “Period of restoration” means the period of time that:

    a. Begins with the date of direct physical loss or damage subject to the limitations, terms and conditions of this policy; and

    b. Ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality.

26. “Pollutants” means any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapor, soot, fumes, acids, alkalis, chemicals, metals and waste. In addition to “pollutants” to be disposed, waste also includes materials to be recycled, reconditioned or reclaimed.

27. “Premises” as used in Coverage Part II means the interior of that portion of any building you occupy in conducting your business.

28. “Property of the Member” means real and personal property (except property excluded pursuant to the “PROPERY EXCLUDED” provisions of this coverage document), including:

    a. Completed additions;

    b. Permanently installed:

        1) Fixtures;
        2) Machinery;
        3) Equipment;
        4) Leasehold improvements and betterments; and
        5) Outdoor radio or television (including satellite dishes) and their lead-in wiring, masts, or towers;

    c. Outdoor fixtures;

    d. Outdoor signs;

    e. Personal property located in or on your real property, including:

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1) Furniture and fixtures;
2) Fine arts;
3) Electronic data processing equipment and media;
4) Valuable papers;
5) Machinery and equipment;
6) Leasehold improvements and betterments;
7) Leased or consigned property for which you have a contractual responsibility to insure; and
8) Tools of mechanics employed by the “Member” up to the sublimits shown in the Declarations, but only as to burglary or “theft” of same while such mechanics are working for the “Member.”

f. Landscaping, including trees and shrubs, that are within 50 feet of a covered building, but only to the sublimits shown in the Declarations for landscaping;

Per schedule of values on file with CIRSA.

g. Property of others in your care, custody or control;

h. Upon notification to and acceptance by CIRSA, “Property of the Member” will include the “Member’s” property in the course of construction if the construction is performed by an independent contractor on behalf of the “Member.”

29. “Property other than money and securities” means any tangible property other than “money” and “securities” that has intrinsic value but does not include any property listed in any exclusions as Property Not Covered.

30. “Public adjuster” means a public adjuster as defined in C.R.S. Section 10-2-103(8.5) as in effect January 1, 2024, whether or not licensed or required to be licensed by the State of Colorado, and who is engaged by or on behalf of the Member to assist in a claim to which this coverage document applies.

31. “Rental value” means the:

a. Total anticipated rental income from tenant occupancy of the “Property of the Member” as furnished and equipped by you;

b. Amount of all charges which are the legal obligation of the tenant(s) and which would otherwise be your obligations; and

c. Fair rental value of any portion of the described premises which is occupied by you.

32. “Rental car contract” means a written contract for the rental of an automobile between a “Member” and a company in the business of renting automobiles to the public.

33. “Robbery” means the taking of property from the care and custody of a person by one who has:

a. Caused or threatened to cause that person bodily harm; or

b. Committed an obviously unlawful act witnessed by that person.

34. “Roof surfacing” means the shingles, tiles, cladding, metal or synthetic sheeting or similar materials covering the roof and includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection, as well as roof flashing, vent covers and gutters.

35. “Securities” means negotiable and non-negotiable instruments or contracts representing either “money” or other property and includes:

a. Tokens, tickets, revenue and other stamps, whether represented by actual stamps or unused value in a meter, in current use; and

b. Evidence of debt issued in connection with credit or charge cards, which cards are not issued by you; but does not include “money.”

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36. “Social Engineering Fraud” means an intentional misrepresentation of fact or fraudulent statement made via electronic or telephonic means with the intention of misleading an “employee” to transfer, disperse or pay “money” to unauthorized persons.

37. “Theft” means any act of stealing.

38. “Ultimate Net Loss” means the loss sustained by you as a result of a loss by perils covered by the policy after making deductions for all salvages, recoveries, and other insurance. “Ultimate net loss” also includes legal costs and expenses. “Ultimate net loss” does not include:

    a. Judgments or acts deemed uninsurable by law;

    b. Fines, penalties, or any damages resulting from the multiplication of compensatory damages;

    c. The return of fees, commissions, or brokerage charges; or

    d. Any fees, costs, expenses, or charges of public adjusters.

39. “Virus” means any kind of malicious code designed to damage or destroy any part of the “Member’s” computer system including “electronic data” and “computer programs” or disrupt its normal functioning.

40. “Watch person” means any person you retain specifically to have care and custody of property inside the “premises” and who has no other duties.

41. “Wind” means the perceptible natural movement of the air, especially in the form of a natural current of air blowing from a particular direction.

GENERAL PROVISIONS

I. OUR DUTIES IN THE EVENT OF A LOSS

A. We will:

1. Investigate any “event” or “occurrence.”

2. Record the specifics of the “event” or “occurrence” and the date received.

3. Settle all losses covered by this policy, subject to the Limits of Coverage.

4. Maintain accurate records of details regarding payments hereunder, and estimated damages, including all expenses.

B. We will not indemnify you for any:

1. Payment made,
2. Obligation assumed, or
3. Expense incurred,

for any amount in excess of the applicable “Member” deductible unless you have our prior written consent.

II. YOUR DUTIES IN THE EVENT OF A LOSS

A. You must notify us as soon as practicable (regardless of perceived liability) after you, or one of your officers, or an “employee” you designate to receive such information, receives notice of any “event,” “occurrence” or accident that you could reasonably conclude is covered by this policy for amounts in excess of the “Member” deductible.

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Notice from you should include:

1. How, when and where the “event” took place;

2. The names and addresses of any injured persons and witnesses; and

3. The nature and location of any injury or damage arising out of the “event.”

For any “event” or “occurrence” reported to us, you or any party covered by contractual agreement must:
1. Authorize us to obtain records and other information;

2. Cooperate in our investigation or settlement; and

3. Assist, upon request, in the enforcement of any right against any person or organization which may be liable to you because of injury or damage to which this coverage may also apply.

GENERAL CONDITIONS

A. **Salvage and Recovery Clause**

All salvages, recoveries and payments recovered or received subsequent to a loss settlement under this policy shall be applied as if recovered or received prior to the settlement and adjustments will be made by you and us.

B. **Inspections, Audits and Verification of Values**

We have the right, but are not obligated to:

1. Make inspections and surveys at any time;

2. Give you reports on the conditions we find; and

3. Recommend changes.

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

C. **Cancellation**

Cancellation provisions are governed by the applicable CIRSA Bylaws and Intergovernmental Agreement.

D. **Bankruptcy**

Bankruptcy or insolvency of the “Member” (other than CIRSA) will not relieve CIRSA of our obligations under this policy.

All payments under this policy will be paid directly to the “Member” (other than CIRSA), its liquidator, receiver or statutory successor on the basis of our liability without diminution due to your insolvency.

If the “Member” (other than CIRSA) becomes insolvent, immediate written notice thereof will be given to us by you.

E. **Other Insurance**

If other valid and collectible insurance is available to you for damages covered by this policy, our obligations are limited as follows:

1. This policy applies excess of:

    a. Any property, inland marine, automobile physical damage or crime insurance;

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b. Other insurance which protects you as an Additional Insured, Additional Protected Person, or Loss Payee;

which applies to loss or damage(s) covered by this policy; except, this policy shall not apply to any loss or damage covered by any cyber and/or data privacy insurance policy.

2. Excess Insurance

If other insurance is available to you that covers a loss that is also covered by this policy (except for insurance purchased to apply specifically in excess of this policy), then coverage provided by this policy will apply in excess of the other valid and collectible insurance.

When this policy is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

a. The total amount that all such other insurance would pay for the loss in the absence of this coverage; and

b. The total of all deductible and self-insured amounts under all such other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of this policy.

3. Method of Sharing

If all of the other insurance requires contribution by equal shares, we will follow this method also. Under this approach, both CIRSA and the insurers contribute equal amounts until each has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, both CIRSA and the insurers share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all policies involved.

Nothing contained in Condition E shall increase this policy's Limits of Coverage.

F. **Mortgage Clause**

We will pay for covered loss of or damage to property to each mortgage holder, lienholder or creditor to the extent of their interest as of the date of loss subject to the Limits of Coverage as stated in the Declarations and subject to all terms and conditions of this policy.

G. **Loss Payments**

We agree to promptly reimburse the "Member" for the "ultimate net loss" in excess of the "Member" deductible for which coverage is provided by this policy.

H. **Subrogation and Recoveries**

1. If you have rights to recover all or part of any payments we have made under this policy, those rights are transferred to us. You must do nothing after a loss to impair those rights. At our request, you must bring suit or transfer those rights to us and help us to enforce them.

2. If there is any recovery, we will disburse those funds as follows:

a. The costs of recovery will be deducted from the recovery and repaid in proportion to actual payments made by you, other insurers and us for the expense of recovery;

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b. After deducting the costs of recovery, if any funds remain, it will be repaid in the following order:

1) to reduce the amount of loss which exceeds the Limits of Coverage of this policy; then
2) to reduce our loss until we are fully reimbursed; and then
3) to reduce your loss.

I. **Transfer of Your Rights and Duties Under This Policy**

Your rights and duties under this policy must not be transferred without our prior written consent.

J. **Representations**

By accepting this policy, you agree:

1. The statements in your application and related documents are accurate and complete;

2. Those statements are based upon representations you made to us; and

3. We have issued this policy in reliance upon your representations.

K. **Concealment, Misrepresentation or Fraud**

This coverage is void if there is fraud by you at any time. It is also void if you intentionally conceal or misrepresent a material fact concerning:

1. This coverage;

2. The statements made in any application or attachments used to secure this coverage;

3. Your claims experience, whether insured or self insured, for the types of claims that are covered by this policy;

4. The property covered by this policy or your interest in the covered property; or

5. A loss or “occurrence” covered under this policy.

L. **Coverage Under Two Coverage Parts**

If two or more of this policy’s coverage parts apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

M. **Proof of Loss**

We will grant extensions for submission of any proof of loss for a reasonable length of time not to exceed 120 days.

N. **Separation of Coverage**

Except with respect to the Limits of Coverage, and any rights or duties specifically assigned to, this coverage applies as if each “Member” were the only “Member.”

O. **Deductible**

1. A “Member” selected deductible will apply separately to each “occurrence”; and

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2. An additional deductible will apply separately to each location that is in a National Flood Insurance Program (NFIP) Zone A, as determined at the time of loss, where total values are in excess of $1,000,000. The additional deductible shall apply as follows:

For any location eligible for NFIP insurance, coverage afforded under this policy is excess of the maximum limit of coverage which could have been purchased through NFIP, whether it is purchased or not.

GENERAL POLICY EXCLUSIONS

The following Exclusions apply to all Coverages and Sections of this Policy.

This Coverage does not apply to:

A. **Condemnation**

Any damages based upon or arising out of or in any way connected with the operation of the principles of eminent domain, condemnation proceedings, or inverse condemnation proceedings, or inverse condemnation, or taking of property without just compensation, by whatever name any of the foregoing is called, whether such liability accrues directly against the insured or by virtue of any agreement entered into by or on behalf of the "Member."

B. **Governmental Fines or Penalties**

Any damages, costs, civil fines, penalties, sanctions or expenses incurred by any "Member" arising out of any complaint or enforcement of action from any federal, state, or local government regulatory agency.

C. **Lead**

1. Any loss or damages arising out of lead or the hazardous properties of lead;

2. Any loss or damages for remedial investigations or feasibility studies or the cost of testing, monitoring, abatement, mitigation, cleaning, removal or disposal of lead or any item(s) containing lead;

3. Any loss or damages arising out of any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with 1. or 2. above; or

4. Any obligation to share damages with or repay someone else who must pay damages in connection with 1., 2. or 3. above.

D. **Prior Insurance**

Any loss or damages for which any "Member" is entitled to indemnity or payment by reason of having given notice of any circumstance which might give rise to a loss under any policy which terminated or expired prior to the inception date of the "Member's" coverage under this policy.

E. **Pollution or Environmental Hazards**

1. Any loss or damages which would not have occurred in whole or in part but for the actual alleged or threatened existence, discharge, dispersal, seepage, migration, release or escape of "pollutants," irritants or hazardous substances at any time; or

2. Any loss, cost or expense arising out of any:

   a. Request, demand or order that any "Member" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize or in any other way respond to, or assess the effects of "pollutants"; or

   b. Claim or suit by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of "pollutants."

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This exclusion does not apply to damages to “Property of the Member” or Property which the “Member” is obligated to insure under any contractual agreement normal to the “Member’s” activities, arising out of:

a. Heat, smoke or fumes from a hostile fire; or

b. Backup or overflow of any sewer.

F. **Asbestos or Silica Dust**

1. Any loss or damages arising out of the following diseases:

   a. Asbestosis
   b. Mesothelioma
   c. Emphysema
   d. Pneumoconiosis
   e. Pulmonary Fibrosis
   f. Pleuritis
   g. Endothelioma
   h. Silicosis

   or any lung disease or any ailment caused by or aggravated by asbestos in any form or silica dust;

2. Any loss or damages arising out of the existence of asbestos in any form or silica dust, including the costs of investigations or feasibility studies, or to the costs of testing, monitoring, abatement, mitigation, cleaning, removal or disposal of any property or substance, except as provided by Coverage Part I, Insuring Agreement H;

3. Any loss or damages arising out of any supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with 1. or 2. above; or

4. Any obligation to share damages with or repay someone else who must pay damages in connection with 1., 2. or 3. above.

G. **Cyber & Data Privacy**

Any loss or damage covered by any cyber and/or data privacy insurance policy.

H. **Cryptojacking**

Any additional fees and charges assessed against the “Member” by its electricity or internet providers as a result of a “Cryptojacking Event”. For purposes of this exclusion, “Cryptojacking Event” means the unauthorized access or use of computer systems to mine for digital currency that directly results in additional fees and charges assessed against the “Member” by its electricity or internet providers.

I. **Telephone Fraud**

Any additional fees and charges assessed against the “Member” by its telephone service providers as a result of a “Telephone Fraud Event”. For purposes of this exclusion, “Telephone Fraud Event” means the act of a third-party gaining access to and using the “Member’s” telephone system in an unauthorized manner.

J. **Nuclear Energy**

This coverage does not apply to nuclear reaction or radiation, or radioactive contamination, however caused. But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the loss or damage caused by that fire.

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K. **War and Military Action**

1. War, including undeclared or civil war;

2. Warlike action by a military force including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

3. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

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COVERAGE PART I

COVERAGE FOR PROPERTY, INLAND MARINE AND AUTO PHYSICAL DAMAGE

COVERAGE AGREEMENT

A. **Real and Personal Property**

We will pay for direct physical loss of or damage to:

1. "Property of the Member";

2. Property which the "Member" is obligated to insure under any contractual agreement normal to the "Member's" activities and not otherwise excluded by this coverage document; or

3. The "Member's" property in the course of construction if such construction is performed by "employees" of the "Member";

4. That takes place during the policy period shown on the declarations and is caused by or resulting from any "covered cause of loss" subject to the limitations, terms, and conditions of this policy.

B. **Automobile Physical Damage**

We will pay for direct physical loss of or damage to an "auto":

1. Owned by a "Member"; or

2. Which the "Member" is obligated to insure under contract;

caused by or resulting from any "covered cause of loss" subject to the limitations, terms, and conditions of this policy.

C. **Business Income and Extra Expense**

We will pay for the actual loss of "Business Income" you sustain due to the interruption of your "operations" during the "period of restoration." The interruption must be due to direct physical loss of or damage to "Property of the Member," caused by or resulting from any "covered cause of loss" subject to the limitations, terms and conditions of this policy.

1. We will pay any "Extra Expense" to avoid or minimize the interruption of business and to continue "operations":

   a. On the "Member's" premises; or

   b. At replacement premises or a temporary location, including:

      1) Relocation expenses; and

      2) Costs to equip and operate the replacement or temporary locations.

2. We will pay any "Extra Expense" to minimize the interruption of business if you cannot continue "operations."

3. We will pay any "Extra Expense" to:

   a. Repair or replace any property; or

   b. Research, replace or restore the lost information on damaged valuable papers and records; to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Part.

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D. **Property in Transit**

We will pay for direct physical loss or damage caused by or resulting from any "covered cause of loss" to the "Property of the Member" or property held by you in trust, or on commission, or on consignment for which you may be held legally liable while in transit within the limits of the United States of America (excluding its territories or possessions) or Canada. We will also pay for general average and salvage charges on shipments covered while waterborne.

This policy covers loss of or damage to the "Property of the Member" resulting from the acceptance by you, your agent, customer or consignee(s) or others of fraudulent bills of lading, shipping or messenger receipts; or obtained by fraud or deceit perpetrated by any person(s) who may represent themselves to be the proper party or parties to receive the property for shipment or to accept it for delivery.

You may accept without prejudice to this coverage ordinary bills of lading or receipts issued by carriers including those containing released and/or partially released value provisions, but you will not enter into any special agreement with the carriers releasing them from their common law or statutory liability.

This coverage applies from the time property is loaded on a transport vehicle and leaves the original point of shipment. Coverage continues during the course of transit including temporary warehousing en route until the property is removed from the transport vehicle at the site of the original addressee. Coverage on shipments in transit for export outside of the United States of America or Canada, but not yet Covered under Ocean Marine policies will continue until the property is loaded on an aircraft, rail car, vessel, or vehicle which is headed outside of the United States of America or Canada.

E. **Data Processing Media and System Equipment**

We will pay for direct physical loss of or damage caused by or resulting from any "covered cause of loss" to "active data processing media" or any data processing system (including a telecommunications system), including equipment and component parts, owned by, leased, rented or under your control, for which you may be liable, except that we will not pay for any physical loss or damage occurring during installation or repair of any "active data processing media" or any data processing system.

F. **Pollution Cleanup**

We will pay, up to the sublimit shown in the Declarations, the actual costs to clean up or extract "pollutants" from the "Property of the Member," land, water and roads, owned by the "Member", provided that:

1. The discharge, dispersal, seepage, migration, release or escape of the pollutant is caused by or results from a "covered cause of loss" covered under Coverage Part I of this policy, and occurs during the policy period; and

2. Notice of loss for any costs to clean up or extract "pollutants" is reported to CIRSA within 180 days of the date of loss.

Costs to test for, monitor, or assess the existence, concentration, or effects of "pollutants" shall not be covered hereunder, except for the reasonable and necessary costs of testing which is performed in the course of extracting "pollutants" at the "Property of the Member."

G. **Rental Car Contracts**

We will pay for loss of or damage to an automobile hired by the "Member" under a "rental car contract" including loss of use and other charges as assumed under a "rental car contract," if such loss or damage occurs while such automobile is being used on activities for the "Member."

It is further agreed that valuation shall be on a replacement cost basis for loss under a "rental car contract."

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H. **Asbestos and Debris Removal**

1. We will pay, up to the sublimit shown in the Declarations, your expense to remove asbestos and debris from covered property (or any adjoining property that is not covered property) caused by or resulting from a "covered cause of loss" that occurs during the policy period.

2. This additional coverage does not apply to costs to:

   a. Extract "pollutants" from land or water; or

   b. Remove, restore or replace polluted land or water.

I. **Removal of Property**

1. We will pay for the cost to remove any covered property to protect it against further damage from a "covered cause of loss."

2. If it is necessary to move covered property to protect it from loss or damage by a "covered cause of loss," we will pay for any direct physical loss or damage to that property:

   a. While it is being moved or while temporarily stored at another location; and

   b. Only if the loss or damage occurs within 30 days after the property is first moved.

J. **Fire Department Service Charge**

When the fire department is called to save or protect covered property from a "covered cause of loss," we will pay up to the sublimit shown in the Declarations for your liability for fire department service charges:

1. Assumed by contract or agreement prior to loss; or

2. Required by local ordinance.

K. **Law Enforcement Animals**

We will pay for the cost to replace and retrain law enforcement animals you own or lease, if injured, killed or stolen, provided that such loss, "theft," injury or death occurs while such animal is working in the scope of their duties for your law enforcement or search and rescue activities. This policy does not include coverage for loss, injury or death resulting from illness, disease or natural causes.

L. **Accounts Receivable**

1. We will pay:

   a. All amounts due from your customers that you are unable to collect;

   b. Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;

   c. Collection expenses in excess of your normal collection expenses that are made necessary by the loss; and;

   d. Other reasonable expenses that you incur to re-establish your records of accounts receivable;

   that result from a "covered cause of loss" to your records of accounts receivable.

2. In addition, if you give us written notice within 10 days of removal of your records of accounts receivable because of imminent danger of loss, we will pay for loss while such records are:

   a. At a safe place away from your premises; or

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b. Being taken to and returned from that place.

This Coverage Extension is included within the Limit of Coverage applicable to the premises from which the records of accounts receivable are removed.

3. We will not pay the cost of any:

   a. Loss due to bookkeeping, accounting or billing errors or omissions;

   b. Loss, the proof of which as to factual existence is dependent upon an audit of records or an inventory computation; but this shall not preclude the use of such procedures in support of a loss which you can prove, through evidence wholly apart therefrom, is due solely to a risk of loss to records of accounts receivable not otherwise excluded hereunder;

   c. Loss due to alteration, falsification, manipulation, concealment, destruction or disposal of records of accounts receivable committed to conceal the wrongful giving, taking, obtaining or withholding of "money," "securities" or other property but only to the extent of such wrongful giving, taking, obtaining or withholding;

   d. Loss due to electrical or magnetic injury, disturbance or erasure of electronic recordings, except by lightning;

   e. Loss due to or resulting from a "computer security event;" or

   f. Loss due to or resulting from a "social engineering event."

4. After payment of loss, all amounts recovered by you on accounts receivable for which you have been indemnified shall belong and be paid to us up to the total amount of loss paid by us; but all recoveries in excess of such amounts shall belong to you.

5. Upon any loss which may result in a request for payment hereunder, you shall:

   a. Give notice thereof as soon as practicable to us and, if the loss is due to a violation of law, also to the law enforcement agency having jurisdiction; and

   b. File detailed proof of loss, duly sworn to, with us promptly within expiration of 90 days from the date on which the record of accounts receivable was lost or damaged.

6. Upon our request, you will submit to examination by us, under oath if required, and produce for our examination all pertinent records, all at such reasonable times and places as we designate, and you will cooperate with us in all matters pertaining to losses with respect thereto, including rendering of all possible assistance to effect collection of outstanding accounts receivable.

7. When there is proof that a loss covered by this policy has occurred, but you cannot accurately establish the total amount of accounts receivable outstanding as of the date of such loss, such amount shall be based on your monthly statements and shall be computed as follows:

   a. Determine the amount of all outstanding accounts receivable at the end of the same fiscal month in the year immediately preceding the year in which the loss occurs;

   b. Calculate the percentage of increase or decrease in the average monthly total of accounts receivable for the twelve months immediately preceding the month in which the loss occurs, or such part thereof for which you have furnished monthly statements to us, as compared with such average for the same months of the preceding year;

   c. The amount determined under (a) above, increased or decreased by the percentage calculated under (b) above, shall be the agreed total amount of the accounts receivable as of the last day of the fiscal month in which said loss occurs; and

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d. The amount determined under (c) above shall be increased or decreased in conformity with the normal fluctuations in the amounts of accounts receivable during the fiscal month involved, due consideration being given to the experience of the business since the last day of the last fiscal month for which statement has been rendered.

8. There shall be deducted from the total amount of accounts receivable, however established, the amount of such accounts evidenced by records not lost or damaged, or otherwise established or collected by you, and an amount to allow for probable bad debts which would normally have been uncollectable by you. All unearned interest and service charges shall be deducted.

M. **Civil Authority Clause**

We will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part, provided that the destruction is not caused or contributed to by war, invasion, revolution, rebellion, insurrection or other hostilities or warlike operations.

N. **Increased Cost of Construction**

If a "covered cause of loss" occurs to a covered building, then subject to the Limit of Coverage, we will pay for:

1. Loss to the undamaged portion of the building caused by enforcement of any ordinance or law that:

   a. Requires the demolition of parts of the same property not damaged by a "covered cause of loss";

   b. Regulates the construction or repair of buildings or establishes zoning or land use requirements at the described premises; and

   c. Is in force at the time of loss;

2. The cost to demolish and clear the site of undamaged parts of the property caused by enforcement of building, zoning or land use ordinance or law; and

3. The increased cost to repair, rebuild or construct the property caused by the enforcement of building, zoning or land use ordinance or law. If the property is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by zoning or land use ordinance or law.

For loss payable under:

Paragraph 1 above, we will pay up to the amount you actually spend to repair, rebuild or reconstruct the building, but not more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property covered;

Paragraph 2 above, we will not pay more than the amount you actually spend to demolish and clear the site of the described premises; or

Paragraph 3 above, we will not pay for the increased cost of construction unless repair or replacement is either complete or commences and is continuing within 24 months of the date of loss. If repair or replacement is not complete within this time period, the most we will pay is the actual cash value of the building at the time of loss.

O. **Automatic Acquisition Clause**

This Coverage Part is automatically extended to cover additional property and interests acquired by you during the term of this policy provided that:

1. The property and/or interests is/are included in "Property of the Member";

2. The total value of the additional property and interests does not exceed the amount indicated in the Declarations as the Reporting Threshold for the Automatic Acquisition Clause; and

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3. You provide written notice to CIRSA within 90 days of the acquisition of additional property, details of the property, and interests to enable an evaluation and calculation of an additional premium (if any) that you will pay for the additional values to be covered.

P. **Unintentional Errors or Omissions**

This coverage is extended to include "Property of the Member" inadvertently omitted from the "Member's" Schedule of Values up to the sublimit of coverage shown in the Declarations.

Q. **Greens, Tees, Fairways and Rough**

We will pay, up to the sublimits shown in the Declarations, for direct physical loss or damage caused by or resulting from any "covered cause of loss" to greens, tees, fairways and rough areas (including artificial turf and its underlayment) at your golf course, including:

1. Practice putting greens;

2. Practice driving areas;

3. Sand traps and bunkers.

This additional coverage does not apply to:

1. Areas as defined by your golf facility as being out of bounds;

2. Ponds, lakes, or other bodies of water.

EXCLUSIONS

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

1. Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires; except that this exclusion shall not apply to "active data processing media" or any data processing system. But if artificially generated electrical current results in fire, we will pay for the loss or damage caused by that fire.

2. Delay, loss of use, or loss of market, except that this exclusion shall not apply to "active data processing media" or any data processing system.

3. a. Wear and tear;

   b. Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;

   c. Smog;

   d. Settling, cracking, shrinking or expansion;

   e. Nesting or infestation, or discharge or release of waste products or secretions by insects, birds, rodents or other animals;

   f. Mechanical breakdown, including rupture or bursting caused by centrifugal force. But if mechanical breakdown results in elevator collision, we will pay for the loss or damage caused by that elevator collision;

   g. Dampness or dryness of atmosphere, changes in or extremes of temperature, marring or scratching;

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h. “Fungus”, Wet Rot, Dry Rot and Bacteria; or

i. Discharge, dispersal, seepage, migration, release, escape or application of any pathogenic or poisonous biological or chemical materials.

Clauses f. and g. of this exclusion do not apply to loss or damage to “active data processing media” or any data processing system.

4. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you or operated under your control. But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in a fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

5. Continuous or repeated seepage or leakage of water that occurs over a period of 14 days or more.

6. Dishonest or criminal act by you or any of your employees, or anyone to whom you entrust the property for any purpose:

   a. Whether acting alone or in collusion with others; or

   b. Whether or not occurring during the hours of employment.

   This exclusion does not apply to acts of destruction by your employees.

7. Faulty, inadequate or defective:

   a. Planning, zoning, development, surveying, siting;

   b. Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction, unless fire or explosion ensues and then only for direct loss or damage caused by such ensuing fire or explosion;

   c. Materials used in the repair, construction, renovation or remodeling; or

   d. Maintenance.

8. Any increase of loss caused by or resulting from:

   a. Delay in rebuilding, repairing or replacing property or resuming “operations,” due to interference at the location of the rebuilding, repair or replacement by strikers or other persons; or

   b. Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the suspension of “operations,” we will cover such loss that affects your “Business Income” during the “period of restoration.”

9. Penalties for non-completion of or delay in completion of contract or non-compliance with contract conditions, nor for loss of use of occupancy howsoever caused.

10. “Cosmetic damage” to “roof surfacing” or other “Property of the Member" caused by “wind” and/or “hail.” This exclusion does not apply to “cosmetic damage” to “roof surfacing” front entry or visible apparent areas of the “roof surfacing” composing less than 25% of the roof area of the building or structure; to any “auto” less than eleven (11) model years old as of the date of loss or damage; to any “auto” which the “Member” is obligated to insure under contract, or to “cosmetic damage” to “Property of the Member” other than “roof surfacing” which the “Member” is obligated to insure under contract.

11. Any loss, damages, costs, fines, penalties, sanctions or expenses incurred because of a “computer security event.”

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12. a. Any loss, damage, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a “communicable disease” or the fear or threat (whether actual or perceived) of a “communicable disease”.

    b. For the purposes of this exclusion, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:

        1) for a “communicable disease”, or

        2) Any property insured hereunder that is affected by such “communicable disease”.

    c. As used herein, a “communicable disease” means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

        1) The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

        2) The method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

        3)The disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

    d. This exclusion applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

13. In addition, under Insuring Agreement C. Business Income and Extra Expense:

    a. Loss or damage to property rented or leased to others while away from the premises of the “Member.” This exclusion does not apply to loss of “Business Income”;

    b. Error in machine programming or instructions to machine;

    c. Any period during which goods would not have been produced, or business “operations” or services would not have been maintained, for any reason other than physical damage to which this Insuring Agreement C applies;

    d. Any loss resulting from disappearance or damage to property in transit; or

    e. Any loss due to or resulting from a “computer security event.”

14. In addition, under Insuring Agreement L. Accounts Receivable:

    a. We will not pay for a loss caused by or resulting from any of the following:

        1) Delay, loss of use, loss of market or any other consequential loss.

        2) Dishonest or criminal act committed by:

            a) You, any of your partners, employees, directors, trustees, or authorized representatives;
            b) Anyone else with an interest in the property, or their employees or authorized representatives; or
            c) Anyone else to whom the property is entrusted for any purpose.

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This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to covered property that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But "theft" by employees is not covered.

3) Alteration, falsification, concealment or destruction of records of accounts receivable done to conceal the wrongful giving, taking or withholding of "money," "securities" or other property.

This exclusion applies only to the extent of the wrongful giving, taking or withholding.

4) Bookkeeping, accounting or billing errors or omissions.

5) Electrical or magnetic injury, disturbance or erasure of electronic recordings that is caused by or results from:

a) Programming errors or faulty machine instructions;
b) Faulty installation or maintenance of data processing equipment or component parts;
c) An "occurrence" that took place more than 100 feet from your premises; or
d) Interruption of electrical power supply, power surge, blackout or brownout if the cause of such "occurrence" took place more than 100 feet from your premises.

But we will pay for direct loss caused by lightning.

6) Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

7) Unauthorized instructions to transfer property to any person or to any place.

8) Any loss due to or resulting from a "computer security event."

9) Any loss due to or resulting from a "social engineering event."

b. We will not pay for loss that requires any audit of records or any inventory computation to prove its factual existence.

PROPERTY EXCLUDED

"Property of the Member" or property which the member is obligated to insure under any contractual agreement does not include:

1. Accounts, bills, currency, "money," deeds, food stamps or other evidence of debt, notes or "securities." Lottery tickets held for sale are not "securities."

2. Aircraft, (other than drones or unmanned aircraft, if listed on the "Member's" schedule of values, while on the ground and while in the air, subject to a maximum of $15,000 for any covered loss occurring while or as a result of being in the air.)

3. Watercraft over 50 feet in length.

4. Land values, land (including land on which property is located), water, growing crops, lawns, and standing timber.

5. Roads, sidewalks, walkways, parking lot surfaces, dams, reservoirs, bridges (other than pedestrian bridges) and underground property, except that pumps, lift stations and the accompanying machinery, and underground tanks are not excluded if listed on the "Member's" schedule of values.

6. Retaining walls not part of a building when loss or damage is caused by ice or water pressure.

7. Underground mines and property located below the surface of the ground.

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8. Jewelry, furs, precious metals or precious stones, unless they are held as part of a museum collection.

9. Animals, except for Law Enforcement Animals as provided for under Coverage K. Law Enforcement Animals.

10. Any material placed into or alongside a river or watercourse, including but not limited to concrete, boulders, rocks or rip rap.

11. "Electronic data" or "computer programs," except as provided for under Coverage E. Data Processing Media and System Equipment.

These exclusions do not apply to the personal property of others impounded by your law enforcement agency.

LIMITS OF COVERAGE

The Limits of Coverage shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

1. "Members"; or

2. Parties required to be covered by contractual agreement.

CONDITIONS

A. VALUATION: We will determine the value of covered property in the event of loss or damage as follows:

1. Buildings, structures and contents (other than "roof surfacing") at:

   a. Replacement cost with materials of like size, kind and quality, as long as the "Member" has commenced repairs, rebuilding or replacement within two years after the date of loss or damage.

   b. Actual cash value if the "Member" does not commence repairs, rebuilding or replacement within two years after the date of loss or damage.

   c. Historical replacement cost for structures designated by any national, state, or local historical society to be a historical structure and where such coverage has been selected by the "Member" as shown on the statement of values. Historical replacement cost means the cost to replace, repair or restore the building using the same materials, workmanship and architectural features and details that existed before the loss, provided they are available, subject to any increased cost of construction sub-limit. However, if any materials or workmanship needed to replace, repair or restore a building or structure are not reasonably available, this policy will pay the cost to use materials and/or workmanship that will permit the replacement, repair or restoration of the building or structure to a condition that most closely resembles the condition before the loss, subject to any increased cost of construction sublimit.

2. "Roof surfacing" at:

   a. Replacement cost with materials of like size, kind and quality, provided that (i) if the loss or damage is to asphalt shingles, the "Member" uses SBS (Styrene-Butadiene-Styrene) polymer-modified asphalt shingles or other CIRSA approved non-asphalt roofing material for the repair, rebuilding or replacement, and (ii) the "Member" has commenced repairs, rebuilding or replacement within two years after the date of loss or damage. The period for commencement of repairs, rebuilding or replacement shall be extended from two to four years from the date of loss if the "Member" is replacing asphalt shingles with metal roofing and the "Member" has given CIRSA notice of such intended upgrade within 180 days of the date of loss or damage.

   b. Actual cash value at the time of loss if the loss or damage is to asphalt shingles and the "Member" elects not to use SBS (Styrene-Butadiene-Styrene) polymer-modified asphalt shingles or other CIRSA approved non-asphalt roofing material for the repair, rebuilding or replacement, or the "Member" does not commence repairs, rebuilding or replacement within two years after the date of loss or damage.

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If CIRSA determines the Member's use of SBS polymer-modified asphalt shingles or other CIRSA approved non-asphalt roofing material is prohibited under federal or state mandatory roof surfacing standards that are applicable to the repair, rebuilding or replacement, then actual cash value shall not apply and CIRSA will determine the value of the roof surfacing at replacement cost with materials of like size, kind and quality, as long as the "Member" has commenced repairs, rebuilding or replacement within two years after the date of loss or damage.

c. Historical replacement cost for structures designated by any national, state, or local historical society to be a historical structure and where such coverage has been selected by the "Member" as shown on the statement of values. Historical replacement cost means the cost to replace, repair or restore the building using the same materials, workmanship and architectural features and details that existed before the loss, provided they are available, subject to any increased cost of construction sub-limit. However, if any materials or workmanship needed to replace, repair or restore a building or structure are not reasonably available, this policy will pay the cost to use materials and/or workmanship that will permit the replacement, repair or restoration of the building or structure to a condition that most closely resembles the condition before the loss, subject to any increased cost of construction sublimit.

3. Automobiles at actual cash value at the time of loss, or the cost to repair, whichever is less. However, firefighting trucks, ambulances and street sweepers will be valued at replacement cost as of the date of loss or damage, if such coverage was selected by the "Member" on its application.

4. "Mobile equipment" at replacement cost with equipment of like size, kind, and quality.

5. Stock you have sold but not delivered, at the selling price less discounts and expenses you otherwise would have had.

6. Property of others, at the amount for which you are liable, but not to exceed the replacement cost.

7. Tenant's improvements and betterments, at:

   a. Replacement cost with materials of like size, kind and quality, as long as you have commenced repairs, rebuilding, or replacement within two years after the date of loss or damage.

   b. Actual cash value if you do not commence repairs, rebuilding or replacement within two years after the date of loss or damage.

8. Valuable papers and records, including those which exist on electronic or magnetic media (other than prepackaged software programs), at the cost of:

   a. Blank materials for reproducing the records; and

   b. Labor to transcribe or copy the records when there is a duplicate.

9. Patterns and dies at:

   a. Replacement cost if replaced within two years of the date of loss.

   b. Actual cash value as of the date of loss if not replaced within two years of the date of loss.

10. Fine arts at the appraised value of the article on the date of loss (although the appraisal may take place after the loss, so long as adequate documentation exists, at the time of the loss, upon which an appraisal can be made).

11. Under Coverage D. Property in Transit:

    a. Actual invoice value, plus costs and charges (including your commission as selling agent) which have accrued and are legally due, for property shipped to you or for your account.

    b. Selling invoice value, including prepaid or advanced freight, for property which has been sold by you and shipped to or for the account of the purchaser.

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c. Actual cash value at the point of destination on the date of loss or damage, less any charges saved which would have become due and payable upon delivery at destination for property not under invoice.

12. Under Coverage E. Data Processing Media and System Equipment:

    a. Actual reproduction cost of data processing media if commencement of reproduction is within two years of the date of loss.

    b. Replacement cost of blank data processing materials if not replaced or reproduced within two years.

    c. Replacement cost at the date of loss or damage, but not more than the original purchase price for data processing systems and equipment; except that we may permit upgrade replacement cost if no replacement is available.

13. Other covered property at replacement cost with items of like size, kind, and quality.

14. Loss determination:

    a. The amount of “Business Income” loss will be determined based on:

        1) The net income of the business before the direct physical loss or damage occurred;

        2) The likely net income of the business if no loss or damage occurred;

        3) The operating expenses, including payroll expenses, necessary to resume “operations” with the same quality of service that existed just before the direct physical loss or damage; and

        4) Other relevant sources of information, including:

            a) Your financial records and accounting procedures;
            b) Bills, invoices and other vouchers; and
            c) Deeds, liens or contracts.

    b. The amount of “Extra Expense” will be determined based on:

        1) All expenses that exceed the normal operating expenses that would have been incurred by “operations” during the “period of restoration” if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:

            a) The salvage value that remains of any property bought for temporary use during the “period of restoration,” once “operations” are resumed; and
            b) Any “Extra Expense” that is paid for by other insurance, except for insurance that is written subject to the same coverage, terms, conditions and provisions as this policy, and

        2) All necessary expenses that reduce the “Business Income” loss that otherwise would have been incurred.

15. Resumption of Operations: We will reduce the amount of your:

    a. “Business Income” loss, other than “Extra Expense,” to the extent you can resume your “operations,” in whole or in part, by using damaged or undamaged property (including merchandise or stock) at the described premises or elsewhere.

    b. “Extra Expense” loss to the extent you can return “operations” to normal and discontinue such “Extra Expense.”

    c. If you do not resume “operations,” or do not resume “operations” as quickly as possible, we will pay based on the length of time it would have taken to resume “operations” as quickly as possible.

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16 Under Coverage L. Accounts Receivable:

a. If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss, the following method will be used:

1) Determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss occurs; and

2) Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss occurred or for any demonstrated variance from the average for that month.

b. The following will be deducted from the total amount of accounts receivable, however that amount is established:

1) The amount of the accounts for which there is no loss;

2) The amount of the accounts that you are able to re-establish or collect;

3) An amount to allow for probable bad debts that you are normally unable to collect; and

4) All unearned interest and service charges.

You will pay us the amount of all recoveries you receive for a loss paid by us. But any recoveries in excess of the amount we have paid belong to you.

B. APPRAISAL: If we cannot agree with you on the amount necessary to rebuild, repair or replace the damaged or destroyed property or the actual amount of reimbursement to be paid, each party shall name a competent and disinterested appraiser and the two so chosen will, before proceeding further, appoint a competent and disinterested umpire. If the two appraisers cannot agree upon an umpire, either party may request that selection be made by a judge of a court having jurisdiction. The appraisers together shall obtain reconstruction estimates, and calculate the amounts of reimbursement due, and failing to agree, will submit their differences to the umpire. The award, in writing, verified by any two shall determine the points in question. Both parties shall pay the cost of their own appraisers and shall bear equally the cost of the umpire.

C. EXPENSE TO REDUCE OR PREVENT LOSS: You will take all reasonable steps to protect covered property from further damage and keep a record of your expenses necessary to protect covered property, for consideration in the settlement of the loss. This will not increase the Limit of Coverage. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a “covered cause of loss,” nor shall we pay expenses exceeding the amount by which the loss is reduced.

D. JOINT LOSS CLAUSE: Where this policy and an Equipment Breakdown policy carried by you contain provisions with substantially the same requirements, procedures and conditions and the damage to the Covered Property was caused by a loss for which both we and the Equipment Breakdown insurer(s) admit to some liability for payment under respective policies, we and the Equipment Breakdown insurer(s) will make payments to the extent, and in the manner described below:

1. We will pay the entire amount of loss that we have agreed as being covered by this Coverage Part I and one-half (1/2) the amount of loss that is in disagreement.

2. The Equipment Breakdown insurer(s) will pay the entire amount of loss that they have agreed as being covered by the Equipment Breakdown insurance and one-half (1/2) the amount of loss that is in disagreement.

3. The amount in disagreement to be paid by us shall not exceed the amount payable under the equivalent Loss Adjustment Endorsement(s) of the Equipment Breakdown insurer(s).

4. The amount we will pay shall not exceed the amount we would have paid had no Equipment Breakdown insurance been in effect at the time of loss.

5. We and the Equipment Breakdown insurer(s) agree to submit our differences to arbitration.

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6. You agree to cooperate with any arbitration procedures. There will be three arbitrators: one will be appointed by us, and another will be appointed by the Equipment Breakdown insurer(s). The two arbitrators will select a third arbitrator. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. A decision agreed to by two of the three arbitrators will be binding on both parties. Judgment on any award can be entered in any court that has jurisdiction. The cost of arbitration will be borne equally by the parties involved.

E. PROTECTION OF RECORDS: Whenever you are not open for business, and except while you are actually using the records, you must safeguard all records.

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COVERAGE PART II

COVERAGE FOR CRIME

I. **COVERAGE A -** "Employee dishonesty" - We will pay you for "ultimate net loss" for loss excess of the "Member's" deductible for damage to "money," "securities," and "property other than money and securities" resulting directly from a dishonest act committed by an "employee" of the "Member" acting alone or in collusion with other persons except you or from the failure of an "employee" to perform faithfully his duties or account for all monies and property received by virtue of his position of employment.

A. **Exclusions**

We will not pay for:

1. Loss caused by any "employee" who is individually bonded; except that we will pay you for that portion of any such loss which is in excess of the amount of the bond.

2. Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon an inventory computation; or a profit and loss computation.

3. Loss caused by any "employee" of yours, or predecessor in interest of yours, for whom similar prior coverage has been cancelled and not reinstated since the last such cancellation.

B. **Conditions**

This coverage is cancelled as to any "employee":

1. Immediately upon discovery by you or any official or "employee" authorized to manage, govern, or control your employees, of any dishonest act committed by that "employee" whether before or after becoming employed by you.

2. On the date specified in a notice mailed to you. That date will be at least 30 days after the date of mailing. The mailing of notice to you at the last mailing address known to us will be sufficient proof of notice. Delivery of notice is the same as mailing.

II. **COVERAGE B -** Loss Inside the Premises - We will pay you for that amount of "ultimate net loss" for:

A. Loss of your "money" or "securities" from "theft," disappearance, "robbery" or destruction within the "premises" or a "banking premises."

B. Loss of, and loss from damage to, a locked safe, vault, cash register, cash box, or cash drawer located in the "premises" resulting directly from an actual or attempted "theft" of or unlawful entry into those containers.

C. Loss from damage to any of the "premises" or its exterior resulting directly from an actual or attempted "theft" of "money" or "securities" if you are the owner of the "premises" or are liable for damage to it.

D. **Exclusions**

We will not pay for:

1. Loss resulting from any dishonest or criminal act committed by any of your employees, directors, trustees, or authorized representatives, while performing services for you or otherwise, and whether acting alone or in collusion with other persons.

2. Loss resulting from the giving or surrendering of property in any exchange or purchase.

3. Loss from damage to the "premises" resulting from fire, however caused.

4. Loss resulting from any accounting or mathematical errors or omissions.

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5. Loss of “money” contained in any money-operated device unless the amount of “money” deposited in it is recorded by a continuous recording instrument in the device.

6. Loss from damage to the “premises” or its exterior or to containers of covered property caused by vandalism or malicious mischief.

7. Loss resulting from you, or anyone acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

8. Loss of property after it has been transferred or surrendered to a person or place outside the “premises” or “banking premises” on the basis of unauthorized instructions; or as a result of a threat to do bodily harm to any person or damage to any property.

III. **COVERAGE C -** Loss Outside the Premises - We will pay you for that amount of “ultimate net loss” for loss of your “money” and “securities” from “theft,” disappearance, “robbery” or destruction outside the “premises” in the care and custody of the “messenger,” “custodian,” or any armored vehicle company.

A. **Exclusions**

We will not pay for:

1. Loss resulting from any dishonest or criminal act committed by any of your employees, directors, trustees, or authorized representatives, while performing services for you or otherwise, and whether acting alone or in collusion with other persons.

2. Loss resulting from the giving or surrendering of property in any exchange or purchase.

3. Loss from damage to the “premises” resulting from fire, however caused.

4. Loss resulting from any accounting or mathematical errors or omissions.

5. Loss of “money” contained in any money-operated device unless the amount of “money” deposited in it is recorded by a continuous recording instrument in the device.

6. Loss from damage to the “premises” or its exterior or to containers of covered property by vandalism or malicious mischief.

7. Loss resulting from you, or anyone acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

8. Loss of property after it has been transferred or surrendered to a person or place outside the “premises” or “banking premises” on the basis of unauthorized instructions; or as a result of a threat to do bodily harm to any person or damage to any property. This exclusion does not apply to loss of “money” and “securities” while outside the “premises” or “banking premises” in the care and custody of a “messenger” if you had no knowledge of any threat at the time of conveyance began; or had knowledge of the threat at the time the conveyance began, but the loss was not related to the threat.

IV. **COVERAGE D -** Money Orders and Counterfeit Paper Currency - We will pay you for that amount of “ultimate net loss” for:

A. Loss due to nonpayment upon presentation of any money order issued by any post office or express company which you accept in good faith in exchange for merchandise, “money,” or services.

B. Loss due to your good faith acceptance of counterfeit United States currency, during the regular course of business.

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C. **Exclusions**

We will not pay for loss resulting from any dishonest or criminal act committed by any of your employees, directors, trustees, or authorized representatives, while performing services for you or otherwise, and whether acting alone or in collusion with other persons.

V. **COVERAGE E -** Forgery or Alteration - We will pay for that amount of "ultimate net loss" for a loss resulting from forgery or alteration of, on, or in any checks, drafts, promissory notes, or similar written promises, orders or directions to pay a certain sum in "money" that are made or drawn upon you, made or drawn by one acting as your agent, or that are reported to have been so made or drawn.

A. **Exclusions**

We will not pay for loss resulting from any dishonest or criminal act committed by any of your employees, directors, trustees, or authorized representatives while performing services for you or otherwise, and whether acting alone or in collusion with other persons.

B. **Conditions**

1. We will treat mechanically reproduced facsimile signatures the same as handwritten signatures.

2. If you are sued for refusing to pay for any loss on the basis it was due to a covered forgery or alteration, and you have our written consent to defend against the suit, we will indemnify you for any reasonable legal expenses that you incur and pay in that defense. This does not increase the limits of liability stated on the Declarations page for Coverage E, Forgery or Alteration.

VI. **COVERAGE F** – Computer Fraud – We will pay for the theft of property following and directly related to the use of any computer to fraudulently cause a transfer of that property from inside the premises or banking premises to a person (other than a messenger) outside those premises.

A. **Exclusions**

We will not pay for:

1. Loss resulting from any dishonest or criminal act committed by any of your employees, directors, trustees, or authorized representatives while performing services for you or otherwise, and whether acting alone or in collusion with other persons.

2. Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon an inventory computation or a profit and loss computation.

3. Loss, theft or transfer of "electronic data."

VII. **COVERAGE G** – Social Engineering Fraud – We will pay for that amount of "ultimate net loss" for loss in excess of the "Member's" deductible resulting from "social engineering fraud." In the event the "social engineering fraud" results in a loss of cryptocurrency, the amount of loss shall be based on the value of the cryptocurrency on the date it was first stolen.

A. Exclusions

We will not pay for:

1. Loss resulting from any dishonest or criminal act committed by any of your "employees," directors, trustees, or authorized representatives while performing services for you or otherwise, and whether acting alone or in collusion with other persons.

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2. Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon an inventory computation or a profit and loss computation.

3. Loss, “theft” or transfer of property other than “money.”

4. Loss, “theft” or transfer of “electronic data.”

VIII. **LIMITS OF COVERAGE**

A. The Limits of coverage shown in the Declarations and the rules below fix the most we will pay regardless of the number of “Members” or “occurrences.” The most we will pay for loss or damage from any one “occurrence” is the Limit of Coverage shown for that Coverage in the Declarations. We are only liable for amounts in excess of the “Member” deductible and we have no liability to pay you unless and until the “Member” deductible has been exhausted by the actual payment of losses to which this policy applies.

B. Loss Covered Under More Than One Coverage

If two or more coverages of Coverage Part II apply to the same loss, we will indemnify you for the lesser of:

1. The actual amount of loss; or

2. The sum of the Limits of Coverage applicable to those coverages.

IX. **CONDITIONS**

A. **Knowledge**

1. If any partner or officer of a “Member” has knowledge of any information relevant to this Coverage Part, that knowledge is considered knowledge to the “Member.”

B. **Loss Sustained During Prior Insurance**

1. If you, or any predecessor in interest, sustained loss during the period of any prior insurance that you or the predecessor in interest could have recovered under the insurance except that the time within which to discover loss had expired, we will pay for it under this Coverage Part, provided:

   a. This coverage became effective at the time of cancellation or termination of the prior insurance; and

   b. The loss would have been covered by this policy had it been in effect when the acts or events causing the loss were committed or occurred.

2. The coverage under this condition is part of, not in addition to, the Limits of Coverage applying to this Coverage Part and is limited to the lesser of the amount recoverable under:

   a. This coverage as of its effective date; or

   b. The prior insurance had it remained in effect.

3. Subject to the loss sustained during prior insurance condition, we will pay only for loss that you sustain through acts committed or events occurring during the period of this policy.

C. **Non-Cumulation of Limit of Coverage**

Regardless of the number of years this coverage remains in force or the number of premiums paid, no Limit of Coverage cumulates from year-to-year or period-to-period.

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D. **Ownership of Property; Interests Covered**

The property covered under this Coverage Part is limited to property:

1. That you own or hold; or

2. For which you are legally liable.

However, this coverage is for your benefit only. It provides no rights or benefits to any other person or organization.

E. **Discovery Period for Loss**

We will pay only for covered losses discovered no later than one year from the end of the policy period.

F. **Recoveries**

Recoveries do not include any recovery:

1. From insurance, suretyship, reinsurance, security, or indemnity taken for our benefit; or

2. Of original "securities" after duplicates of them have been issued.

G. **Valuation - Settlement**

1. Subject to the applicable Limit of Coverage provision, we will pay you for:

   a. Loss of "money" but only up to and including its face value. We may, at our option, pay for loss of "money" issued by any country other than the United States of America:

      1) At face value in the "money" issued by that country; or

      2) In the United States of America dollar equivalent determined by the rate of exchange on the day the loss was discovered.

   b. Loss of "securities" but only up to and including their value at the close of business on the day the loss was discovered. We may, at our option:

      1) Pay the value of such "securities" or replace them in kind, in which case you must assign to us all your rights, title and interest in and to those "securities"; or

      2) Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities." However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:

         i. Value of the "securities" at the close of business on the day the loss was discovered; or

         ii. Limit of Coverage.

   c. Loss or, loss from damage to "property other than money and securities," or loss from damage to the "premises" not more than the:

      1) Actual cash value of the property on the day the loss was discovered;

      2) Cost of repairing the property or "premises"; or

      3) Cost of replacing the property with property of like, kind and quality.

      We may, at our option, pay the actual cash value of the property or repair or replace it.

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If we cannot agree with you upon the actual cash value or the cost of repair or replacement, the value or cost will be determined by arbitration. There will be three arbitrators: one will be appointed by us, and another will be appointed by you. The two arbitrators will select a third arbitrator. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. A decision agreed to by two of the three parties will be binding on both parties. Judgment on any award can be entered in any court that has jurisdiction. The cost of arbitration will be borne equally by the parties involved.

2. We may, at our option, pay for loss of, or loss from damage to, property other than "money";

   a. In the "money" of the country in which the loss occurred; or

   b. In the United States of America dollar equivalent of the "money" of the country in which the loss occurred determined by the rate of exchange on the day the loss was discovered.

3. Any property that we pay for or replace becomes our property.

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Policy Number: PR 01-2024
Policy Period: 01/01/2024 – 01/01/2025

Endorsement #1 Effective January 1, 2024

This Endorsement Changes the Policy. Please Read it Carefully.

EXCLUSION-ELECTRONIC PROPERTY AND VIRUSES

This endorsement modifies insurance provided under the following:

ALL COVERAGE PARTS

A. It is agreed the following definitions apply to this exclusion:

"Electronic Data" means information, facts or "Computer Programs" stored, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy discs, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment.

"Computer Programs" means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

"Virus" means a harmful code or similar instructions introduced into or enacted on a computer system (including electronic data) or a network to which it is connected, designed to damage or destroy any part of the system or disrupt normal operations.

B. It is agreed the following exclusion applies:

Damage to Electronic Data

Damage to "Electronic Data" including any cost to replace or restore such "Electronic Data" that is caused by a "Virus," is not covered.

Damage to "Electronic Data" caused by the willful or malicious alteration, manipulation or destruction of such "Electronic Data" by any person or entity, is not covered.

However, this exclusion does not apply to damage to "Electronic Data" arising from the following specified causes of loss, if these causes of loss are not otherwise excluded: fire, lightning, explosion, windstorm or hail, smoke, aircraft or vehicles, riot or civil commotion, vandalism, leakage from fire extinguishing equipment, sinkhole collapse, volcanic action, falling objects, weight of ice, snow or sleet, or water damage.

Policy Number: PR 01-2024
Policy Period: 01/01/2024 – 01/01/2025

Endorsement #2 Effective January 1, 2024

This Endorsement Changes the Policy. Please Read it Carefully.

EXCLUSION - PROPERTY CYBER AND DATA

This endorsement modifies insurance provided under the following:

COVERAGE PART I

1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:

   1.1 Cyber Loss, unless subject to the provisions of paragraph 2;

   1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data, unless subject to the provisions of paragraph 3;

   regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2. Subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement thereto, this Policy covers physical loss or physical damage to property insured under this Policy caused by any ensuing fire or explosion which directly results from a Cyber Incident, unless that Cyber Incident is caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act.

3. Subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement thereto, should Data Processing Media owned or operated by the Member suffer physical loss or physical damage insured by this Policy, then this Policy will cover the cost to repair or replace the Data Processing Media itself plus the costs of copying the Data from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling the Data. If such media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank Data Processing Media. However, this Policy excludes any amount pertaining to the

value of such Data, to the Member or any other party, even if such Data cannot be recreated, gathered or assembled.

4. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

5. This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss, Data or Data Processing Media, replaces that wording.

Definitions

6. Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

7. Cyber Act means an unauthorized, malicious or criminal act or series of related unauthorized, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

8. Cyber Incident means:

    8.1 Any error or omission or series of errors or omissions involving access to, processing of, use of or operation of any Computer System; or

    8.2 Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

9. Computer System means:

    9.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Member or any other party.

10. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

11. Data Processing Media means any property insured by this Policy on which Data can be stored but not the Data itself.

Policy Number: PR 01-2024
Policy Period: 01/01/2024– 01/01/2025

Endorsement #3: List of Participating Members Effective January 1, 2024

1. Town of Aguilar
2. Town of Akron
3. City of Alamosa
4. Town of Antonito
5. Arkansas River Power Authority
6. City of Aspen
7. Aspen/Pitkin County Housing Authority
8. Town of Avon
9. Town of Basalt
10. Town of Bayfield
11. Town of Bennett
12. Town of Berthoud
13. Town of Bethune
14. City of Black Hawk
15. Town of Blanca
16. Town of Blue River
17. Town of Boone
18. Town of Bow Mar
19. Town of Breckenridge
20. City of Brighton
21. Town of Brookside
22. City/County of Broomfield
23. City of Brush!
24. Town of Buena Vista
25. City of Burlington
26. Town of Calhan
27. Town of Campo
28. City of Cañon City
29. Town of Carbondale
30. City of Castle Pines
31. Town of Castle Rock
32. Town of Cedaredge
33. City of Centennial
34. Town of Center
35. City of Central City
36. Chaffee Housing Authority
37. City of Cherry Hills Village
38. Town of Cheyenne Wells
39. Church Ditch Water Authority
40. CIRSA
41. Town of Coal Creek
42. Town of Cokedale
43. Town of Collbran
44. Colorado Information Sharing Consortium
45. Colorado Rangers Law Enforcement Shared Reserve
46. City of Commerce City
47. City of Cortez
48. City of Craig
49. Town of Crawford
50. City of Creede, a Town
51. Town of Crested Butte
52. Town of Crestone
53. City of Cripple Creek
54. Town of Crowley
55. City of Dacono
56. Town of De Beque
57. Town of Deer Trail
58. City of Delta
59. Town of Dillon
60. Town of Dinosaur
61. Town of Dolores
62. City of Durango
63. Town of Eagle
64. Town of Eaton
65. Eaton Housing Authority
66. Town of Eckley
67. City of Edgewater
68. Town of Elizabeth
69. Town of Empire
70. City of Englewood
71. Town of Erie
72. Town of Estes Park
73. Estes Park Housing Authority
74. City of Evans
75. Town of Fairplay
76. City of Federal Heights
77. Town of Firestone
78. FlatIron Improvement District
79. Town of Fleming
80. City of Florence

81. Foothills Animal Shelter
82. City of Fort Lupton
83. City of Fort Morgan
84. City of Fountain
85. Town of Fowler
86. Town of Foxfield
87. Town of Fraser
88. Town of Frederick
89. Town of Frisco
90. City of Fruita
91. Town of Garden City
92. Garfield Clean Energy Collaborative
93. Garfield County Emergency Communications Authority
94. Town of Genoa
95. Town of Georgetown
96. Town of Gilcrest
97. City of Glendale
98. City of Glenwood Springs
99. City of Golden
100. Town of Granada
101. Town of Granby
102. City of Grand Junction
103. Town of Grand Lake
104. Great Western Trail Authority
105. Town of Green Mountain Falls
106. City of Greenwood Village
107. Town of Grover
108. City of Gunnison
109. Gunnison/Hinsdale Combined Emergency Telephone Service Authority
110. Gunnison Valley Transportation Authority
111. Town of Gypsum
112. Town of Hartman
113. Town of Haswell
114. Town of Haxtun
115. Town of Hayden
116. Town of Hillrose
117. Historic Arkansas Riverwalk of Pueblo Authority
118. Town of Holly
119. City of Holyoke
120. Holyoke Housing Authority
121. Town of Hooper
122. Town of Hot Sulphur Springs
123. Town of Hotchkiss
124. Housing Authority of the City of Brighton
125. Housing Authority of the City of Pueblo
126. Town of Hudson
127. Hudson Housing Authority – Prairie View Apartments
128. Town of Hugo
129. City of Idaho Springs
130. Town of Ignacio
131. Town of Iliff
132. Town of Jamestown
133. Jefferson Parkway Public Highway Authority
134. Town of Johnstown
135. Town of Julesburg
136. Town of Keenesburg
137. Town of Kersey
138. Town of Kim
139. Town of Kiowa
140. Town of Kit Carson
141. Town of Kremmling
142. Town of La Jara
143. City of La Junta
144. Town of La Veta
145. City of Lafayette
146. Town of Lake City
147. Town of Lakeside
148. City of Lamar
149. Lamar Housing Authority
150. Larimer Emergency Telephone Authority
151. Town of Larkspur
152. City of Las Animas
153. Las Animas County E911 Authority
154. Town of LaSalle
155. City of Leadville
156. Town of Limon
157. City of Littleton
158. Town of Lochbuie
159. Town of Log Lane Village
160. City of Lone Tree
161. City of Loveland

162. Town of Lyons
163. Town of Mancos
164. City of Manitou Springs
165. Town of Marble
166. Town of Mead
167. Town of Meeker
168. Town of Merino
169. Town of Milliken
170. Town of Minturn
171. Town of Moffat
172. Moffat County Local Marketing District
173. City of Monte Vista
174. Town of Montezuma
175. City of Montrose
176. Town of Monument
177. Town of Morrison
178. Mountain Express Transportation System
179. Town of Mountain View
180. Town of Mountain Village
181. Town of Mt. Crested Butte
182. Mustang Water Authority
183. Town of Naturita
184. Town of Nederland
185. Town of New Castle
186. North Front Range MPO
187. North Metro Task Force
188. North Park Fire Rescue Authority
189. City of Northglenn
190. Northwest Colorado Council of Governments
191. Northwest Parkway Public Highway Authority
192. Town of Norwood
193. Town of Nucla
194. Town of Nunn
195. Town of Oak Creek
196. Town of Olathe
197. Old Dillon Reservoir Water Authority
198. Town of Olney Springs
199. Town of Ophir
200. Town of Orchard City
201. Town of Ordway
202. Town of Otis
203. City of Ouray
204. Town of Pagosa Springs
205. Town of Palisade
206. Town of Palmer Lake
207. Town of Paoli
208. Town of Paonia
209. Town of Parachute
210. Town of Peetz
211. Town of Pitkin
212. Town of Platteville
213. Town of Poncha Springs
214. City of Pueblo
215. Pueblo Department of Public Health and Environment
216. Pueblo Regional Building Department
217. Pueblo Urban Renewal Authority
218. Town of Ramah
219. Town of Rangely
220. Town of Raymer
221. Town of Red Cliff
222. Regional Housing Alliance of La Plata County
223. Town of Rico
224. Town of Ridgway
225. City of Rifle
226. Roaring Fork Transportation Authority
227. Town of Rockvale
228. City of Rocky Ford
229. Town of Romeo
230. Town of Rye
231. Town of Saguache
232. City of Salida
233. Town of San Luis
234. San Miguel Authority for Regional Transportation
235. Town of Sanford
236. Town of Sawpit
237. Town of Sedgwick
238. Town of Severance
239. City of Sheridan
240. Town of Silt
241. Town of Silver Cliff

242. Town of Silver Plume
243. Town of Silverthorne
244. Town of Silverton
245. Town of Simla
246. Town of Snowmass Village
247. Town of South Fork
248. South Routt Library District
249. Southwest Colorado Council of Governments
250. Town of Springfield
251. City of Starkville
252. Town of Steamboat Springs
253. City of Sterling
254. Town of Stratton
255. Town of Sugar City
256. Summit County Telecommunications Consortium
257. Town of Swink
258. Town of Telluride
259. City of Thornton
260. Town of Timnath
261. City of Trinidad
262. Town of Vail
263. City of Victor
264. Town of Vilas
265. Town of Vona
266. Town of Walden
267. City of Walsenburg
268. Town of Walsh
269. Town of Ward
270. Town of Wellington
271. Town of Westcliffe
272. Western Colorado Regional Dispatch Center
273. City of Westminster
274. City of Wheat Ridge
275. Town of Wiggins
276. Town of Williamsburg
277. Town of Windsor
278. Windsor Housing Authority
279. Town of Winter Park
280. Woman Creek Reservoir Authority
281. City of Woodland Park
282. City of Wray
283. Town of Yampa
284. Yampa Valley Housing Authority
285. City of Yuma

Policy Number: PR 01-2024

Policy Period: 01/01/24 – 01/01/25

Endorsement #4: Addition of a Member
Effective: 1/11/2024

It is agreed that the Fraser River Valley Housing Partnership is added to the list of Participating Members.

Policy Number: PR 01-2024

Policy Period: 01/01/24 – 01/01/25

Endorsement #5: Addition of a Member
Effective: 2/10/2024

It is agreed that the Town of Keystone is added to the list of Participating Members.

Policy Number: PR 01-2024

Policy Period: 01/01/24 – 01/01/25

Endorsement #6: Addition of a Member
Effective: 4/11/2024

It is agreed that the Pikes Peak Rural Transportation Authority is added to the list of Participating Members.