

Table 1

Policy Type	Carrier Wendy Most State Farm - 1854 Main, Durango, CO. 970 259 2550	Policy Number	Description	Expiration Date	Semi or Annual Payment	Annual Cost	Payment Options	Covers	Limits
Condominium & Homeowners Directors & Officers Liability	State Farm	PS0000006741000	Board Member Liability	February 15, 2026	Annual	\$2,024.00	Must send paper check to: State Farm Specialty Products 75 Remittance Drive Suite 1596. Chicago, IL 60675-1596	Errors and Omissions on Board Decisions	\$2,000,00.00
Master Association Policy	State Farm	96-EF-R612-5	GENERAL LIABILITY AND BUILDINGS OTHER THAN RANCH HOUSE	February 15, 2026	Annual	\$3812.00	Electronic check through our bookkeeper	All buildings except Ranchhouse - Equipment and tools housed in buildings Deductible is \$2,500	\$147,100 for Buildings - \$215,500 for Equipment and tools in buildings. General Liability-\$1,000,000 per Occurrence - \$2,000,000 Aggregate Personal Injury \$1,000,000
Homeowners	State Farm	96-EF-R652-9	Ranch house homeowners coverage (Rental Dwelling)	February 15, 2026	Annual	\$1539.00	Electronic check through our bookkeeper	Ranchhouse. Deductible is 1% of coverage	\$632,200 at \$400/sq' replacement cost. Contents - \$95,580. Liability - \$1,000,000
Liability	State Farm	96-EF-R653-1	Commercial Umbrella	February 15, 2026	Annual	\$326.00	Electronic check through our bookkeeper	Master Association/Directors, Homeowners, All Auto. Does not cover uninsured motorist	\$1,000,000.00
Inland Marine	State Farm	96-EF-R664-4	Equipment coverage for Volvo Backhoe, Caterpillar Grader, Kubota RTV, Skagg Mower, Curtain Burner, Vermeer Chipper, Snow Plow for Dodge, Sander for Dodge, Kubota M6060D Tractor, Bucket and forks, Virnig Grapple, Landpride Mower,	February 15, 2026	Annual	\$4717.00	Electronic check through our bookkeeper	Volvo Backhoe, Caterpillar Grader, Kubota RTV, Skagg Mower, Curtain Burner, Vermeer Chipper, Snow Plow for Dodge, Sander for Dodge, Kubota M6060D Tractor, Bucket and forks, Virnig Grapple, Landpride Mower,	\$365,000 cumulative Deductible - \$2,500
Workmans Comp	Pinnacol Assurance	1410702	Employee Injury Coverage	Renewed, billed and paid Monthly	Monthly Premium is \$463	\$5,556.00	Electronic check through our bookkeeper. Paulette manages this policy, but it is paid monthly by Treasurer through bookkeeper		
VEHICLES									
DODGE Ram 3500 Pickup 2012 VIN 3C63DRML4CG311707 Plate SRO720	State Farm	5075299B1506	Comprehensive	February 15, 2026	Semi Annual \$911.02	\$1822.04	Electronic check through our bookkeeper	REPLACEMENT - MARKET VALUE LIABILITY Emergency roadside service - towing, battery charge. Deductible is \$1,000.00	\$1 million bodily injury, liability and property damage. \$1 million uninsured motorist. \$5,000 Medical for occupants per person Deductable \$1,000
GMC Pickup 2006. VIN 1GTHK29U46E181856 Plate 406URO	State Farm	5075298B1506	Comprehensive	February 15, 2026	Semi Annual \$815.20	\$1630.40	Electronic check through our bookkeeper	REPLACEMENT - MARKET VALUE LIABILITY Emergency roadside service - towing, battery charge. Deductible is \$1,000.00	\$1 million bodily injury, liability and property damage. \$1 million uninsured motorist. \$5,000 Medical for occupants per person Deductable \$1,000
Dump Trailer	State Farm	5091261B1506	Comprehensive	February 15, 2026	Semi Annual \$87.27	\$174.54	Electronic check through our bookkeeper	REPLACEMENT - MARKET VALUE LIABILITY COMES FROM TOW VEHICLE	
INTERNATIONAL DUMP TRUCK VIN 4ZZFT13114P012546 PLATE 307SOQ	State Farm	5091261B1506	Basic replacement and liability	February 15, 2026	Semi Annual \$515.16	\$1030.32	Electronic check through our bookkeeper	LIABILITY ONLY NO REPLACEMENT COVERAGE DUE TO LOW VALUE VEHICLE VALUE VS PREMIUM COST FOR REPLACEMENT	\$1 million bodily injury, liability and property damage. \$1 million uninsured motorist. \$5,000 Medical for occupants per person No replacement option, Liability only
Employee's Non Owned Vehicle Liability	State Farm		Liability in accidents using employee/director vehicles off the Ranch on Ranch business	April 21, 2026	Annual Premium. \$97.44	\$97.44	Electronic check through our bookkeeper	Liability coverage only for employee/director owned vehicles	
TOTAL ANNUAL INSURANCE COST						\$22,728.74			