THE VINEYARDS AT VISTA SAN JUAN HOMEOWNERS ASSOCIATION I · MONTROSE, COLORADO

Association Insurance Summary

Policy year April 19, 2026 to April 19, 2027 · Published under C.R.S. § 38-33.3-209.4(2)(f)

What this is. Colorado requires the Association to publish a list of its insurance policies showing the company, the limits, the deductibles, any additional named insureds and the expiration date. That is what follows. The full policy and declarations are available to any owner on request.

What this is not. This summary does not describe coverage an owner needs for their own home and belongings. The Association's policy does not insure your residence, its contents, or your personal liability. Every owner should carry their own homeowner policy and should give a copy of this summary to their agent.

THE POLICY

Insurer	United States Liability Insurance Company (USLI)
Named insured	The Vineyards at Vista San Juan Homeowners Association I
Policy period	April 19, 2026 to April 19, 2027
Producer	The Dieter Agency, LLC, through American Family Brokerage, Inc.
Additional named insureds	None designated

COVERAGES AND LIMITS

Coverage	Limit	Deductible
General liability — each occurrence	$1,000,000	$0
General liability — general aggregate	$2,000,000	—
Personal and advertising injury (any one person or organization)	$1,000,000	$0
Damage to premises rented to the Association	$100,000	$0
Medical expense (any one person)	$5,000	$0
Products and completed operations aggregate	Included	—
Directors and officers / employment practices — each claim	$1,000,000	$1,000 retention
Directors and officers / employment practices — aggregate	$1,000,000	$1,000 retention
Property — shed and gazebo, 1682 Sonoma Court	$20,000	$1,000
Property — wind and hail	(within the $20,000 above)	$2,500

The directors and officers coverage is written on a claims-made basis: it responds to claims first made during the policy period. Defense costs are applied against the retention. Property coverage is written at replacement cost with 80% coinsurance.

WHAT THE PROPERTY COVERAGE DOES AND DOES NOT INSURE

The Association owns very little insurable structure. Under the Declaration each Unit is a building site conveyed in fee simple — owners hold title to their own residences and the land beneath them, so the Association does not insure them. The Association's property coverage applies to the shed and gazebo only.

Owners should not read this summary as covering their home. If your residence is damaged, the claim is against your own policy, not the Association's.

FIDELITY COVERAGE

The policy in force for 2026–27 does not include fidelity or crime coverage. C.R.S. § 38-33.3-313(10) requires an association of thirty or more units to carry it where owners or employees handle association funds. The Board identified the gap in August 2026, wrote to the Association's broker on August 24, 2026 requesting a quote, and intends to bind coverage as soon as terms are received. This summary will be reissued when it is in place.

QUESTIONS

A copy of the complete policy, including all declarations and endorsements, is available to any owner on request. Write to the Association at thevineyardshoa1@gmail.com or P.O. Box 966, Montrose, CO 81402.

This summary is provided for the disclosure required by C.R.S. § 38-33.3-209.4(2)(f). It is a summary only. Where it differs from the policy, the policy controls. Prepared August 24, 2026.