UNITED FIRE & CASUALTY COMPANY

PO Box 73909, Cedar Rapids, IA 52407

POLICY NUMBER: 20104684

ARROW INS MANAGEMENT

80443

ACCOUNT NUMBER: 3000059273 (4) OTHER LIABILITY

DIRECT BILL -

ISSUE DATE 08-29-2011 DM REPLACEMENT OF 0104 20104684 DECLARATIONS RENEWAL EXTENSION

1. NAMED RIVERSIDE PLACE OWNERS ASSOCIATION INC AGENCY & CODE 021501

INSURED

AND C/O NORMAN STOLLER PO BOX 5000

2. MAILING PO BOX 316

ADDRESS FRISCO CO 80443-0316 FRISCO CO

3. POLICY 12:01 A.M. Standard time FROM: 10-01-2011 TO: 10-01-2012 PERIOD:

And for successive policy periods as stated below.

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period, subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire, after appropriate notices are mailed to you. An insufficient funds check is not considered payment.

CLAIMS MADE POLICY. THIS POLICY IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. PLEASE REVIEW THE POLICY CAREFULLY.

4. LIMITS OF LIABILITY:

Each Claim See coverage form(s) below Aggregate See coverage form(s) below

5. DEDUCTIBLE AMOUNT: See coverage form(s) below

DIRECTORS AND OFFICERS \$ 750

LIMITS OF LIABILITY

Each Claim \$ 1,000,000 Aggregate \$ 1,000,000

DEDUCTIBLE \$ 1,000

Number of Units: 22

RETROACTIVE EXCLUSION CLAUSE: IT IS AGREED THIS POLICY WILL NOT PAY ON BEHALF OF THE INSURED ANY SUMS FOR WHICH THE INSURED SHALL BECOME LEGALLY OBLIGATED TO PAY IN CONNECTION WITH ANY CLAIM OR SUIT BY REASON OF ANY NEGLIGENT ACT, ERROR OR OMISSION COMMITTED OR ALLEGED TO HAVE BEEN COMMITTED PRIOR TO 06-08-2010.

Certified Acts of Terrorism Coverage Included at No Charge

Forms

SEE UW7002

AMEND REASON:

PREMIUM FOR THIS COVERAGE PART \$ 750 MP

Endorsement Adjustment Premium

\$

This Declarations Page together with any forms specified hereon, supersedes and replaces any preceding declarations page bearing the same policy number for this policy period.

X

(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

0104 10-01-2011

POLICY NUMBER: 20104684

FORMS SUPPLEMENTAL DECLARATIONS

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Other Forms	
Applicable to the state o *E07001(01-00) E & O E07056(02-03) DIRECT E07059(04-05) FUNGI E07062(02-03) EXCL-W E07094(04-05) EXCL-E E07098(04-05) AMENDA *UW7002(04-96) FORMS	f Colorado DECLARATIONS ORS & OFFICERS LIAB POLICY OR BACTERIA EXCL AR CERTIFIED ACTS OF TERRORISM & OTHER ACTS LECTRONIC DATA FOR DIRECTORS & OFFICERS TORY POLLUTION END-DIRECTORS & OFFICERS SUPPLEMENTAL DECLARATIONS