Policy Summary

Landlord Dwelling Policy

Named Insured and Mailing Address

JAMES FISHER
NATASHA FISHER
16476 E PRENTICE PL
CENTENNIAL, CO 80015-4134

Your Agency's Name and Address

MOUNTAINSTORM INS AGENCY
1745 SHEA CENTER DR STE 400
HIGHLANDS RANCH, CO 80129

Residence Premises

1602 11TH AVE
GREELEY, CO 80631-5716

Mortgagee Name and Address

1. FIRSTBANK, ISAOA
   P.O. BOX 151515
   LAKEWOOD, CO 80215
   LOAN NUMBER: 9341719

Additional Insured Name and Address

1. DYE INVEST LLC
   16476 E PRENTICE PL
   CENTENNIAL, CO 80015

Policy Information

Your Policy Number	607228058 653 1	**For Policy Service**	1.720.344.3536
Your Account Number	607228058	**For Claim Service**	1.800.252.4633

Your Insurer TRAVELERS PERSONAL INSURANCE COMPANY
a subsidiary or affiliate of The Travelers Indemnity Company
One Tower Square, Hartford, CT 06183

The policy period is from August 11, 2024 at 12:01 A.M. STANDARD TIME to August 11, 2025 at 12:01 A.M. STANDARD TIME at the residence premises.

Total Premium for this Policy: **$3,727.00**
This is not a bill. The mortgagee will be billed separately for this policy.

Other Adjustments

Natural Disaster Mitigation Enterprise Fee (included in your premium) $2.00

Discounts

The following discounts reduced your premium:

Loss Free	Good Payer	Fire Protective Device

Savings Reflected in Your Total Premium: **$1,019.00**

TRAVELERS

Coverages and Limits of Liability

Property Coverage Section	Limit
Coverage A – Dwelling	$604,000
Coverage B – Other Structures	$60,400
Coverage C – Household Furnishings	$26,636
Coverage D – Loss of Use	$103,767

Liability Coverage Section	Limit
Coverage E – Premises Liability (each occurrence)	$500,000
Coverage F – Medical Payments to Others (each person)	$5,000

Deductibles

Peril Deductible	Deductible
Property Coverage Deductible (All Other Perils)	$1,000
Windstorm or Hail Deductible	$2,500

In case of loss under the Property Coverage Section, only that part of the loss over the applicable deductible will be paid (up to the coverage limit that applies).

Additional Coverages

The limit shown for each of the Additional Coverages is the total limit for each loss in that category.

Property – Additional Coverages		Limit
Debris Removal (Additional % of damaged covered property limit)		5%
Trees, Shrubs and Other Plants (5% of Coverage A - Dwelling Limit)	Per Tree $500 Per Loss	$30,200
Fire Department Service Charge		$500
Loss Assessment		$1,000
Ordinance or Law (10% of Coverage A - Dwelling Limit)		$60,400
Limited Fungi or Other Microbes Remediation		$5,000

The applicable policy deductible applies unless otherwise noted.

Liability – Additional Coverages	Limit
Loss Assessment	$1,000

Please review your policy for other Personal Property Special Limits of Liability and Additional Coverages that may apply.

Optional Coverages

Optional Coverages	Endorsement	Limit	Premium
Special Coverage	HQ-003 CW (05-18)		Included*
Personal Injury Coverage	HQ-082 CW (02-19)		$16.00
Water Back Up and Sump Discharge or Overflow Coverage	HQ-208 CW (08-20)	$5,000	Included*
Windstorm or Hail Deductible	HQ-313 CW (05-17)		Included*

TRAVELERS

Named Insured	JAMES FISHER NATASHA FISHER	Policy Number	607228058 653 1
Policy Period	August 11, 2024 to August 11, 2025	Issued On Date	April 8, 2025

Optional Coverages (continued)

Optional Coverages	Endorsement	Limit	Premium
Additional Replacement Cost Protection Coverage 25% of Coverage A - Dwelling Limit	HQ-420 CO (11-23)	$151,000	Included*
Wildfire Defense Services	HQ-710 CW (05-21)		Included*
Functional Replacement Cost Loss Settlement	HQ-825 CO (11-23)		Included*
Household Furnishings Replacement Cost Loss Settlement Landlord	HQ-859 CW (11-18)		Included*

Note: *The additional cost or premium reduction for any optional coverage or package shown as "Included" is contained in the Total Policy Premium Amount.*

Required Forms and Endorsements Included in Your Policy: Form: 653

Policy Quick Reference	HQ-T88 CW (05-17)
Agreement, Definitions & Policy Conditions	HQ-D88 CW (05-17)
Property Coverage Section	HQ-P53 CW (11-18)
Liability Coverage Section	HQ-L88 CW (08-20)
Signature Page	HQ-S99 CW (05-17)
Special Provisions - Colorado	HQ-300 CO (11-23)
Additional Benefits	HQ-860 CW (08-18)

The Declarations along with the Optional Coverages, Optional Packages and Required Forms and Endorsements listed above form your Landlord Dwelling Insurance Policy. Please keep these documents for reference.

Information About Your Property

There are many factors that determine the premium on your policy, some of which are displayed below. If you would like a policy review, please contact your agent or Travelers Representative.

Year Built: 1915
# of Families: 2 Family
# of Stories: 2
# of Bathrooms: 04
# of Employees:
Garage - Number of Cars: 00

Garage Type: None
Square Footage: 2892
Construction Type: Frame
Siding Type: Masonry Veneer
Foundation Type: Basement
Finished Basement: Yes

Pool: No
Age of Roof: 4
Roof Square Footage: 2361
Tree Overhang: 11%-15%
Roof Material Type: Architectural Shingle

We may also use aerial imagery to determine some of the home characteristics that impact your premium. The Aerial Image date used for your policy is 07/27/2023. If there have been changes to your property, please contact your agent or Travelers representative.

Online Policy Summary as of April 8, 2025