

Make Check Or Money Order Payable To Company Shown Below



FARMERS

INVOICE

TRUCK INSURANCE EXCHANGE

° SNAKE RIVER VILLAGE ASSOC INC
% KEY TO THE ROCKIES
PO BOX 8456
KEYSTONE CO 80435-7999

DECEMBER 29, 2004

Date
07-07-384

Agent's Number
04594-81-92

Policy Number

Loan Number

Renewal Statement - The Company will renew your policy for an additional 12 months term only if payment of the premium indicated is made on or before the renewal date of this notice.

This Invoice Reflects:

Effective Date: 03/01/05

[ ] New Business [ ] Reinstatement [ ] Change Of Coverage [ ] Added Coverage

\$ Previous Balance Owng
\$ Premium
\$ Membership, Policy, Reinstatement, Reissue or Service Fees
\$ Pro Rata Premium Due
\$ 10,908.00 Premium For Renewing Entire Present Coverage From 03/01/05 To 03/01/06
\$
\$
\$
\$
\$ 10,908.00 Total Charges
\$
\$ Payments
\$ Other Credits
\$ Total Credits
\$ - NONE - BALANCE DUE UPON RECEIPT
\$ Optional Amount
\$ Refund

IMPORTANT - D-O N-O-T P-A-Y T-H-I-S N-O-T-I-C-E
PREMIUM WILL BE BILLED MONTHLY BY PREMATIC SERVICE CORP. PSC# K088513

Please Write Your Policy Number On Check Or Money Order.
KEEP THIS ORIGINAL FOR YOUR RECORDS

**THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT OF 2002.**

**DISCLOSURE OF PREMIUM AND ESTIMATED PREMIUM FOR CERTIFIED ACTS OF TERRORISM COVERAGE (PURSUANT TO TERRORISM RISK INSURANCE ACT OF 2002)**

**SCHEDULE**

<b>Terrorism Premium (Certified Acts) \$</b>	<b>108.00</b>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

**A. Disclosure Of Premium**

In accordance with the federal Terrorism Risk Insurance Act of 2002, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under that Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement.

**B. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

Currently, the United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

**TRUCK INSURANCE EXCHANGE**

**MEMBERS OF THE FARMERS INSURANCE GROUP OF COMPANIES  
HOME OFFICE: 4680 WILSHIRE BLVD., LOS ANGELES, CALIFORNIA 90010**

**COMMON POLICY DECLARATIONS**

**CONDOMINIUM - PRIMARY**

1.	<b>SNAKE RIVER VILLAGE ASSOC INC</b>	<b>K088513</b>	
Named	• % KEY TO THE ROCKIES		
Insured	• PO BOX 8456	EasyPay Acct. No.	Prod. Count
Mailing	•	<b>07-07-384</b>	<b>04594-81-92</b>
Address	• <b>KEYSTONE CO 80435-7999</b>	Agent No.	Policy Number

The named insured is an individual unless otherwise stated:

Partnership  Corporation  Joint Venture  Organization (Any other)

Type of Business CONDOMINIUM

2. Policy Period from 03/01/05 (not prior to time applied for) to 03/01/06 12:01 a.m. Standard Time

If this policy replaces other coverage that ends at noon standard time of the same day this policy begins, this policy will not take effect until the other coverage ends. **This policy will continue for successive policy periods as follows:** 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.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS LISTED BELOW AND FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO CHANGE.

	Premium After Applicable Discount and Modification
CONDOMINIUMS OWNERS POLICY	\$9,488.00
DIRECTORS AND OFFICERS LIABILITY COVERAGE PART	\$1,420.00
CERTIFIED ACTS OF TERRORISM - SEE E2011	INCLUDED
TOTAL	SEE INVOICE ATTACHED

Forms applicable to all Coverage Parts:

**E0022-ED1 E2011-ED1**

Countersigned \_\_\_\_\_ By \_\_\_\_\_  
(Date) (Authorized Representative)

Agent: **GARY LONGBALLA LUTCF**  
Agent Phone: **970-453-7190**



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TRUCK INSURANCE EXCHANGE

- SNAKE RIVER VILLAGE ASSOC INC
- % KEY TO THE ROCKIES
- PO BOX 8456
- 
- KEYSTONE CO 80435-7999
- 

DECEMBER 22, 2003

Date

07-07-384

Agent's Number

04594-81-92

Policy Number

Loan Number

Renewal Statement - The Company will renew your policy for an additional 12 months term only if payment of the premium indicated is made on or before the renewal date of this notice.

This Invoice Reflects:

Effective Date: 03/01/04

- New Business
- Reinstatement
- Change Of Coverage
- Added Coverage

\$ Previous Balance Owing

\$ Premium

\$ Membership, Policy, Reinstatement, Reissue or Service Fees

\$ Pro Rata Premium Due

\$ 11,050.00 Premium For Renewing Entire Present Coverage From 03/01/04 To 03/01/05

\$ 11,050.00 Total Charges

\$

\$ Payments

\$ Other Credits

\$ Total Credits

\$ - NONE - **BALANCE DUE UPON RECEIPT**

\$ Optional Amount

\$ Refund

IMPORTANT - D-O N-O-T P-A-Y T-H-I-S N-O-T-I-C-E  
PREMIUM WILL BE BILLED MONTHLY BY PREMATIC SERVICE CORP. PSC# K088513

Please Write Your Policy Number On Check Or Money Order.  
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# Notice to Policyholders Regarding Changes In Your Policy



FARMERS

Dear Valued Customer:

Your present policy is being withdrawn on the effective date of the new policy. Your new policy replaces your present policy and is effective on the date shown on the DECLARATION page, subject to payment of premium indicated on the invoice. **Please read your new policy carefully as there are changes and potential reductions in coverages with which you will want to be familiar.** The significant changes are briefly summarized below.

This summary of significant changes between your current policy and your new policy is provided for informational purposes only and does not amend, alter or change any of the terms or conditions of your new policy. If you believe there are any differences between this summary and your new policy, the wording of your new policy shall prevail.

Changes and Potential reductions to property coverages:

- **Water Damage:** Water Damage under the specified causes of loss section has been removed in its entirety. The Water Damage peril now only applies to sudden and accidental losses of, or damage to, covered property, which occurs over a period of 14 days or fewer due to the breaking apart or cracking of an on-premises system or on-premises appliance.
- Under Section 5 d. a definition of Collapse has been added. Collapse requires an abrupt falling down or caving in of the building or part of the building. A building or any part of a building that is in danger of falling down or caving in is not considered to be in a state of Collapse.
- Under section G. 5. Employee Dishonesty, employee has been amended to exclude any property management company.

Potential reductions of liability coverages.

- **Known injury or damage:** Insuring agreement A.1.b. (1)(c), has been amended to not cover bodily injury or property damage that is known by an Insured, as defined in this section, prior to the policy period.
- Under Personal and Advertising injury, Q (9) Internet liability has been restricted. The definition of advertisement now includes notices that are published via the Internet and other forms of electronic communications.
- Back up of Sewer and Drain E0119 (if attached to your policy) has been amended and will now pay for damage caused by a back up from a sewer or drains located off premises.

**This is only a summary of policy changes and should not be used or relied upon as a substitute for your review of the actual coverage endorsement enclosed with this Notice.** Your Farmers agent will be available to answer any questions you may have.

Sincerely,

**TRUCK INSURANCE EXCHANGE**

Policy Number: 04594-81-92

Effective Date: 03/01/04

Policy Forms and Endorsements attached at inception:

56-5166	25-2110	25-2614	E3024-ED3	E3314-ED3
E3422-ED3	E0127-ED1	E3015-ED2	E3333-ED2	E0125-ED1
E6097-ED2	E4009-ED3	E0130-ED1	E0131-ED1	S0741-ED2
S0743-ED2	S0744-ED2	E0119-ED2	E3336-ED2	E3418-ED2
E9122-ED2				

Countersigned \_\_\_\_\_ (Date) By \_\_\_\_\_ (Authorized Representative)