





## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>Alliant Insurance Services, Inc.</b>		NAMED INSURED <b>Morningside Homeowners Association, Inc. c/o RealManage/Hammersmith 23 Inverness Way E Ste 200 Englewood, CO 80112</b>	
POLICY NUMBER <b>SEE PAGE 1</b>			
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>	EFFECTIVE DATE: <b>SEE PAGE 1</b>	

## ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

## Remarks

Fidelity/Crime, General Liability, and Directors & Officers Liability policies include coverage for Property Manager:  
RealManage/Hammersmith  
23 Inverness Way E Ste 200  
Englewood, CO 80112

Fidelity/Crime policy includes coverage for Board Members and Volunteers

## Commercial Property:

Certain Underwriters at Lloyd's, London, Fortegra Specialty Insurance Company, Gotham Insurance Company, Indian Harbor Insurance Company, Lancashire Insurance Company (UK) Ltd, Palms Specialty Insurance Company, Inc., QBE Specialty Insurance Company, Summit Specialty Insurance Company, Trisura Specialty Insurance Company, Convex Insurance UK Limited, Obsidian Specialty Insurance Company, Point Excess and Surplus Insurance Company, Scottsdale Insurance Company, Sierra Specialty Insurance Company

Policy Number: LYD0001541-01, FCCP1002366-01, PR2026CCP03892, CCI0001569-01, LAN0001691-01, NPFPEPAB03704-0326, QCC0001692-01, SESP0060002875-01, TCC0001691-01, CVX241374-00, PAC- PR00001449-00, SEN0004975-00, BXS0007349, FCF2600008500

Policy Effective Dates: 03/31/2026-03/31/2027

Deductible per Occurrence All Other Perils: \$50,000

Water Damage Deductible per Occurrence: \$100,000

Wind/Hail Deductible per Occurrence: 5%

Policy Limit: \$138,481,453

100% Replacement Cost applies up to the limit of insurance shown for each building

10 Buildings + Clubhouse

434 Units

Agreed Amount/Coinsurance Waived

Special Form

Ordinance or Law Coverage Included

Inflation Guard is not included. Limits are reviewed annually by Board of Directors to ensure coverage compliant with governing documents for the project.

Waiver of Subrogation in favor of unit owners

No other projects/complexes included on policies listed on certificate

Severability of liability (Separation of Insureds) is included

Mortgagee listed as Certificate Holder is recognized as mortgagee

## Equipment Breakdown

Travelers Property Casualty Company of America

Policy Number: BME1C7906339

Policy Effective Dates: 03/31/2026-03/31/2027

Policy Limit: \$138,481,453

Deductible: \$25,000

## Cyber Liability

Spinnaker Insurance Company

Policy Number: QCB100AYIWEIPT

Policy Effective Dates: 03/31/2026-03/31/2027

Policy Limit: \$1,000,000

Deductible: \$2,500



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**Active Assailant**  
**Hadron Specialty Insurance Company**  
Policy Number: H0212MP00010100  
Policy Effective Dates: 03/31/2026-03/31/2027  
Policy Limit: \$1,000,000

**Inland Marine**  
**The Ohio Casualty Insurance Company**  
Policy Number: BMO(27)70373535  
Policy Effective Dates: 03/31/2026-03/31/2027  
Policy Limit: \$26,000  
Deductible: \$1,000

## \*\*\*\*\*PLEASE READ\*\*\*\*\*

**INSURANCE FOR BUILDINGS AND COMMON AREAS FOLLOWS THE REQUIREMENTS IN THE DECLARATION OF COVENANTS CONDITIONS AND RESTRICTIONS (GOVERNING DOCUMENTS) IN PLACE AT THE TIME OF LOSS. GOVERNING DOCUMENTS CAN ONLY BE PROVIDED BY THE UNIT OWNER OR PROPERTY MANAGEMENT COMPANY. EACH UNIT OWNER AND/OR THEIR TENANT MAY BE REQUIRED TO CARRY AN OWNER'S POLICY OR TENANT'S POLICY AND SHOULD CONSULT THEIR OWN INSURANCE PROVIDER TO CONFIRM COVERAGES NEEDED.**

## Covered Property (Denver, CO 80224):

Bldg.	Street Address	Limit	Number of Units
1	3450 S Poplar St #101-410	\$12,248,326.08	39
2	3460 S Poplar St #101-410	\$12,416,208.80	40
3	3465 S Poplar St #101-610	\$18,011,079.20	60
4	3470 S Poplar St #101-410	\$12,347,508.80	40
5	6930 E Girard Ave #101-410	\$12,004,008.80	40
6	6940 E Girard Ave #101-410	\$11,965,943.36	38
7	6960 E Girard Ave #101-610	\$18,197,755.20	60
8	6980 E Girard Ave #101-410	\$12,616,812.80	40
9	7020 E Girard Ave #101-410	\$12,011,743.36	38
10	7040 E Girard Ave #101-410	\$12,231,151.08	39
11	Clubhouse - 7100 E Hamilton Pl	\$1,236,970.00	
	Outdoor Property	\$93,600.00	