PINNACOL
ASSURANCE

RECEIVED
MAR 30 2012
BY:

Policy Number	4139725
Invoice Date	03/26/2012
Invoice Number	16137725

Nelson Farm Homeowners Association
C/O Colorado Assn Services
702 W Drake Rd Bldg B-1
Fort Collins, CO 80526

BILLING SUMMARY

Previous Balance	$0.00
Current Activity see back for details	$288.00
Total Due By 04/15/2012	**$288.00**

DATE _____
MGR INT _____
CODE # _____
AMT _____
CODE # _____
AMT _____

Thank you for being a Pinnacol Assurance customer since 2010.

CONTACT INFORMATION

Your agent is:
Omnivest Ins Group, Inc. dba Peliton Ins
303-771-1800

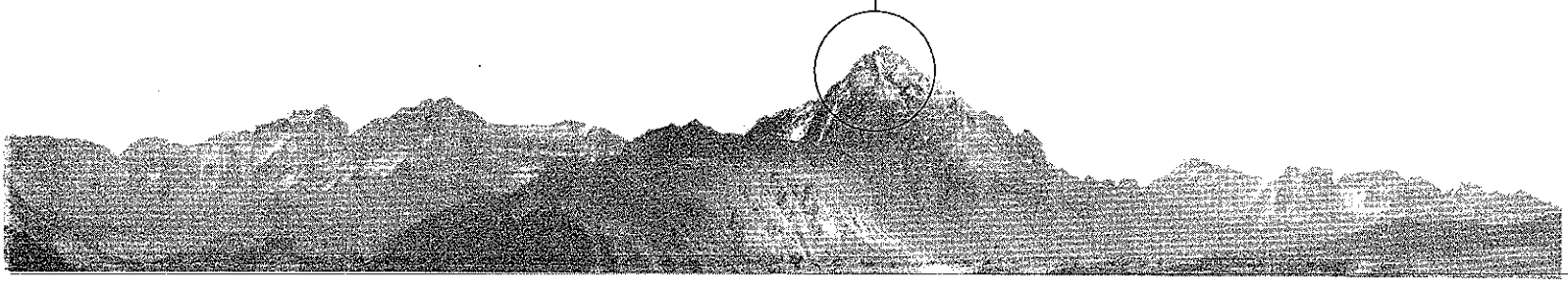
Visitwww.pinnacol.com

To call Pinnacol directly:
800-873-7242

PINNACOL ASSURANCE NEWS

Selecting the right designated medical provider just got easier. The Clinic Performance Initiative (CPI) provides performance ratings for SelectNet primary care clinics.

To view performance ratings, visit Pinnacol.com and select the Clinic Performance Initiative link in the Employer section.



PINNACOL
ASSURANCE

Policy Number	4139725
Invoice Number	16137725
Total Due By 04/15/2012	**$288.00**

Pinnacol Assurance
Dept 500
Denver, CO 80281-0500

Go paperless. Access your invoice online 24/7 from the Quick Links section on Pinnacol.com.

413972500008 161377254 201203262 000000 0000002880001

ZAUCCIF013 4/10

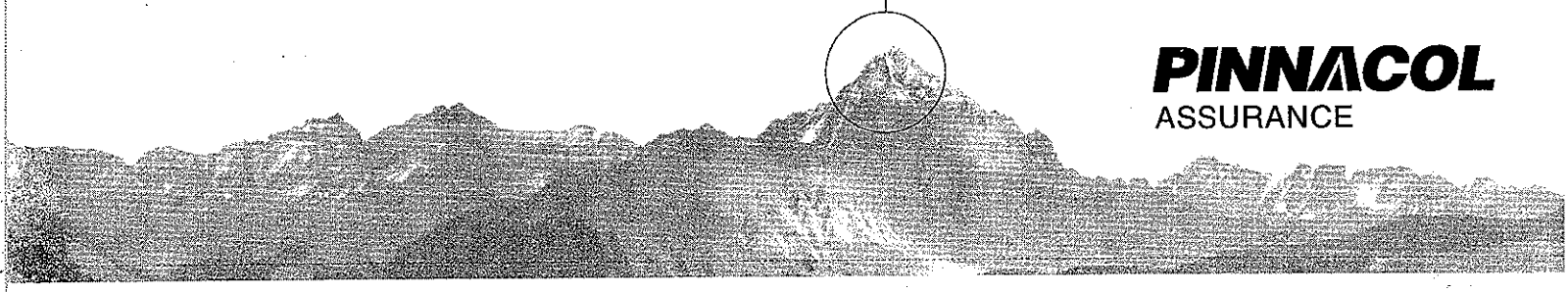
POLICY INFORMATION

Renewal
Your renewal policy premium for Colorado 05/01/2012 to 05/01/2013 is estimated at $288. Premiums are subject to change.

Colorado Billing Schedule
This is your 1st of 1 installment(s).

BILLING SUMMARY DETAILS

Previous Balance	$0.00
Current Activity	
Renewal Installment	$283.00
Current Activity Total	$288.00
Total Due By 04/15/2012	**$288.00**



PINNACOL
ASSURANCE

Moved? Please indicate the type of change when providing the new information below.

☐ Physical Address ☐ Mailing Address ☐ Both

Address _____

City _____ State _____ Zip _____

Business Phone _____ Ext. _____

Email _____

Coverage Information for 4139725

ESTIMATED PREMIUM

Location: Nelson Farm Homeowners Association
3201 Norwood Ct
Fort Collins, CO 80525

Period: 05/01/2012 - 05/01/2013

Class	RT	Description	Emp	Payroll	Rate	Prem Charge
901505	CL	BUILDING OR PRO	1.00	$300	3.514800	$11
Total for Nelson Farm Homeowners Association				$300		**$11**

Description	Period	Adjustment	Amount
Ratable Manual Premium	05/01/2012 - 05/01/2013		$11
Designated Provider Discount	05/01/2012 - 05/01/2013	.975	$0
Minimum Premium	05/01/2012 - 05/01/2013		$112
Annual Policy Fee	05/01/2012 - 05/01/2013		$165
Terrorism Insurance Coverage	05/01/2012 - 05/01/2013		$0
Catastrophe Insurance Coverage	05/01/2012 - 05/01/2013		$0
Net Estimated Annual Premium	05/01/2012 - 05/01/2013		$288

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7501 E Lowry Blvd Denver, CO 80230-7006

PINNACOL
ASSURANCE

7501 E Lowry Blvd
Denver, CO 80230-7006
303-361-4000 / 800-873-7242
www.pinnacol.com

NCCI #: WC050403
Policy #: 4139725

Nelson Farm Homeowners Association
C/O Colorado Assn Services
702 W Drake Rd Bldg B-1
Fort Collins, CO 80526

Omnivest Ins Group, Inc. dba Pelito
4600 S Ulster St.
Suite 1400
Denver, CO 80237
(303) 771-1800

ENDORSEMENT: Premium Credit Addendum

Current Schedule of Credits for Policy Period 05/01/2012 - 05/01/2013

2.5%	The premium differential for a designated provider has been applied to the policy premium from 05/01/2012 thru 05/01/2013.
	Currently your policy is not receiving a credit for Cost Containment Certification. Please contact Pinnacol Assurance for information on becoming Cost Containment Certified and obtaining this credit.

Premium Credits for Qualifying Risk Management Programs that have received Cost Containment Certification from the State of Colorado.

If you qualify for experience and/or schedule rating and you have implemented a certified workers' compensation risk management program or service, and your business has received the Cost Containment Certification from the State of Colorado, we must allow a 5% premium credit on your next renewal if your loss experience has improved since your last renewal date. The schedule below will indicate if you qualify for this credit.

If you do not qualify for experience and/or schedule rating on your workers' compensation insurance and you have implemented a certified workers compensation risk management program or service, and your business has received the Cost Containment Certification from the State of Colorado, we must offer premium credits on your next renewal as follows:

Premium Credit	Credit Criteria
10%	If you have been loss free for at least the last year immediately preceding the effective date of the premium credit.
8%	If you have had one medical loss exceeding $250 in the last year immediately preceding the effective date of the premium credit.
6%	If you have had two medical losses, each exceeding $250, within the last year immediately preceding the effective date of the premium credit.
4%	If you have had three medical losses, each exceeding $250, within the last year immediately preceding the effective date of the premium credit.
2%	If you have had three medical losses, each exceeding $250, and one claim for loss of time in the last year immediately preceding the effective date of the premium credit.
0%	If you have had more than three medical losses and one claim for loss of time in the last year immediately preceding the effective date of the premium credit.

Pursuant to Colorado Insurance Regulation 5-1-11 (III)(F) all workers' compensation insurers must allow a credit of 2.5% on all policies when you have selected a designated medical provider.

If you have selected a designated medical provider, we must allow a credit of 2.5%. If you are eligible for schedule rating, the 2.5% credit must be included in the total schedule credit or debit, subject to the 25% maximum limitation.

If you are not eligible for experience or schedule rating, the 2.5% credit will be applied, in addition to the premium credit applicable. The combined premium credit and the 2.5% credit for selection of a designated medical provider shall not exceed 12.5%.

Right to Appeal Classifications / Experience Modification:
If Pinnacol Assurance determines that the employees at your business are misclassified, Pinnacol Assurance can correct the classification and charge and collect additional premium not included in the initial premium.

If you have any questions regarding the employee classification / experience modification assigned to calculate your workers' compensation insurance premium, you must direct your questions to Pinnacol Assurance or to your authorized Pinnacol Assurance agent within thirty (30) days after the anniversary date of the policy, or thirty (30) days after the date of receipt by you of notice of a change in a classification. Pinnacol Assurance or the authorized Pinnacol Assurance agent must explain to you why a particular employee classification / experience modification was used, and must explain sufficiently to eliminate any possible confusions within thirty (30) days after receipt of your request for information.

If you continue to disagree with a classification applied to your policy, Section 8-55-102, C.R.S. gives you the right to appeal Pinnacol Assurance's final decision by filing written notice with the Worker's Compensation Classification Appeals Board within 30 days after you have exhausted all appeal review procedures provided by Pinnacol Assurance. Your written request for appeal should be sent to the Worker's Compensation Appeals Board, c/o NCCI - Attn: Tim Hughes, 10920 W. Glennon Dr., Lakewood, CO, 80226. Written instructions for your appearance before the Colorado Workers' Compensation Appeals Board will be furnished by the Secretary of the Board. The Board will render a decision as to whether a misclassification has occurred.

Availability of Medical Case Management Services:
When the injury or disease cited in a claim filed against your policy shows high potential for the development of medical costs, a Pinnacol Assurance team nurse is assigned to contact the injured worker. The purpose of this contact is to facilitate proper treatment, injured worker recovery, coordination of multiple provider costs, and the medical necessity and claim-relatedness of medical services.

When the injury or disease cited in a claim shows low potential for the development of above-average medical costs, a Pinnacol Assurance Medical Claims Assistant reviews medical costs for adherence to standard cost schedules and relatedness to the claim. If review indicates non-standard costs or unrelated costs, the Assistant refers the costs to a Team Nurse for further medical cost management.

If you believe that a claim filed against your policy may develop significant medical costs, or an injured employee has questions or concerns about claim-related medical procedures, you can contact a team nurse through the assigned claim representative.

Deductible Plans:
Deductible plans are available that allows policyholders to pay a portion of the claim cost on a per claim basis in exchange for a premium discount. The deductible levels currently available are: $500, $1,000, $1,500, $2,000, $2,500, or $5,000. By law, all claims must be filed with and initially paid by Pinnacol Assurance. Policies endorsed with the deductible program are then billed for reimbursement of total medical and lost wage costs until the claim is closed or the deductible is met, whichever comes first. Deductible options can only be added within 30 days of your policy renewal or effective date. The deductible plan selected will apply to the full policy period and can only be changed or removed prior to the next renewal date of your policy. To determine if a deductible plan is right for you, please contact Pinnacol Assurance.

Right to Notice of Change In Rate By Classification:
If you desire information whenever there is a change in your workers' compensation insurance rate by classification, you must request such information from Pinnacol Assurance. This request for information must be in writing.

Policyholder Disclosure Notice of Terrorism and Catastrophe Insurance Coverage:
Coverage for acts of terrorism is included in your policy. Under your existing coverage, any losses resulting from certified acts of terrorism would be partially reimbursed by the United States government. The United States government would pay 85% of our insured losses that exceed our insurer deductible. Premium for terrorism is calculated on the basis of total payroll. The total Colorado payroll is divided by $100 and multiplied by the approved terrorism rate, $0.01 per $100 of payroll. The calculation is expressed as (Colorado payroll / $100 X Approved Terrorism Rate = Premium). This premium is not subject to any other modification including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

Additionally, all workers' compensation carriers are required to charge premium to cover large losses. Premium for Catastrophe (other than Certified Acts of Terrorism) is calculated on the basis of total payroll. The total Colorado payroll is divided by $100 and multiplied by the approved Catastrophe (other than Certified Acts of Terrorism) rate, $0.01 per $100 of payroll. The calculation is expressed as (Colorado payroll/ $100 X Catastrophe (other than Certified Acts of Terrorism) Value = Premium). This premium is not subject to any other modifications including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

Effective Date: March 26, 2012
Pinnacol Assurance has issued this endorsement March 26, 2012.

My Dung Cao
Underwriter

PINNACOL
ASSURANCE

7501 E Lowry Blvd
Denver, CO 80230-7006
303-361-4000 / 800-873-7242
www.pinnacol.com

NCCI #: WC000421C
Policy #: 4139725

Nelson Farm Homeowners Association
C/O Colorado Assn Services
702 W Drake Rd Bldg B-1
Fort Collins, CO 80526

Omnivest Ins Group, Inc. dba Pelito
4600 S Ulster St.
Suite 1400
Denver, CO 80237
(303) 771-1800

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY

CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM ENDORSEMENT

This endorsement is notification that your insurance carrier is charging premium to cover the losses that may occur in the event of a Catastrophe (other than Certified Acts of Terrorism) as that term is defined below.

Your policy provides coverage for workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism).

This premium charge does not provide funding for Certified Acts of Terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 A) attached to this policy.

For purposes of this endorsement, the following definitions apply:

Catastrophe (other than Certified Acts of Terrorism): Any single event, resulting from an Earthquake, Noncertified Act of Terrorism, or Catastrophic Industrial Accident, which results in aggregate workers' compensation losses in excess of $50 million.

Earthquake: The shaking and vibration at the surface of the earth resulting from underground movement along a fault plane or from volcanic activity.

Noncertified Act of Terrorism: An event that is not certified as an Act of Terrorism by the Secretary of Treasury pursuant to the Terrorism Risk Insurance Act of 2002 (as amended) but that meets all the following criteria:

a. It is an act that is violent or dangerous to human life, property, or infrastructure.

b. The acts results in damage within the United States, or outside of the United States in the case of the premises of the United States missions or air carriers or vessels as those terms are defined in the Terrorism Risk Insurance Act of 2002 (as amended); and

c. It is an act that has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Catastrophic Industrial Accident: A chemical release, large explosion, or small blast that is localized in nature and affects workers in a small perimeter the size of a building.

The premium charge for the coverage your policy provides for workers' compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism) is shown in Item 4 of the Information Page or in the Schedule below.

SCHEDULE

State	Rate	Premium
CO	0.01	$0

Thank you for your business.

Pinnacol Assurance

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RECEIVED
MAR 30 2012
BY:

7501 E Lowry Blvd
Denver, CO 80230-7006
303-361-4000 / 800-873-7242
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NCCI #: WC000422A
Policy #: 4139725

Nelson Farm Homeowners Association
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702 W Drake Rd Bldg B-1
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4600 S Ulster St.
Suite 1400
Denver, CO 80237
(303) 771-1800

ENDORSEMENT: Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement WC 00 04 22A

This endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2007. It serves to notify you of certain limitations under the Act, and that your insurance carrier is charging premium for losses that may occur in the event of an Act of Terrorism.

Your policy provides coverage for workers' compensation losses caused by Acts of Terrorism, including workers' compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state law, rules, or regulations.

The definitions provided in this endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.

Act means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments thereto resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2007.

"Act of Terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States as meeting all of the following requirements:

a. The act is an act of terrorism.

b. The act is violent or dangerous to human life, property or infrastructure.

c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.

d. The act has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

"Insured Loss" means any loss resulting from an act of terrorism (and, except for Pennsylvania, including an act of war, in the case of workers' compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.

"Insurer Deductible" means, for the period beginning on January 1, 2008, and ending on December 31, 2014, an amount equal to 20% of our direct earned premiums, over the calendar year immediately preceding the applicable Program Year.

"Program Year" refers to each calendar year between January 1, 2008 and December 31, 2014 as applicable.

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7501 E Lowry Blvd Denver, CO 80230-7006

Limitation of Liability

The act limits our liability to you under this policy. If aggregate Insured Losses exceed $100,000,000,000 in a Program Year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds $100,000,000,000; and for aggregate Insured Losses up to $100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of Treasury.

Policy Disclosure Notice

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry insured losses exceed $100,000,000 in a Program Year, the United States Government would pay 85% of our Insured Losses that exceed our Insurer Deductible.
2. Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed $100,000,000,000.
3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 4 of the Information Page or in the Schedule below.

SCHEDULE

State	Rate	Premium
CO	$0.01	$0

Effective Date: March 26, 2012
Pinnacol Assurance has issued this endorsement March 26, 2012.

Underwriter

GENERAL RENEWAL INFORMATION

Installment Billing Information

Thank you for choosing Pinnacol Assurance for your workers' compensation coverage. Please review your enclosed renewal bill carefully and report any necessary changes to your underwriter. Effective the same date as your renewal, Pinnacol Assurance will be instituting some company-wide changes that may impact your premium and fees.

Privacy Information

Your right to privacy

Pinnacol Assurance appreciates your business. We also appreciate your right to privacy. This notice explains in more detail our commitment to keeping your records private and describes how we collect, use and disclose information.

Our policy on privacy

We obtain information from you and from other sources and use that information to process and maintain policies and claims, but we do not give that information to anybody else for any other reason, except as required by law. We do not share customer information with outside companies for the purpose of selling their products and services to you.

Information we collect from you

In order to properly calculate the premium we need to cover your business, we obtain information from you about the nature and operations of your business. This includes payroll and ownership information, federal and state tax identification numbers and information about any prior workers' compensation coverage on your business. If an employee is injured on the job we will collect information about that employee to properly process their claim.

Information we collect from other sources

We may collect information from other sources, such as credit reporting services and government agencies, to verify your payroll and the extent and nature of your business.

Information we use and disclose

We will use the information we obtain from you and other sources to service and maintain your policy. We will share that information with businesses that perform services for us or function on our behalf. Those businesses are also required to protect your privacy rights. They are not allowed to disclose information about our policyholders, except as needed to perform the services required by us. We will also disclose policyholder information to comply with legal requirements.

Confidentiality

We protect the confidentiality of customer information by restricting access to customer information by our employees on a need-to-know basis.

Security

We use several mechanisms to protect our systems and data from unauthorized access. Our systems are password-protected, and we require employees to regularly change their passwords. We use special devices to restrict access to our systems from the Internet, and we monitor and log all Internet activity. Our systems do not employ the use of Internet cookies to track user activity. We restrict physical access to our data center. All of these mechanisms are regularly reviewed and tested by independent auditors.

Integrity

We protect the reliability and availability of customer data by copying all of our data to magnetic tapes on a nightly basis. These tapes are stored off-site. In addition, we use special software that records all changes made to our databases. These mechanisms are tested regularly.

If you have any questions about our policies on privacy, please contact us at 800-873-7242 or 303-361-4000.

Thank you again for your business.

GLOSSARY OF TERMS

Annual Policy Fee: This dollar amount is charged annually on every Pinnacol Assurance policy for fixed administrative costs for writing and renewing a policy.

Class: These are class codes which apply to your policy. The object of the classification procedure is to assign one basic classification which best describes the business of the employer within a state. It is the business which is classified, not the individual employments, occupations or operations within a business. Under special circumstances separate classifications may apply.

Cost Containment Discount: Employers that are experience rated may be eligible for a 5% Cost Containment Discount and non-experience rated employers may be eligible for a discount of 2-10% if they implement the six-step safety plan and become certified by the State Cost Containment Certification Board.

Deductible Adjustment: This applies to adjustments to the optional deductible plan when selected by the employer. A deductible is the dollar amount you agree to reimburse Pinnacol Assurance for each claim that occurs during the policy period.

Designated Provider Discount: A 2.5% premium discount will be awarded to employers who have implemented a designated medical provider program as outlined in Colorado Insurance Commissioner's Regulation 5-1-11. This discount applies to all policies, except for those who pay the minimum premium amount only.

Experience Modification Adjustments: If you qualify for experience modification, your past loss experience is compared to the average or "expected" experience for businesses in your class. This comparison is converted to a loss of experience factor, which we apply to your premium. If your losses are less than average, your premium will be reduced. If your losses are more than average, your premium will be increased.

Increased Limits: This is the additional premium we charge to increase the limit for Employer's Liability above the standard coverage provided: Bodily Injury by Accident: $100,000--each employee; Bodily Injury by Disease: $500,000--policy limit.

Manual Premium: Payroll/100 times the rate for the business classification.

Minimum Premium: Annual premium will never be less than minimum premium, regardless of your payroll, even if you terminate your policy before the expiration date.

Modified Premium: This is the premium after the experience modification is applied.

Posting: A check is posted to your account after it is deposited by our bank.

Premium Adjustment: Pinnacol Assurance offers this discount based on the amount of premium developed by your policy.

Rate: The premium charge developed for your business classification. Rates are based on loss statistics for each class. Most rates are applied per $100 of payroll. For example, if you have $100,000 of payroll under a classification with a $5.00 rate, the manual premium is $5,000 ($100,000/100 = 1,000 x $5.00 = $5,000). Others are per capita.

Rating Type: The most common rating type codes and descriptions are listed below. Please contact your underwriter if a more comprehensive list is needed.

CODE	DESCRIPTION	CODE	DESCRIPTION
AC	Agricultural Corporate Officer	IN	Individual Owner
CL	Contract Labor	MB	Member
CO	Corporate Officer	SE	Subcontractor Employee
EM	Employee	WP	Working Partner
IC	Independent Contractor		

Retention Adjustment: Pinnacol Assurance offers this discount based on continuous long-term coverage.

Right to Appeal Classification and Experience Modification: Pinnacol Assurance can charge and collect any additional amount of money not included in the initial premium charged as a result of a job misclassification or experience modification. If you have any questions regarding the employee classification/modification used to calculate your premium, contact your underwriter or your insurance agent. Pinnacol Assurance or its representative must explain why a particular employee classification/modification was used, to eliminate any possible confusion.
- If you still disagree, you may further appeal to have your classification reviewed. Send your request, in writing, to Pinnacol Assurance's Classification and Rating Committee at the above address. The Committee will review your file and will issue a final decision.
- If you still disagree with the Pinnacol Assurance review, Section 8-55-102, C.R.S. gives you the right to appeal Pinnacol Assurance's final decision by filing written notice with the Workers' Compensation Classification Appeals Board within 30 days of the final decision. The address of the Workers' Compensation Appeals Board is: Workers' Compensation Appeals Board, c/o NCCI - Attn: Tim Hughes, 10920 W. Glennon Dr., Lakewood, CO 80226. Please send Pinnacol Assurance a copy of your appeal.

Scheduled Rating: Pinnacol Assurance offers a premium discount based on risk characteristics for your business.

Seat Surcharge: This represents the seat surcharge for the operation of private airplanes to transport employees and is not subject to discount or deviations on your bill.

Subject Premium: Manual premium + increased limits premium - deductible adjustment.