



Colorado Special Districts
Property and Liability Pool

Property and Liability Coverage Invoice

Named Member:

Granby Ranch Metropolitan District
c/o Wolfersberger, LLC
PO Box 8
Henderson, CO 80640

Broker of Record:

NO BROKER

Coverage No.	Entity ID	Effective Date	Expiration Date	Invoice Date
POL-0010781	60397	1/1/2022	EOD 12/31/2022	12/15/2021

Coverage	Contribution
General Liability	\$736.00
Crime	\$135.00
Non-Owned Auto Liability	\$132.00
Hired Auto Physical Damage	\$65.00
No-Fault Water Intrusion & Sewer Backup	\$60.00
Public Officials Liability	\$1,163.00
Pollution	\$0.00

Total Contribution	\$2,291.00
Estimated Annualized Contribution (for budgeting purposes only) \$2,291.00	

Please note: where included above, Hired Auto Physical Damage and Non-Owned Auto Liability are mandatory coverages and may not be removed. No-Fault Water Intrusion & Sewer Backup coverage may only be removed with completion of the No-Fault Opt Out Endorsement.

The following discounts are applied (Not applicable to minimum contributions):

8.55% Continuity Credit Discount

10% Direct Discount

8% Multi Program Discount for WC Program Participation

Payment Due Upon Receipt

Payment evidences "acceptance" of this coverage. The terms of the Intergovernmental Agreement (IGA) require timely payment to prevent automatic cancellation of coverage. Please return this invoice and reference the coverage number on your check to help us apply your payment correctly. Only prior notice to the board of directors of the Colorado Special Districts Property and Liability Pool and subsequent approval may extend cancellation provision.

Please remit to: Colorado Special Districts Property and Liability Pool
c/o McGriff Insurance Services, Inc.
PO Box 1539
Portland, OR 97207-1539

Wire transfer available upon request.
Billing questions:
billing@csdpool.org
800-318-8870 ext. 3



Payment Instructions

The annual contribution for coverage with the Pool is due upon receipt of this invoice. To make a payment, please mail your check and a copy of your invoice to:

Colorado Special Districts Property & Liability Pool
c/o McGriff Insurance Services, Inc.
PO Box 1539
Portland, OR 97207

For express or overnight mail services, please use the address below:

Colorado Special Districts Property & Liability Pool
c/o McGriff Insurance Services, Inc.
1800 SW 1st Ave, Suite 400
Portland, OR 97201

To ensure that your payment is accurately applied, please always include a copy of the invoice.

The Pool does not accept a credit card payment at this time; however, if you would like to make payment via wire transfer, please let us know and we will be happy to provide you with wiring instructions.

Please be advised that in accordance with the Intergovernmental Agreement (IGA), automatic expulsion will occur on the 60th day should your account not be current. If you wish to reinstate your district's coverage after cancellation has occurred, a \$100 reinstatement fee will apply.

If your district requires a payment extension, please submit a written request within ten (10) business days from the date of the invoice, for consideration by the CSD Pool Board of Directors.

Finally, all members in the Pool must be members in good standing with the Special District Association of Colorado (SDA). Please visit the SDA website at sdaco.org for member information.

Please contact us at billing@csdpool.org or 800-318-8870 ext. 3 for billing questions.

Renewal Documents and Invoice 1/1/2022 to EOD 12/31/2022

Acceptance of this coverage is evidenced only by payment of the enclosed invoice by January 1, 2022.

The following renewal documents are attached where applicable:

1. Invoice: Payment is due upon receipt. Please return a copy of the invoice with your payment to ensure that it is applied correctly. We have attached a Coverage Contribution instructions sheet which provides details about your payment.
2. Comparison of Annual Contributions.
3. Deductible Options:
 - Provides the difference in cost by coverage line if you were to increase or decrease the deductible for that specific coverage.
4. Quote for Excess Liability limits for your consideration:
 - Limits of up to \$8 million, in excess of the primary \$2 million Liability limit, are available. Although the primary \$2 million Liability limit is sufficient to cover the CGIA tort cap, we do recommend you consider purchasing higher limits primarily due to special districts' unlimited liability to federal civil rights, discrimination, harassment, whistle blowing, and other employment-related practices claims.
5. Coverage Declaration Pages: Informational page summarizing the key points about the coverage provided including limits and deductible descriptions for all coverage provided. Full coverage forms will be available at csdpool.org/documents on January 1, 2022.
6. Schedules: Lists of exposures and values.
7. Certificates of coverage: Originals are mailed directly to the Certificate Holders.
8. Automobile identification cards: Hard copies will be mailed.

Annual Comparison of 2022 and 2021 contributions.
Loss Ratios based on participation years from 2014 to 2021

Granby Ranch Metropolitan District

Year	Contribution
2022	\$2,291.00
2021	\$2,032.00
Difference	\$259.00
% Difference	12.75%

General Liability	Contribution	TOE
Yr. 2022	\$736.00	\$237,862.00
Yr. 2021	\$520.00	\$74,372.00
Difference	\$216.00	\$163,490.00
% Difference	41.54%	219.83%
Loss Ratio	0.00%	

Equipment Breakdown	Contribution
Yr. 2022	\$0.00
Yr. 2021	\$0.00
Difference	\$0.00
% Difference	0.00%
Loss Ratio	0.00%

Auto Liability	Contribution	Auto Count
Yr. 2022	\$132.00	0
Yr. 2021	\$132.00	0
Difference		0
% Difference	NaN	0.00%
Loss Ratio	0.00%	

Crime	Contribution
Yr. 2022	\$135.00
Yr. 2021	\$135.00
Difference	\$0.00
% Difference	0.00%
Loss Ratio	0.00%

Auto Physical Damage	Contribution	TIV
Yr. 2022	\$65.00	\$0.00
Yr. 2021	\$65.00	\$0.00
Difference		\$0.00
% Difference	NaN	0.00%
Loss Ratio	0.00%	

Public Officials Liability	Contribution	EE Count
Yr. 2022	\$1,163.00	0
Yr. 2021	\$1,163.00	0
Difference	\$0.00	0
% Difference	0.00%	0.00%
Loss Ratio	2.89%	

Property/Inland Marine	Contribution	TIV
Yr. 2022	\$0.00	\$0.00
Yr. 2021	\$0.00	\$0.00
Difference	\$0.00	\$0.00
% Difference	0.00%	0.00%
Loss Ratio	0.00%	

Excess Liability	Contribution
Yr. 2022	\$0.00
Yr. 2021	\$0.00
Difference	\$0.00
% Difference	0.00%
Loss Ratio	0.00%

Earthquake	Contribution
Yr. 2022	\$0.00
Yr. 2021	\$0.00
Difference	\$0.00
% Difference	0.00%
Loss Ratio	0.00%

Flood	Contribution
Yr. 2022	\$0.00
Yr. 2021	\$0.00
Difference	\$0.00
% Difference	0.00%
Loss Ratio	0.00%

No Fault	Contribution
Yr. 2022	\$60.00
Yr. 2021	\$17.00
Difference	\$43.00
% Difference	252.94%
Loss Ratio	0.00%

Deductible Options

Granby Ranch Metropolitan District

Based on Coverage POL-0010781 data as of 12/15/2021

Auto Liability	
	\$2,291.00

General Liability	
\$0.00	\$736.00
\$500.00	\$574.00
\$1,000.00	\$536.00
\$2,500.00	\$520.00
\$5,000.00	\$520.00
\$7,500.00	\$520.00
\$10,000.00	\$520.00

Auto Physical Damage	
Comprehensive and Collision Deductibles	
<i>Both</i>	\$2,291.00

Property	
Property and Inland Marine Deductibles (IM Max	
	\$2,291.00
\$5,000)	

No-Fault	
\$500.00	\$60.00
\$1,000.00	\$42.00
\$2,500.00	\$39.00
\$5,000.00	\$30.00
\$7,500.00	\$27.00

Public Officials Liability	
EPLI \$100,000 &:	
POL \$1,000.00	\$1,163.00
POL \$2,500.00	\$1,163.00
POL \$5,000.00	\$1,163.00
POL \$7,500.00	\$1,163.00
POL \$10,000.00	\$1,163.00
POL \$1,000 &:	
EPLI \$5,000.00	\$2,218.00
EPLI \$7,500.00	\$1,979.00
EPLI \$10,000.00	\$1,740.00
EPLI \$25,000.00	\$1,263.00
EPLI \$50,000.00	\$1,163.00
EPLI \$100,000.00	\$1,163.00

Equipment Breakdown	
	\$2,291.00



2022 Excess Liability Options Proposal

This Proposal Does Not Bind Coverage

This report demonstrates what it would cost your district to increase coverage from your current limit of liability to a higher limit.

Named Member: Granby Ranch Metropolitan District

Certificate Number: POL-0010781

<u>Excess Limit</u>	<u>Annual Excess Contribution</u>	<u>Change in Contribution</u>
\$1,000,000	\$330	\$330
\$2,000,000	\$570	\$570
\$3,000,000	\$810	\$810
\$4,000,000	\$1,020	\$1,020
\$5,000,000	\$1,250	\$1,250
\$6,000,000	\$1,500	\$1,500
\$7,000,000	\$1,750	\$1,750
\$8,000,000	\$2,000	\$2,000

Note: This is not your Coverage Document. It was created solely for informational purposes.

12/15/2021



**Colorado Special Districts
Property and Liability Pool**

Public Entity Liability and Auto Physical Damage Certificate Holder Declaration

Master Coverage Document Number: CSD Pool CTC 01 01 22 and CSD Pool PEL 01 01 22

Certificate Number: POL-0010781

Coverage Period: 1/1/2022 to EOD 12/31/2022

Named Member:

Granby Ranch Metropolitan District
c/o Wolfersberger, LLC
PO Box 8
Henderson, CO 80640

Broker of Record:

NO BROKER

Coverage is provided only for those coverages indicated below for which a contribution is shown.

Coverage	Per Occurrence Limit	Annual Aggregate Limit	Deductible	Contribution
Public Entity Liability Coverage including:	\$2,000,000	None		
General Liability	Included	None	None	\$736
Medical Payments - Premises	\$10,000	None	None	Included
Employee Benefits Liability	Included	None	None	Included
Public Officials Liability	Included	None	\$1,000	\$1,163
Employment Practices Liability	Included	None	*\$100,000	Included
Pre Loss Legal Assistance	\$3,500	\$7,000	None	Included
No-Fault Water Intrusion & Sewer Backup	\$200,000 limited to \$10,000 Any One Premises	***\$1,000,000	\$500	\$60
Cyber	\$200,000	**\$200,000	\$1,000	Included
Fiduciary Liability	\$200,000	**\$200,000	\$1,000	Included
Excess Liability - Coverage agreements	No Coverage	No Coverage	N/A	No
Auto Liability	No Coverage	No Coverage	N/A	No
Medical Payments – Auto	No Coverage	No Coverage	N/A	No
Non-Owned and Hired Auto Liability	Included	None	None	\$132
Uninsured/Underinsured Motorists Liability	No Coverage	No Coverage	N/A	No
Auto Physical Damage	No Coverage	No Coverage	N/A	No
Hired Auto Physical Damage	\$50,000	N/A	\$500/\$500	\$65
Auto Physical Damage - Employee Deductible	\$2,500	N/A	None	Included
Total Contribution				\$2,156

*Employment Practices Liability Deductible: 50% of loss including Indemnity and Legal Expenses subject to a maximum deductible of \$100,000 each occurrence.


**A \$5,000,000 All Member Annual Aggregate Limit shall apply to Cyber.

**A \$1,000,000 All Member Annual Aggregate Limit shall apply to Fiduciary Liability.

***No-Fault Water Intrusion & Sewer Backup has \$1,000,000 All Member Annual Aggregate Limit.

Additional Endorsements applicable to Member:

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Public Entity Liability Coverage Document. This Certificate represents only a brief summary of coverages. Please refer to the Master Coverage Document for actual coverage, terms, conditions, and exclusions.

Countersigned by:  _____
Authorized Representative

Crime Certificate Holder Declaration

Master Coverage Document Number: J05931794
Certificate Number: POL-0010781

Insurer: Federal Insurance Company (Chubb)
Coverage Period: 1/1/2022 to EOD 12/31/2022

Named Member:

Granby Ranch Metropolitan District
c/o Wolfersberger, LLC
PO Box 8
Henderson, CO 80640

Broker of Record:

NO BROKER

Covered Designated Agent(s):

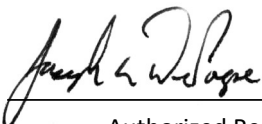
Coverages and Limits:

Employee Theft:	\$5,000
<ul style="list-style-type: none"> · Limit is maximum for each loss · Employee includes executives, full-time, part-time, seasonal, leased and temporary employee(s), interns or non-compensated volunteer. · Includes funds from a sponsored benefit plan. 	
Public Official Faithful Performance of Duty:	\$5,000
Client Theft:	\$5,000
Forgery or Alteration:	\$5,000
On Premises:	\$5,000
In Transit:	\$5,000
Computer System Fraud:	\$5,000
Funds Transfer Fraud:	\$5,000
Debit, Credit or Charge Card Fraud:	\$5,000
Money Orders and Counterfeit Paper Currency Fraud:	\$5,000
Social Engineering Fraud:	\$5,000
<u>Deductible(s):</u>	
All Crime except Social Engineer Fraud:	\$100
Social Engineering Fraud:	20% of Social Engineering Fraud Limit
<u>Contribution:</u>	\$135

Policy Forms:

PF-52815 (04/20)	The Chubb Primary SM Commercial Crime Insurance
PF-52853 (04/20)	Governmental Entity (Colorado Special Districts Pool) Endorsement
PF-53127 (04/20)	Colorado Amendatory Endorsement
PF-52851 (04/20)	Add Corporate Credit Card Coverage

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Master Crime Policy. This Certificate represents only a brief summary of coverages. Please refer to the Master Policy Documents for actual coverage, terms, conditions, and exclusions.

Countersigned by:  _____
Authorized Representative



Identity Recovery Certificate Holder Declaration

Master Coverage Policy Number:
CSD Pool IDR Form 01 01 21

Insurer:
The Hartford Steam Boiler Inspection
and Insurance Company

Certificate Number: POL-0010781

Coverage Period: 1/1/2022 to EOD 12/31/2022

Named Member:
Granby Ranch Metropolitan District
c/o Wolfersberger, LLC
PO Box 8
Henderson, CO 80640

Broker of Record:
NO BROKER

Member:

All permanent employees and District Board members participating in the Colorado Special Districts Property and Liability Pool; Special District Association of Colorado staff and Board of Directors.

Coverage:

Reimbursement coverage for expenses arising from a defined "Identity Theft" event. Including: legal fees for answer of civil judgements and defense of criminal charges; phone, postage, shipping fees; notary and filing fees; credit bureau reports; lost wages; child/elder care and mental health counseling.

This coverage does not reimburse the member for monies stolen or fraudulently charged to the member, and excludes loss arising from the member's fraudulent, dishonest or criminal act.

Annual Aggregate Limit per Member: \$35,000

Case Management Service Expenses - does not reduce the limit available

Legal Costs - reduces the limit available

Sub Limits:

\$5,000	Lost Wages and Child/Elder Care
\$1,000	Mental Health Counseling
\$1,000	Miscellaneous Expenses

Coverage Trigger: Coverage is provided on a discovery basis with a 60-day reporting requirement

Claims: For Recovery Assistance and Counseling, please call 1-800-945-4617

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Identity Recovery Coverage Policy. This Certificate represents only a brief summary of coverages. Please refer to the Master Coverage document for actual coverage, terms, conditions, and exclusions.

Countersigned by:

A handwritten signature in black ink, appearing to read "Joseph L. Wolfersberger", is written over a horizontal line.

Authorized Representative

**General Liability Schedule
Metropolitan District**

Policy Number: POL-0010781
Named Member: Granby Ranch Metropolitan District

Coverage Period: 1/1/2022 – EOD 12/31/2022
Broker: NO BROKER

Code	Description	Unit	Amount	Effective Date	Expiration Date
1	1-Number of Skate Board Parks	Total		1/1/2022	12/31/2022
2	2-Number of Diving Boards	Total		1/1/2022	12/31/2022
3	3-Number of Water Slides	Total		1/1/2022	12/31/2022
4	4-Maximum Bond Issued	Dollars	11,900,000.00	1/1/2022	12/31/2022
5	5-Number of Bonds Issued	Total	2.00	1/1/2022	12/31/2022
20	20-Day Care Operations - Total Annual Payroll	Dollars	0.00	1/1/2022	12/31/2022
30	30-Number of EMT Personnel	Total		1/1/2022	12/31/2022
32	32-Paid Firefighters - (Not EMT)	Total		1/1/2022	12/31/2022
37	37-Pipe Line - Under Drain	Miles	0.00	1/1/2022	12/31/2022
39	39-Pipe Line	Miles		1/1/2022	12/31/2022
43	43-Pipe Line - Sewer / Storm Drainage Combined	Miles		1/1/2022	12/31/2022
50	50-Number of Teachers	Total		1/1/2022	12/31/2022
70	70-Number of Golf Courses	Total		1/1/2022	12/31/2022
80	80-Number of Go Cart Tracks	Total	0.00	1/1/2022	12/31/2022
98	98-Additional First Named Members	Total	0.00	1/1/2022	12/31/2022
105	105-Total Operating Expenses - Any other	Dollars	237,862.00	1/1/2022	12/31/2022
130	130-Total Operating Expenses - Park & Recreation	Dollars		1/1/2022	12/31/2022
131	131-Total Operating Expenses - Cemetery	Dollars		1/1/2022	12/31/2022
132	132-Total Operating Expenses - Soil & Water Conse	Dollars		1/1/2022	12/31/2022

133	133-Total Operating Expenses - Pest Control	Dollars		1/1/2022	12/31/2022
134	134-Total Operating Expenses - Hospital / Health	Dollars		1/1/2022	12/31/2022
135	135-Total Operating Expenses - Drainage	Dollars		1/1/2022	12/31/2022
136	136-Total Operating Expenses - Library	Dollars		1/1/2022	12/31/2022
137	137-Total Operating Expenses - Water Control	Dollars		1/1/2022	12/31/2022
138	138-Total Operating Expenses - Fire / Ambulance	Dollars		1/1/2022	12/31/2022
139	139-Total Operating Expenses - Water	Dollars		1/1/2022	12/31/2022
140	140-Total Operating Expenses - Irrigation	Dollars		1/1/2022	12/31/2022
141	141-Total Operating Expenses - Sanitation	Dollars		1/1/2022	12/31/2022
142	142-Total Operating Expenses - Transit	Dollars		1/1/2022	12/31/2022
143	143-Total Operating Expenses - Improvement	Dollars		1/1/2022	12/31/2022
151	151-Total Operating Expenses - Sanitation MW Discounted	Dollars	0.00	1/1/2022	12/31/2022
215	215-Buildings & Premises Occupied by District	Sq. Ft.		1/1/2022	12/31/2022
250	250-Number of Homes – Covenant Enforcement/Design Review Services under District Authority	Total		1/1/2022	12/31/2022
270	270-Number of Aboveground Storage Tanks (excluding water tanks)	Total	0.00	1/1/2022	12/31/2022
331	331-Number of Paid Firefighters - Full-Time	Total		1/1/2022	12/31/2022
332	332-Number of Paid Firefighters - Part-Time	Total		1/1/2022	12/31/2022
333	333-Number of Volunteer Firefighters	Total		1/1/2022	12/31/2022
334	334-Number of Paid EMT - Full-Time	Total	0.00	1/1/2022	12/31/2022
335	335-Number of Paid EMT - Part-Time	Total	0.00	1/1/2022	12/31/2022
341	341-Club/Recreation/Camp Volunteers	Hours	0.00	1/1/2022	12/31/2022
342	342-Day Care Volunteers	Hours	0.00	1/1/2022	12/31/2022
344	344-Event Organizer Volunteers	Hours	0.00	1/1/2022	12/31/2022
345	345-General Volunteers	Hours	0.00	1/1/2022	12/31/2022

348	348-Number of Board Members	Total	5.00	1/1/2022	12/31/2022
350	350-Number of Permanent Employees - Full-Time	Total		1/1/2022	12/31/2022
351	351-Number of Permanent Employees - Part-Time	Total	0.00	1/1/2022	12/31/2022
366	366-Total Payroll	Dollars		1/1/2022	12/31/2022
400	400-Class 1 Boats - Under 26'	Total		1/1/2022	12/31/2022
411	411-Total Water Delivered Annually - Millions of Gallons	MGAL		1/1/2022	12/31/2022
414	414-Playground/parks (Area)	Acres		1/1/2022	12/31/2022
415	415-Number of Grandstands/Stadiums	Total		1/1/2022	12/31/2022
420	420-Vacant Land	Acres		1/1/2022	12/31/2022
450	450-Miles of Road Maintained	Miles	0.00	1/1/2022	12/31/2022
522	522-Number of Ponds, Lakes & Reservoirs	Total		1/1/2022	12/31/2022
550	550-Fire Department Area Served	Sq Miles		1/1/2022	12/31/2022
671	671-Number of Parks	Total		1/1/2022	12/31/2022
710	710-Dams - Class 1 - Low Hazard - Total Acre-Feet	Acre Ft.	0.00	1/1/2022	12/31/2022
712	712-Dams - Class 1 - Low Hazard - Number of Dams	Count	0.00	1/1/2022	12/31/2022
720	720-Dams - Class 2 - Med Hazard - Total Acre-Feet	Acre Ft.	0.00	1/1/2022	12/31/2022
722	722-Dams - Class 2 - Med Hazard - Number of Dams	Count	0.00	1/1/2022	12/31/2022
730	730-Dams - Class 3 - High Hazard - Total Acre-Feet	Acre Ft.	0.00	1/1/2022	12/31/2022
732	732-Dams - Class 3 - High Hazard - Number of Dams	Count	0.00	1/1/2022	12/31/2022
811	811-Number of Spillways	Total		1/1/2022	12/31/2022
900	900-Services Contracted out to Others	Dollars	167,600.00	1/1/2022	12/31/2022
924	924-Revenue from use of Swimming Pools	Dollars		1/1/2022	12/31/2022
925	925-Number of Swimming Pools	Total		1/1/2022	12/31/2022
945	945-Number of Sewage Taps	Total		1/1/2022	12/31/2022
946	946-Number of Water Mains or Connections	Total		1/1/2022	12/31/2022

947	947-Sewer and/or Sanitation Line Maintenance (budget)	Dollars		1/1/2022	12/31/2022
948	948-Water Line Maintenance (budget)	Dollars		1/1/2022	12/31/2022
997	997-Number of district sponsored Events/Fundraisers - No Alcohol Served	Total		1/1/2022	12/31/2022
998	998-Number of District sponsored Events/Fundraisers – With Alcohol Served	Total		1/1/2022	12/31/2022
999	999-Prior Acts Coverage Under a Previous "Claims Made" Policy	Premium		1/1/2022	12/31/2022

If your district has exposures not listed on the General Liability schedule above, such as airplanes, security staff, bridges, drones, etc., please furnish details. Certain activities may be excluded or restricted.