

Your Insurance Coverage Summary

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

Advance Notice of Renewal Premium

July 27, 2007



169-307 000000004A000020G
OROFINO BY STRAIGHT CREEK
C/O Americana Resort Properties
PO BOX 1891
DILLON, CO 80435-1891

OROFINO BY STRAIGHT CREEK

Thank you for allowing American Family to insure your business. We appreciate your trust and confidence. Listed below are the principal coverages and limits that will apply for the renewal term shown on this coverage summary letter. Please take a minute to review them to be sure they are adequate for your needs. If you would like to discuss your policy coverages and limits, or if you have any questions, please don't hesitate to contact me.

Policy Period: 09-01-2007 TO 09-01-2008

Customer Billing Account: 013-287-534 81

Policy Type: BUSINESSOWNERS POLICY
Policy Number: 05XY942601
Total Advance Renewal Premium:

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Total Advance Renewal Premium Summary:

Employee Dishonesty
Hired Auto and Non-Owned Auto Liability
Blanket Insurance applies

Premises	1	0290 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	2	0340 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	3	0390 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	4	0440 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	5	0490 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	6	0540 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	7	0590 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	8	0640 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	9	0690 STRAIGHT CRK	

Your Insurance Coverage Summary

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

Advance Notice of Renewal Premium

169-307 000000004A0000280
OROFINO BY STRAIGHT CREEK
05XY942601



		SILVERTHORNE, CO	80498
Premises	10	0740 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	11	0790 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	12	0840 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	13	0890 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	14	0940 STRAIGHT CRK SILVERTHORNE, CO	80498
Premises	15	0990 STRAIGHT CRK SILVERTHORNE, CO	80498

Section I Property Coverage

Limit Of Insurance

Covered Causes of Loss: Special-Risk Of Direct Physical Loss

Employee Dishonesty \$10,000

The Statement of Values - Blanket Coverages BP8613 must be completed and submitted to American Family within 15 days for Blanket Coverages to continue past the renewal date.

Please contact your agent to help you complete this form.

Description Of Premises

Premises No. 1
Location 0290 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile

Number Of Units 12
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$174,243
Auxiliary Buildings/Structures - Blanket Replacement Cost \$6,223

Business Personal Property - Blanket Replacement Cost \$21,200

Description Of Premises

Premises No. 2
Location 0340 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile

Number Of Units 14
Building Interest Leased to Others
Construction Masonry Veneer

Your Insurance Coverage Summary

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

Advance Notice of Renewal Premium



169-307 0000000004A000029P
OROFINO BY STRAIGHT CREEK
05XY942601

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost	\$879,514
Auxiliary Buildings/Structures - Blanket Replacement Cost	\$31,115
Business Personal Property - Blanket Replacement Cost	\$106,000

Description Of Premises

Premises No. 3
Location 0390 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 12
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost	\$1,045,459
Auxiliary Buildings/Structures - Blanket Replacement Cost	\$37,338
Business Personal Property - Blanket Replacement Cost	\$127,200

Description Of Premises

Premises No. 4
Location 0440 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 18
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost	\$522,730
Auxiliary Buildings/Structures - Blanket Replacement Cost	\$18,669
Business Personal Property - Blanket Replacement Cost	\$63,600

Description Of Premises

Premises No. 5
Location 0490 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 16
Building Interest Leased to Others

continued

Your Insurance Coverage Summary

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

Advance Notice of Renewal Premium

169-307 000000004A000030H
OROFINO BY STRAIGHT CREEK
05XY942601



Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost	\$1,568,189
Auxiliary Buildings/Structures - Blanket Replacement Cost	\$56,007
Business Personal Property - Blanket Replacement Cost	\$190,800

Description Of Premises

Premises No. 6
Location 0540 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 4
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost	\$696,973
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Description Of Premises

Premises No. 7
Location 0590 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 4
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost	\$696,973
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Description Of Premises

Premises No. 8
Location 0640 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 4
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost	\$696,973
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continued

Your Insurance Coverage Summary

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

Advance Notice of Renewal Premium

169-307 0000000004A000031I
OROFINO BY STRAIGHT CREEK
05XY942601



Description Of Premises

Premises No. 9
Location 0690 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 4
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$696,973

Description Of Premises

Premises No. 10
Location 0740 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 4
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$696,973

Description Of Premises

Premises No. 11
Location 0790 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 4
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$696,973

Description Of Premises

Premises No. 12
Location 0840 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 4
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Your Insurance Coverage Summary

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

Advance Notice of Renewal Premium

169-307 000000004A000032J
OROFINO BY STRAIGHT CREEK
05XY942601



Building - Blanket Replacement Cost \$696,973

Description Of Premises

Premises No. 13
Location 0890 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 4
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$696,973

Description Of Premises

Premises No. 14
Location 0940 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 4
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$696,973

Description Of Premises

Premises No. 15
Location 0990 STRAIGHT CRK
SILVERTHORNE, CO 80498
Condominium Building - Residential without Mercantile
Number Of Units 4
Building Interest Leased to Others
Construction Masonry Veneer

Buildings, Auxiliary Buildings/Structures, Business Personal Property and Auxiliary Buildings Business Personal Property may have been increased by inflation protection.

Building - Blanket Replacement Cost \$696,973

<u>Section II Liability And Medical Expenses Coverage</u>	<u>Limit Of Insurance</u>
Aggregate Limit(Other Than Products Completed Operations)	\$4,000,000
Products-Completed Operations Aggregate Limit	\$4,000,000
Damage To Premises Rented To You	\$50,000
Liability And Medical Expenses	\$2,000,000

continued

Your Insurance Coverage Summary

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

Advance Notice of Renewal Premium

169-307 000000004A000033K

OROFINO BY STRAIGHT CREEK

05XY942601



Premises	1	Medical Expenses - Any One Person	\$5,000
Premises	2	Medical Expenses - Any One Person	\$5,000
Premises	3	Medical Expenses - Any One Person	\$5,000
Premises	4	Medical Expenses - Any One Person	\$5,000
Premises	5	Medical Expenses - Any One Person	\$5,000
Premises	6	Medical Expenses - Any One Person	\$5,000
Premises	7	Medical Expenses - Any One Person	\$5,000
Premises	8	Medical Expenses - Any One Person	\$5,000
Premises	9	Medical Expenses - Any One Person	\$5,000
Premises	10	Medical Expenses - Any One Person	\$5,000
Premises	11	Medical Expenses - Any One Person	\$5,000
Premises	12	Medical Expenses - Any One Person	\$5,000
Premises	13	Medical Expenses - Any One Person	\$5,000
Premises	14	Medical Expenses - Any One Person	\$5,000
Premises	15	Medical Expenses - Any One Person	\$5,000

This coverage summary does not represent contract terms.
Consult the policy for specific definitions and limitations.

The renewal premium shown is for your next policy period.

You may receive separate advance notice of renewal premium
if you have other Commercial Lines policies.

This coverage summary may not show all coverages and
limits on your policy.

Thank You,

MIKE DEACON

Phone: (970) 949-4465

Your Insurance Coverage Summary

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

Advance Notice of Renewal Premium

July 27, 2007




169-307 0000000001A000008J
OROFINO BY STRAIGHT CREEK
C/O AMERICANA RESORT PROPERTIES
PO BOX 1891
DILLON, CO 80435-1891

OROFINO BY STRAIGHT CREEK

Thank you for allowing American Family to insure your business. We appreciate your trust and confidence. Listed below are the principal coverages and limits that will apply for the renewal term shown on this coverage summary letter. Please take a minute to review them to be sure they are adequate for your needs. If you would like to discuss your policy coverages and limits, or if you have any questions, please don't hesitate to contact me.

Policy Period: 09-01-2007 TO 09-01-2008

Customer Billing Account: 013-287-534 81

Policy Type: Non-Profit Directors and Officers Liability Policy
Policy Number: 05XY942603
Total Advance Renewal Premium: 

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NON-PROFIT DIRECTORS & OFFICERS LIABILITY COVERAGE

Notice: This is a Claims Made Policy. See Section VI - Conditions, B. Extended Reporting Period of the Policy for information concerning the optional purchase of the Extended Reporting Period coverage for claims made after the cancellation or non-renewal of the policy.

LIMIT OF LIABILITY

Aggregate for Coverage A, B, and C including
"claims expenses" \$1,000,000

RETENTION AMOUNTS

Coverage A (each claim) \$5,000
Coverage B (each claim) \$5,000
Coverage C (each claim) \$5,000

RETROACTIVE DATE

This insurance does not apply to a "Claim" arising out of a "Wrongful Act" which occurs before the Retroactive Date, if any, shown below

Retroactive Date (Coverages A and B): 09-01-2006
Retroactive Date (Coverages C): 09-01-2006

PENDING OR PRIOR LITIGATION DATE

Pending or Prior Date (Coverages A and B): 09-01-2006
Pending or Prior Date (Coverages C): 09-01-2006

EXTENDED REPORTING PERIOD

ADDITIONAL PERIOD (Number of Months) NONE

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Consult the policy for specific definitions and limitations.
