

**BOARD OF DIRECTOR  
OATH OF OFFICE**

1-13.5-112(a), C.R.S., and  
Colorado Constitution Article 12, §9

STATE OF COLORADO

\_\_\_\_\_  
DOUGLAS  
COUNTY

\_\_\_\_\_  
HIGHLANDS RANCH METROPOLITAN DISTRICT

I, Nancy W. Smith, will faithfully support the Constitution of the United States and of the State of Colorado, and the laws made pursuant thereto, and will faithfully perform the duties of the office of Director of the Highlands Ranch Metropolitan District, upon which I am about to enter.

*Nancy W. Smith*  
Nancy W. Smith

IF SWORN OR AFFIRMED BEFORE A NOTARY THE FOLLOWING SHOULD BE COMPLETED.

STATE OF COLORADO )  
COUNTY OF Douglas ) ss.

Subscribed and sworn to before me this 25<sup>th</sup> day of May, 2016.

1-14-2019  
(Notary commission expiration)

*Camille Mitchell*  
Notary Public

SEAL

**CAMILLE MITCHELL  
NOTARY PUBLIC  
STATE OF COLORADO  
NOTARY ID 20154001746  
MY COMMISSION EXPIRES 01/14/2019**



**Colorado Special Districts Property and Liability Pool  
Comprehensive Crime Certificate Holder Declaration**

**Master Coverage Policy Number:** CCP0037259

**Certificate Number:** 29C60814-1234

**Coverage Period:** 1/1/2016 Until Cancelled

**Billing Period:** 1/1/2016 to 1/1/2017

**Named Member:**

Highlands Ranch Metropolitan District  
62 W. Plaza Drive  
Highlands Ranch, CO 80129

**Broker of Record:**

USI Colorado, LLC  
PO Box 7050  
Englewood, CO 80155

**Covered ERISA Plan:**

**Covered Designated Agent(s):**

**Coverage, Limits of Insurance and Deductibles**

**Limits**

**Public Employee Dishonesty Coverage:**

\$100,000

- Limit is Per Loss
- Faithful Performance of Duty
- Officers, Directors, and Trustees
- Welfare and Pension Plan ERISA Compliance if Covered Plan is shown on application
- Volunteer Workers as Employees

**Forgery or Alteration Coverage:**

\$100,000

**Theft, Disappearance, and Destruction Coverage:**

Inside Premises

\$100,000

Outside Premises

\$100,000

**Computer and Funds Transfer Fraud Coverage:**

\$100,000

**Debit, Credit or Charge Card Forgery Coverage:**

\$100,000

**Money Orders and Counterfeit Paper Currency Coverage:**

\$100,000

**Crime Deductible:** \$500

**Contribution:** \$1,018.95

**Policy Forms:**

- CR 00260506 Government Crime Policy
- CR 25070300 Include Specified Directors or Trustees on Committee as Employees
- CR 25080300 Include Specified Non-Compensated Officers as Employees
- CR 25090300 Include Volunteer Workers as Employees
- CR 25190506 Add Faithful Performance of Duty
- CR 25120300 Include Treasurers or Tax Collectors as Employees
- CR 02151104 Colorado Changes
- CR 25200300 Debit, Credit or Charge Card Forgery

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 Comprehensive Crime Policy. This Certificate represents only a brief summary of coverages. Please refer to the Master Policy Document for actual coverage, terms, conditions, and exclusions.

Countersigned by:   
Authorized Representative

Monday, December 28, 2015



**Colorado Special Districts Property and Liability Pool  
Public Entity Liability Certificate Holder Declaration**

**Master Coverage Document Number:** PEL 01 01 16

**Certificate Number:** 29C60814-1234

**Coverage Period:** 1/1/2016 to 1/1/2017

**Named Member:**

Highlands Ranch Metropolitan District  
62 W. Plaza Drive  
Highlands Ranch, CO 80129

**Broker of Record:**

USI Colorado, LLC  
PO Box 7050  
Englewood, CO 80155

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

Coverage	Per Occurrence	Annual Aggregate	Deductible	Contribution
<b>Public Entity Liability Coverage incl.:</b>	\$1,000,000	None		\$38,564.42
General Liability	Included	None	\$1,000	Included
Medical Payments - Premises	\$10,000	None	None	Included
Employee Benefits Admin. Liability	Included	None	\$1,000	Included
Public Officials Liability	Included	None	\$1,000	\$6,104.89
Employment Practices Liability	Included	None	* \$100,000	Included
Pre Loss Legal Assistance	\$2,000	\$4,000	None	Included
No-Fault Water & Sewer Backup	No Coverage	No Coverage	N/A	No Coverage
Cyber Liability	\$200,000	**\$200,000	\$1,000	Included
Fiduciary Liability	\$200,000	**\$200,000	\$1,000	Included
Excess Liability	No Coverage	No Coverage	N/A	No Coverage
Auto Liability	Included	None	None	\$14,882.23
Medical Payments - Auto	\$10,000	None	None	Included
Non-Owned/Hired Auto Liability	Included	None	None	\$132.00
Uninsured/Underinsured Motorist	\$1,000,000	None	None	Included
<b>Auto Physical Damage</b>	Per Schedule	Per Schedule	Per Schedule	14,341.91
Hired Auto Physical Damage	\$50,000	N/A	\$500/\$500	\$65.00
Auto Physical Damage - Employee Deductible Reimbursement	\$2,500	N/A	None	Included
<b>Total Contribution</b>				<b>\$74,090.45</b>

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

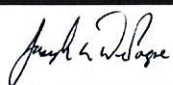
\*\*Cyber Liability and Fiduciary Liability each have a \$1,000,000 All Member Annual Aggregate Limit.

Prior Acts coverage applies to previous Claims Made Policies

**Additional Endorsements applicable to Member:**

~ Public Entity Liability: No-Fault Water & Sewer Backup "Opt Out" - 01 01 13

**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

Monday, December 28, 2015



## Crime

Coverage Description	Limit	Deductible
Public Employee Dishonesty ✓ Faithful Performance Duty ✓ Officers, Directors and Trustees ✓ Includes Volunteer Workers as Employees ✓ Limit is per Loss	\$100,000	\$500
Forgery or Alteration	\$100,000	\$500
Theft, Disappearance & Destruction	\$100,000	\$500
Money & Securities		
✓ Inside the Premises	\$100,000	\$500
✓ Outside the Premises	\$100,000	\$500
Computer Theft and Funds Transfer Fraud	\$100,000	\$500
Money Orders And Counterfeit Currency	\$100,000	\$500
Debit, Credit or Charge Card Forgery Coverage	\$100,000	\$500

### Key Endorsements, Limitations, Warranties and Exclusions include, but are not limited to the following:

- Government Crime Policy
- Includes Specified Directors and Trustees on Committee as Employees
- Includes Specified Non-Compensated Officers as Employees
- Includes Volunteer Workers as Employees
- Faithful Performance of Duty
- Includes Treasures or Tax Collectors as Employee
- Debit, Credit or Charge Card Forgery Coverage

**Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.**

## Crime, continued – Identity Recovery Coverage

**Identity Recovery Coverage:**

**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 judgments 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.

Coverage Description	Limits
Annual Aggregate Per Insured	\$25,000
Case Management Service Expenses	Does not reduce the limit available
Legal Costs	Reduces the limit available
Lost Wages and Child/Elder Care	\$5,000 total
Mental Health Counseling	\$1,000 total
Miscellaneous Expenses	\$1,000 total

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

**Deductible:** Nil

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

**Insurance Carrier:** The Hartford Steam Boiler Inspection and Insurance Company