

Great American Risk Solutions Surplus Lines Insurance Company

Great American Tower - 20N
301 E 4th Street
Cincinnati, Ohio 45202

Policy No.
CPPF187450-00

**Standard Fire Insurance
Insurance Binder**

Named Insured & Mailing Address

The Association of Unit Owners of Firelight Meadows
Condominiums, Inc.
PO Box 161242
Big Sky, MT 59716

Producer Name & Address

AmWINS Brokerage - Woodland
Hills
21550 Oxnard St, Ste 1100
Woodland Hills, CA 91367

Producer No. 392T

Policy Period: From: 4/24/2024 To: 4/24/2025
12:01 A.M. Standard Time at the mailing address shown above

Binder Period: 60 days from 4/24/2024
12:01 A.M. Standard Time at the mailing address shown above

Limits of Insurance

Total Limit Amount: \$105,862,800
Total Insured Value: \$105,862,800
Deductible: \$100,000 Each Occurrence (Loss Only)

Coverages Provided and Location Information

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN
See attached schedule of Coverages Provided and Location Information

Forms Applicable

See attached schedule of Forms and Endorsements

Premium

Premium:	\$364,062.00	Montana Premium:	\$ 409,648.00
Equipment Breakdown:	\$10,586.00	Fees:	\$ 1,250.00
Ord/Law:	\$35,000.00	Surplus Lines Tax:	\$ 11,299.70
Total Premium:	\$409,648.00	Fire Tax:	\$ 6,144.72
Minimum Earned Premium:	\$143,376.80	Stamping Fee:	
Inspection Fee:	\$1,250.00		

This binder is a temporary insurance contract and is subject to the terms, conditions, and limitations of the policy(ies) in current use by the Company. This binder may be cancelled by the insured by surrender of this binder or by written notice to the Company stating when cancellation will be effective. The binder may be cancelled by the Company by written notice to the insured in accordance with policy conditions. This binder is cancelled when replaced by the policy. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder according to the rules and rates in use by the Company.

NOTICE:

This coverage is issued by an unauthorized insurer that is an eligible surplus lines insurer. If this insurer becomes insolvent, there is no coverage by the Montana Insurance Guaranty Association under the Montana Insurance Guaranty Association Act.

Printed Name of Surplus Lines Insurance Producer Josh C. Ammons
Montana License Number 3001099488

Signature of Surplus Lines Insurance Producer 

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Forms and Endorsements Schedule

Forms and Endorsements forming a part of the policy at the time of issuance:

[Specimen Packet](#)

Coverage Forms:

[CP0017 \(10/12\)](#) - Condominium Association Cov
[CP0090 \(07/88\)](#) - Commercial Property Conditions
[CP0405 \(09/17\)](#) - Ordinance Or Law Coverage
[CP1030 \(09/17\)](#) - Causes Of Loss-Special Form
[IL7324 \(07/21\)](#) - Global Sanction Endorsement
[RSP0579 \(02/20\)](#) - Equipment Breakdown Coverage

Exclusion Forms:

[CP1075 \(12/20\)](#) - Cyber Incident Exclusion
[IL0953 \(01/15\)](#) - Exclusion of Certified Acts
[RSP7111 \(04/22\)](#) - Exclusion - Pre Existing Damage
[RSM7110 \(02/22\)](#) - Exclusion - Wildfire

Other Forms:

[CP0140 \(07/06\)](#) - Exclusion Of Loss Due To Virus Or Bacteria
[CP0411 \(09/17\)](#) - Protective Safeguards
[CP1036 \(10/12\)](#) - Limitations On Coverage For Roof Surfacing
[CP1211 \(09/17\)](#) - Burglary and Robbery Protective Safeguards
[CP1420 \(11/91\)](#) - Additional Property Not Covered
[IL0017 \(11/98\)](#) - Common Policy Conditions
[IL0913 \(04/98\)](#) - Insurance Inspection Services Exemption From Liability The Following Limits Our Liability
[IL0935 \(07/02\)](#) - Exclusion of Certain Computer-Related Losses
[IL7210 \(01/20\)](#) - Disclosure Pursuant To Terrorism Risk Insurance Act
[IL7268 \(09/09\)](#) - In Witness Clause
[MTSN \(05/20\)](#) - Montana Surplus Lines Notification
[RSM7112 \(05/22\)](#) - General Service of Suit Endorsement (Not Applicable in Delaware or Pennsylvania)
[RSP7100 \(01/19\)](#) - Protective Safeguards - Heat Warranty
[RSP7106 \(03/23\)](#) - Limitation-Roof Surface Material-Actual Cash Value-Based On Materials And Age
[RSP7108 \(04/21\)](#) - Minimum Premium - Absolute Minimum Premium
[RSP7110 \(04/21\)](#) - Amendment - Definitions - Wildfire
[SDM1014 \(12/18\)](#) - Electronically Delivered Policies
[SDM1188 \(02/23\)](#) - Policyholder Notice - Water Exclusion (Applicable to Commercial Property Policies)
[SDM1200 \(04/23\)](#) - Statutory Home Office (Great American Risk Solutions Surplus Lines Insurance Company)
[SDM1208 \(07/23\)](#) - Notice to Policyholders- Company Name Change
[SDM526 \(02/19\)](#) - Privacy Notice and Notice of Insurance Information Practices

Special Notes:

Effective 4/24/24 - 4/24/25

Binder is Subject to:

- Subject to satisfactory inspection within 60 days of effective date. We provide. Provide inspection location contact information at binding.
- Subject to receipt of Acord 125 to be signed by the Insured within 5 Days of Binding.

CP0411 & CP1211:

- Operational smoke detectors to be present in all common areas. if smoke detectors are battery operated - Documented Log for both Quarterly testing (any inoperable units to be replaced immediately) and Semi-Annual Battery Replacement Program by Management
- Currently Tagged Fire Extinguishers found through-out the building - Subject to Annual Professional Service Contract

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- Prohibit Aluminum Wiring, Fuses, Federal Pacific, Stab-Lok, Zinsco, Bulldog, Pushmatic "Electri Center" or any Recalled Electrical Panel - Electrical Services
- Require Professional Property Management with on-site Daily Presence with oversight of Operations and Maintenance - Required during GARS Property Policy Term

- Association has written guidelines, distributed to all association members on an annual basis: Applies to Both CP0411 and CP1211:

- * Requiring the unit owners to install operational smoke detectors to be present in all units, and if smoke detectors are battery operated, require unit owners to keep a documented log for both Quarterly Testing (wherein any inoperable units to be replaced immediately) and Semi-Annual Battery Replacement

- * Prohibit Smoking or Smoking Accessories within the building or within 30 feet of the building if Prohibited under Association Guidelines/ CC&R Charter

- * Prohibit the Use or Storage of BBQ Grills - Charcoal, Gas or Propane - On Deck or Balconies ---- Gas Or Propane BBQ Grills Are Allowed ONLY on Concrete Slabs on Ground Level Units - Tanks Are Required to be Shut Off After Each Use By Owners

- * Require Unit Owners to Lock and Secure Vacant Units to prevent unauthorized Access or Entry

- * Require Unit Owners to keep a documented log of weekly interior inspections for vacant units (Can be performed by on-site Property Management Staff if acceptable by CC&R Guidelines)

- * Chimneys, Fireplaces and Vents must be installed consistent with NFPA 211 regulations. The Named Insured must have an external professional contract, with an entity other than an Insured or Employee, for the inspection, maintenance, cleaning, and repairs of all chimneys, fireplaces, and vents at least once every twelve months consistent with NFPA 211 rules and regulations

RSP7100:

- Warrant Heat is maintained to at least 55 degrees in all areas of the building.

CP1420:

- Prohibit Coverage of Property of Others by reflecting form CP1420 - Additional Property Not Covered

Ordinance or Law - \$35,000 A/P

- Coverage A - Full

- Coverage B&C - 10% Combined - \$1,060,200 Any Single Building

Subject To: Surplus Lines Filing Confirmation required prior to issuing policy.

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Premises Number	Building Number	Location
1	1	50 Firelight Drive D Big Sky, MT 59716
2	1	120 Firelight Drive C Big Sky, MT 59716
3	1	155 Aurora Lights Drive B Big Sky, MT 59716
4	1	85 Aurora Lights Drive A Big Sky, MT 59716
5	1	79,87,95,103 Starlight Drive Big Sky, MT 59716
6	1	107 & 115 Starlight Drive Big Sky, MT 59716
7	1	65 & 73 Starlight Drive Big Sky, MT 59716
8	1	56 & 64 Starlight Drive Big Sky, MT 59716
9	1	80 & 88 Starlight Drive Big Sky, MT 59716
10	1	114, 122, 130 & 138 Starlight Drive Big Sky, MT 59716
11	1	50 & 58 Candlelight Drive Big Sky, MT 59716
12	1	62 & 70 Candlelight Drive Big Sky, MT 59716
13	1	74 & 82 Candlelight Drive Big Sky, MT 59716
14	1	86 & 94 Candlelight Drive Big Sky, MT 59716
15	1	98 & 106 Candlelight Drive Big Sky, MT 59716
16	1	116, 124, 132 & 140 Candlelight Drive Big Sky, MT 59716
17	1	148 & 156 Candlelight Drive Big Sky, MT 59716
18	1	162 & 170 Candlelight Drive Big Sky, MT 59716
19	1	159 & 167 Candlelight Drive

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		Big Sky, MT 59716
20	1	173 & 181 Candlelight Drive Big Sky, MT 59716
21	1	184, 192, 200 & 208 Candlelight Drive Big Sky, MT 59716
22	1	191, 199, 207, 215 Candlelight Drive Big Sky, MT 59716
23	1	216 & 224 Candlelight Drive Big Sky, MT 59716
24	1	221 & 229 Candlelight Drive Big Sky, MT 59716
25	1	251 & 259 Candlelight Drive Big Sky, MT 59716
26	1	269 & 277 Candlelight Drive Big Sky, MT 59716
27	1	252, 260, 268, & 276 Candlelight Drive Big Sky, MT 59716
28	1	278-286 Candlelight Drive Big Sky, MT 59716
29	1	294 & 302 Candlelight Drive Big Sky, MT 59716
30	1	303 & 311 Candlelight Drive Big Sky, MT 59716
31	1	306 & 314 Candlelight Drive Big Sky, MT 59716
32	1	320, 328, 336, 344 Candlelight Drive Big Sky, MT 59716
33	1	319 & 327 Candlelight Drive Big Sky, MT 59716
34	1	351, 359, 367 & 375 Candlelight Drive Big Sky, MT 59716
35	1	352, 360, 368 & 376 Candlelight Drive Big Sky, MT 59716
36	1	379 & 387 Candlelight Drive Big Sky, MT 59716
37	1	386, 394, 402 & 410 Candlelight Drive Big Sky, MT 59716
38	1	288, 296, 304 & 308 Firelight Drive Big Sky, MT 59716
39	1	297 & 305 Firelight Drive Big Sky, MT 59716
40	1	313 & 321 Firelight Drive Big Sky, MT 59716
41	1	325, 329, 337 & 345 Firelight Drive

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		Big Sky, MT 59716
42	1	330, 338, 346 & 354 Firelight Drive Big Sky, MT 59716
43	1	353 & 361 Firelight Drive Big Sky, MT 59716
44	1	365, 373, 381 & 389 Firelight Drive Big Sky, MT 59716
45	1	390, 398, 406, & 414 Firelight Drive Big Sky, MT 59716
46	1	397 & 405 Firelight Drive Big Sky, MT 59716
47	1	417, 425, 433 & 441 Firelight Drive Big Sky, MT 59716
48	1	434 & 442 Firelight Drive Big Sky, MT 59716
49	1	447 & 455 Firelight Drive Big Sky, MT 59716
50	1	448, 456, 464 & 472 Firelight Drive Big Sky, MT 59716
51	1	465, 473, 481 & 489 Firelight Drive Big Sky, MT 59716
52	1	495 & 503 Firelight Drive Big Sky, MT 59716
53	1	496 & 504 Firelight Drive Big Sky, MT 59716
54	1	509 & 517 Firelight Drive Big Sky, MT 59716

Coverage	Prem. #	Bldg. #	Limit Of Insurance	Covered Cause Of Loss	Coinsurance	Valuation
Bldg	1	1	\$10,602,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	2	1	\$10,602,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	3	1	\$10,602,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	4	1	\$10,602,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	5	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	6	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	7	1	\$1,001,400	Special Excl. Earthquake	90.00%	Replacement

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				and Flood		Cost
Bldg	8	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	9	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	10	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	11	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	12	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	13	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	14	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	15	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	16	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	17	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	18	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	19	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	20	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	21	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	22	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	23	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	24	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	25	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	26	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	27	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	28	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	29	1	\$1,001,400	Special Excl. Earthquake	90.00%	Replacement

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				and Flood		Cost
Bldg	30	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	31	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	32	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	33	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	34	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	35	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	36	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	37	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	38	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	39	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	40	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	41	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	42	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	43	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	44	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	45	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	46	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	47	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	48	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	49	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	50	1	\$1,745,000	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	51	1	\$1,745,000	Special Excl. Earthquake	90.00%	Replacement

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				and Flood		Cost
Bldg	52	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	53	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost
Bldg	54	1	\$1,001,400	Special Excl. Earthquake and Flood	90.00%	Replacement Cost