Colorado Special Districts
Property and Liability Pool

Renewal Documents and Invoice
1/1/2026 to EOD 12/31/2026

Acceptance of this coverage is evidenced only by payment of the enclosed invoice by January 1, 2026.

The following renewal documents are attached where applicable:

1. Invoice: Payment is due by January 1, 2026. Please return a copy of the invoice with your payment to ensure it is applied correctly. We have attached Payment Instructions providing details on how to make payment and when cancellation could occur.

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 by January 1, 2026.

6. Schedules: Lists of exposures and values.

7. Certificates of coverage: Originals are mailed directly to each Certificate Holder when applicable.

8. Automobile identification cards: Hard copies will be mailed when applicable.

Colorado Special Districts
Property and Liability Pool

Property and Liability Coverage

Invoice

Named Member:
Ward TOD Metropolitan District No. 1
C/O WBA Local Government Law
2154 E. Commons Avenue, Suite 2000
Centennial, CO 80122

Broker of Record:
Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Coverage No.	Entity ID	Effective Date	Expiration Date	Invoice Date
26PL-61172-2855	61172	1/1/2026	EOD 12/31/2026	10/29/2025

Coverage	Contribution
General Liability	$652.00
Property	$7,366.00
Crime	$141.00
Non-Owned Auto Liability	$132.00
Hired Auto Physical Damage	$65.00
Equipment Breakdown	$150.00
No-Fault Water Intrusion & Sewer Backup	$55.00
Public Officials Liability	$1,163.00
Excess	$570.00
Pollution	$0.00

Total Contribution	**$10,294.00**
Estimated Annualized Contribution (for budgeting purposes only)	$10,294.00

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):

5.84% Continuity Credit Discount

8% Multi Program Discount for WC Program Participation

Payment Due by January 1, 2026

The total contribution includes a 10% Commission, which calculates to $1,029.40 paid to the broker reflected above.

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.

Remit checks to: Colorado Special Districts Property and Liability Pool
c/o McGriff, A Marsh & McClennan Agency LLC Company
PO Box 1539
Portland, OR 97207-1539

We accept online payments at E-Bill Express
Refer to Payment Instructions page for additional options
billing@csdpool.org
800-318-8870 ext. 3

Colorado Special Districts
Property and Liability Pool

Payment Instructions

We accept the following payment methods:

1. Online using **E-Bill Express** (www.e-billexpress.com/ebpp/CSDPool). An FAQ is available at the bottom of the landing page. For detailed instructions, please click here.

2. Mail your check to:

   Colorado Special Districts Property and Liability Pool
   c/o McGriff, A Marsh & McClennan Agency LLC Company
   PO Box 1539
   Portland, OR 97207

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

   Colorado Special Districts Property and Liability Pool
   c/o McGriff, A Marsh & McClennan Agency LLC Company
   5400 Meadows Road, Suite 240
   Lake Oswego, OR 97035

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

3. Wire or ACH transfer from your own bank account. Let us know if you wish to use this method and we will be happy to provide you with these instructions.

In accordance with the Intergovernmental Agreement (IGA), you have sixty (60) days after the due date shown on the invoice to make your contribution payment. If you fail to make payment, automatic cancellation of coverage will occur on the 61st day. 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 of 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.

Colorado Special Districts
Property and Liability Pool

Annual Comparison of 2026 and 2025 contributions.

Loss Ratios based on participation years from 2017 to 2024

Ward TOD Metropolitan District No. 1

Year	Contribution
2026	$10,294.00
2025	$10,345.00
Difference	$-51.00
% Difference	-0.49%

General Liability	Contribution	TOE
Yr. 2026	$652.00	$96,815.00
Yr. 2025	$1,058.00	$253,400.00
Difference	$-406.00	NaN
% Difference	-38.37%	0.00%
Loss Ratio	0.00%	

Equipment Breakdown	Contribution
Yr. 2026	$150.00
Yr. 2025	$150.00
Difference	$0.00
% Difference	0.00%
Loss Ratio	0.00%

Auto Liability	Contribution	Auto Count
Yr. 2026	$132.00	0
Yr. 2025	$132.00	0
Difference		0
% Difference	NaN	0.00%
Loss Ratio	0.00%	

Crime	Contribution
Yr. 2026	$141.00
Yr. 2025	$138.00
Difference	$3.00
% Difference	2.17%
Loss Ratio	0.00%

Auto Physical Damage	Contribution	TIV
Yr. 2026	$65.00	$0.00
Yr. 2025	$65.00	$0.00
Difference		$0.00
% Difference	NaN	0.00%
Loss Ratio	0.00%	

Public Officials Liability	Contribution	EE Count
Yr. 2026	$1,163.00	0
Yr. 2025	$1,163.00	0
Difference	$0.00	0
% Difference	0.00%	0.00%
Loss Ratio	0.00%	

Property/Inland Marine	Contribution	TIV
Yr. 2026	$7,366.00	$1,145,055.00
Yr. 2025	$6,983.00	$1,129,054.00
Difference	$383.00	$16,001.00
% Difference	5.48%	1.42%
Loss Ratio	0.00%	

Excess Liability	Contribution
Yr. 2026	$570.00
Yr. 2025	$570.00
Difference	$0.00
% Difference	0.00%
Loss Ratio	0.00%

Earthquake	Contribution
Yr. 2026	$0.00
Yr. 2025	$0.00
Difference	$0.00
% Difference	0.00%
Loss Ratio	0.00%

Flood	Contribution
Yr. 2026	$0.00
Yr. 2025	$0.00
Difference	$0.00
% Difference	0.00%
Loss Ratio	0.00%

No Fault	Contribution
Yr. 2026	$55.00
Yr. 2025	$86.00
Difference	$-31.00
% Difference	-36.05%
Loss Ratio	0.00%

Colorado Special Districts
Property and Liability Pool

Deductible Options

Ward TOD Metropolitan District No. 1
Based on Coverage 26PL-61172-2855 data as of 10/29/2025

Auto Liability

General Liability

$0.00	$765.00
$500.00	$652.00
$1,000.00	$625.00
$2,500.00	$598.00
$5,000.00	$571.00
$7,500.00	$561.00
$10,000.00	$546.00

Auto Physical Damage

Comprehensive and Collision Deductibles

Property

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

Both $250.00	*$8,734.00*
Both $500.00	*$7,483.00*
Both $1,000.00	*$7,366.00*
Both $2,500.00	*$7,263.00*
Both $5,000.00	*$7,188.00*
Property $7,500.00	*$7,113.00*
Property $10,000.00	*$7,021.00*
Property $25,000.00	*$6,698.00*
Property $50,000.00	*$6,372.00*
Property $100,000.00	*$5,990.00*

Colorado Special Districts
Property and Liability Pool

No-Fault

$500.00	$55.00
$1,000.00	$39.00
$2,500.00	$36.00
$5,000.00	$35.00
$7,500.00	$35.00

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	$2,800.00
EPLI $7,500.00	$2,498.00
EPLI $10,000.00	$2,197.00
EPLI $25,000.00	$1,595.00
EPLI $50,000.00	$1,294.00
EPLI $100,000.00	$1,163.00

Equipment Breakdown

$1,000.00	$150.00
$2,500.00	$150.00
$5,000.00	$150.00
$7,500.00	$150.00
$10,000.00	$150.00

Colorado Special Districts
Property and Liability Pool

2026 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: Ward TOD Metropolitan District No. 1

Certificate Number: 26PL-61172-2855

Excess Limit	Annual Excess Contribution	Change in Contribution
$1,000,000	$330	$-240
$2,000,000*	$570	$0
$3,000,000	$810	$240
$4,000,000	$1,020	$450
$5,000,000	$1,250	$680
$6,000,000	$1,500	$930
$7,000,000	$1,750	$1,180
$8,000,000	$2,000	$1,430

*** This is your current excess limit.**

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

10/29/2025

Colorado Special Districts
Property and Liability Pool

Public Entity Liability and Auto Physical Damage Certificate Holder Declaration

Master Coverage Document(s) Number: CSD Pool CTC 01 01 25, CSD Pool PEL 01 01 26, CSD Pool APD 01 01 26
Certificate Number: 26PL-61172-2855
Coverage Period: 1/1/2026 to EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1
C/O WBA Local Government Law
2154 E. Commons Avenue, Suite 2000
Centennial, CO 80122

Broker of Record:
Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

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	$500	$652
Medical Payments - Premises	$10,000	None	None	Included
Employee Benefits Liability	Included	None	$500	Included
Public Officials Liability	Included	None	$1,000	$1,163
Employment Practices Liability	Included	None	*$$100,000	Included
Pre Loss Legal Assistance	$5,000	$10,000	None	Included
No-Fault Water Intrusion & Sewer Backup	$200,000 limited to $10,000 Any One Premises	***$1,000,000	$500	$55
Cyber	$200,000	**$200,000	$1,000	Included
Fiduciary Liability	$200,000	**$200,000	$1,000	Included
Excess Liability - Coverage agreements A,B,C,D	$2,000,000	None	None	$570
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 Reimbursement	$2,500	N/A	None	Included
			Total Contribution	$2,637

*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

Colorado Special Districts
Property and Liability Pool

Property Certificate Holder Declaration

Master Coverage Document Number: CSD Pool CTC 01 01 25 and CSD Pool Property 01 01 26
Certificate Number: 26PL-61172-2855
Coverage Period: 1/1/2026 to EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1
C/O WBA Local Government Law
2154 E. Commons Avenue, Suite 2000
Centennial, CO 80122

Broker of Record:
Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Limit of Coverage per Occurrence:

$1,145,055 Reported Buildings, Business Personal Property, Other Scheduled Items, Outdoor Property and EDP per Schedule.

$250,000 Business Income including Extra Expense/Rental Income sublimit unless a higher amount is specified on Schedule.

$ Inland Marine Scheduled items.

$0 Excess of $2,000,000 Earthquake Limit per occurrence and annual aggregate per Property Schedule.

$0 Excess of $2,000,000 Flood Limit per occurrence and annual aggregate per Property Schedule. Flood Zone A and Flood Zone V are subject to an all member combined limit of $60,000,000 per occurrence and annual aggregate.

Locations Covered: Per Schedules on file. Property in Course of Construction must be shown on the Schedule to be covered.

Report of Values: Annual Statement of Values must be submitted and additions/deletions are to be reported as they occur.

Perils Covered: Risk of Direct Physical Loss subject to the terms, conditions, and exclusions in the Master Property Coverage Document.

Deductibles: $1,000 Per Occurrence, except where noted on Member's Schedules

Earthquake - 2% Per Occurrence of the value of the covered damaged property at the time of loss, subject to a $5,000 minimum and $50,000 maximum.
Flood - 2% Per Occurrence of the value of the covered damaged property at the time of loss, subject to a $5,000 minimum and $50,000 maximum.

Contribution: $7,366

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 Property 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

Colorado Special Districts
Property and Liability Pool

Equipment Breakdown Declarations

Master Coverage Document Number: CSD Pool EB 01 01 21
Certificate Number: 26PL-61172-2855 **Coverage Period:** 1/1/2026 to EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1
C/O WBA Local Government Law
2154 E. Commons Avenue, Suite 2000
Centennial, CO 80122

Broker of Record:
Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Covered Equipment:
Equipment that (1) generates, transmits or utilizes energy, including electronic communications and data processing equipment; or (2) which during normal usage, operates under vacuum or pressure, other than the weight of its contents.

Locations:
Property must be at a location described in the Named Member's current Schedule of Property on file with the CSD Pool and must be owned, leased, or operated under the control of the Member District.

Equipment Breakdown Limit: $81,751 Scheduled Property

Sub Limits:

Newly Acquired Locations (90 Days Reporting)	$2,500,000
Business Income / Extra Expense	$1,000,000
Expediting Expenses	$1,000,000
Rental Income	$1,000,000
Demolition & Increased Cost of Construction	$1,000,000
Off-Premises Equipment Breakdown	$500,000
Service Interruption	$250,000
Hazardous Substances	$250,000
Perishable Goods	$250,000
Data Restoration	$250,000
Green Property Upgrade	$100,000
Public Relations Coverage	$5,000

Deductible: $1,000 per Occurrence

Contribution: $150

This Equipment Breakdown Declarations is made and is mutually accepted by the CSD Pool and the Member District subject to all terms which are made a part of the Equipment Breakdown Coverage Document. This Certificate represents only a brief summary of coverages. Please refer to the Equipment Breakdown Coverage Document for actual coverage, terms, conditions, and exclusions.

Countersigned by: _____
Authorized Representative

Colorado Special Districts
Property and Liability Pool

Crime Certificate Holder Declaration

Master Coverage Document Number: J05931794
Certificate Number: 26PL-61172-2855

Insurer: Federal Insurance Company (Chubb)
Coverage Period: 1/1/2026 to EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1
C/O WBA Local Government Law
2154 E. Commons Avenue, Suite 2000
Centennial, CO 80122

Broker of Record:
Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Covered Designated Agent(s):

Coverages and Limits:

Employee Theft:	$5,000
· 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

Deductible(s):

All Crime except Social Engineer Fraud:	$100
Social Engineering Fraud:	20% of Social Engineering Fraud Limit

Contribution: $141

Policy Forms:

PF-52815 (04/20)	The Chubb Primary℠ Commercial Crime Insurance
MS-372431 (02/24)	Governmental Entity (Colorado Special Districts Pool) Endorsement
PF-53127 (02/21)	Colorado Amendatory Endorsement
MS-371960.2 (09/23)	Social Engineering Fraud Official Authorization Endorsement

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

Colorado Special Districts
Property and Liability Pool

Identity Recovery Certificate Holder Declaration

Master Coverage Policy Number:
CSD 2009 CP IDR Form 01 01 21

Insurer:
The Hartford Steam Boiler Inspection and Insurance Company

Certificate Number: 26PL-61172-2855

Coverage Period: 1/1/2026 to EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1
C/O WBA Local Government Law
2154 E. Commons Avenue, Suite 2000
Centennial, CO 80122

Broker of Record:
Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

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: _____

Authorized Representative

Colorado Special Districts
Property and Liability Pool

Environmental Legal Liability Certificate Holder Declaration

Master Policy Number: ER00A9V26
Certificate Number: 26PL-61172-2855
Named Member:
Ward TOD Metropolitan District No. 1
C/O WBA Local Government Law
2154 E. Commons Avenue, Suite 2000
Centennial, CO 80122

Insurer: Aspen Specialty Insurance Company
Coverage Period: 1/1/2026 to EOD 12/31/2026
Broker of Record:
Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Claims-Made Coverage:

1. **First Party Protection:** For coverages 1.a – 1.d, the pollution incident must be first discovered by the responsible insured and reported to the insurer during the policy period.
   a. **Clean up**: Covers clean-up costs resulting from a pollution incident on, at, under, or migrating from or through an insured location.
   b. **Emergency Response**: Covers emergency response cost resulting from a **Pollution Incident**.
   c. **Pollution Incident**: (i) on, at, under or migrating from or through an insured location; (ii) caused by transportation; or (iii) caused by covered operations.
   d. **Environmental Crisis**: Covers crisis cost resulting from a crisis event.
   e. **Business Interruption**: Covers business interruption cost and extra expense incurred by the insured and solely and directly by a pollution incident on, at or under an insured location, provided the pollution incident results in clean-up cost covered by this policy.

2. **Legal Liability Protection:** For coverages 2.a – 2.d, the claim for damages because of such bodily injury or property damage, or a claim for such clean-up cost, is first made against an insured and reported to the insurer during the policy period.
   a. **Insured Location**: Covers sums the insured becomes legally obligated to pay: (i) as damages because of bodily injury or property damage; or (ii) for clean-up costs, resulting from a pollution incident on, at under, or migrating from or through an insured location.
   b. **Non-owned Site**: Covers sums the insured becomes legally obligated to pay (i) as damages because of bodily injury or property damage; or (ii) for clean- up costs, resulting from a pollution incident on, at under, or migrating from or through any non-owned site.
   c. **Transportation**: Covers sums the insured becomes legally obligated to pay (i) as damages because of bodily injury or property damage; or (ii) for clean- up costs, resulting from a pollution incident caused by transportation.
   d. **Covered Operations**: Covers sums the insured becomes legally obligated to pay (i) as damages because of bodily injury or property damage; or (ii) for clean-up costs, resulting from a pollution incident caused by covered operations or completed operations.

Limits of Liability: $1,000,000 Each Pollution Incident
$5,000,000 Total Policy and Program Aggregate – Shared All Members
Sublimits: $500,000 Environmental Crisis Aggregate
$250,000 Business Interruption Aggregate
$100,000 Perfluorinated Compounds Aggregate

Member Deductible: $1,000 Each Pollution Incident

Colorado Special Districts
Property and Liability Pool

Retroactive Date: January 1, 2009 (unless otherwise specified)
Defense Costs: Legal defense expenses and settlement shall erode the Limits of Liability

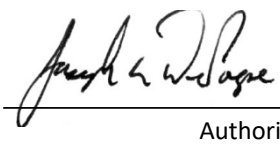
Partial List of Exclusions:
Asbestos, Contractual Liability, Criminal Fines and Criminal Penalties, Cross Liability (Insured vs. Insured), Damage to Insured's Product/Work, Divested Property, Employers Liability, Fraud or Misrepresentation, Intentional Non-Compliance, Internal Expenses, Known Conditions, Lead-Based Paint, Material Change in Risk, Non-Owned Disposal Sites, Underground Storage Tanks and Above Ground Storage Tanks excluded unless scheduled, Vehicle Damage, War or Terrorism, Workers Compensation, Lead at all gun or shooting ranges, Maintenance, Upgrades, Improvements or Installations where required by law, Microbial Matter with carveback for sudden and accidental water intrusion; 10-day discovery period/30 day reporting period, Prior Claims, Communicable Disease

Policy Forms:

ASPENV110 06 17	Environmental Legal Liability Policy
ASPENV098 11 17	Cap on Losses from Certified Acts of Terrorism
ASPENV340 05 17	Insured Location(s) Schedule Endorsement
ASPENV310 05 17	Known Conditions Exclusion Endorsement
ASPENV316 05 17	Legal Expense Aggregate Limit of Liability Endorsement
ASPENV117 11 17	Self-Insured Retention Aggregate (Erosion by Underlying Policies)
ASPENV117 11 17	Sewage Back-up Deductible Amendatory Endorsement
ASPENV117 11 17	Perfluorinated Compounds, Sublimit and Retroactive Date Amendatory Endorsement
ASPENV117 11 17	Cancellation Amendatory Endorsement
ASPENV117 11 17	Microbial Matter Exclusion Endorsement
ASPENV117 11 17	Maintenance, Upgrade, Improvements or Installations Exclusion Endorsement
ASPENV117 11 17	Retroactive Date All Coverage Endorsement
ASPENV117 11 17	Microbial Matter Sudden and Accidental Coverage Limitation Amendatory Endorsement
ASPENV117 11 17	Insured Location/Acquired Property Endorsement
ASPENV117 11 17	Public Entity Amendatory Endorsement
ASPENV322 05 17	Minimum Earned Premium Endorsement
ASPENV341 05 17	Named Insured Schedule Endorsement
ASPENV118 11 17	Nuclear, Biological, Chemical, or Radiological Terrorism Exclusion
ASPENV003 05 17	Other Insurance Condition Amendatory Endorsement
ASPER334 01 14	Prior Claim Exclusion Endorsement
ASPENV338 04 19	Schedule of Crisis Management Firms Endorsement
ASPENV431 11 17	Aspen Environmental Emergency Response Hotline
SNCO 1021	Colorado Surplus Lines Notice
ASPENV117.EL.0920.X	Communicable Disease Exclusion

Additional Endorsements Applicable to Named Member:

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all coverage terms under the Pollution Liability Policy #EV00A9V26 issued by Aspen Specialty Insurance Company. This Certificate represents a brief summary of coverages. Please refer to the Master Coverage Document for all coverage terms, conditions and exclusions.

Countersigned by: 

Authorized Representative

Colorado Special Districts
Property and Liability Pool

Terrorism, Sabotage and Malicious Attack Certificate Holder Declaration

Master Coverage:
Physical Loss or Physical Damage
Terrorism Liability
Malicious Attack
Malicious Attack combined liability

Insurer:
Lloyds, Hiscox Syndicate 33

Certificate Number: 26PL-61172-2855

Coverage Period: 1/1/2026 to EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1
C/O WBA Local Government Law
2154 E. Commons Avenue, Suite 2000
Centennial, CO 80122

Broker of Record:
Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Coverage for All CSD Pool Members combined	Per Occurrence Limit	Annual Aggregate Limit	Deductible
All Coverages Combined	n/a	**$105,000,000**	n/a
Terrorism and Sabotage – Physical Loss or Damage	$100,000,000	$100,000,000	$10,000
Terrorism – Combined Liability	$10,000,000	$10,000,000	$10,000
Malicious Attack – Physical Loss or Damage & Combined Liability	$5,000,000	$5,000,000	$5,000
Malicious Attack Sub-limits applicable:			
Prevention or Restriction of Access	$2,500,000	$2,500,000	$5,000
Utilities	$2,500,000	$2,500,000	$5,000
Personal Accident Costs	$250,000	$250,000	$5,000
Crisis Management Costs	$250,000	$250,000	$5,000

Report all Claims to: Phone: (800) 318-8870, ext. 1
Email: cxcsd@sedgwick.com

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 Terrorism, Sabotage and Malicious Attack 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: _____

Authorized Representative

Colorado Special Districts Property and Liability Pool

General Liability Schedule
Metropolitan District

Policy Number: 26PL-61172-2855
Named Member: Ward TOD Metropolitan District No. 1
Coverage Period: 1/1/2026 – EOD 12/31/2026
Broker: Highstreet Insurance & Financial Services

Code	Description	Unit	Amount	Effective Date	Expiration Date
1	1-Number of Skate Board Parks	Total	0.00	1/1/2026	12/31/2026
2	2-Number of Diving Boards	Total	0.00	1/1/2026	12/31/2026
3	3-Number of Water Slides	Total	0.00	1/1/2026	12/31/2026
4	4-Maximum Bond Issued	Dollars	7,275,000.00	1/1/2026	12/31/2026
5	5-Number of Bonds Issued	Total	1.00	1/1/2026	12/31/2026
20	20-Day Care Operations - Total Annual Payroll	Dollars	0.00	1/1/2026	12/31/2026
30	30-Number of EMT Personnel	Total	0.00	1/1/2026	12/31/2026
32	32-Paid Firefighters - Non-EMT	Total	0.00	1/1/2026	12/31/2026
37	37-Pipe Line - Under Drain	Miles	0.00	1/1/2026	12/31/2026
39	39-Pipe Line	Miles	0.00	1/1/2026	12/31/2026
43	43-Pipe Line - Sewer / Storm Drainage Combined	Miles	0.00	1/1/2026	12/31/2026
50	50-Number of Teachers	Total	0.00	1/1/2026	12/31/2026
70	70-Number of Golf Courses	Total	0.00	1/1/2026	12/31/2026
80	80-Number of Go Cart Tracks	Total	0.00	1/1/2026	12/31/2026
98	98-Additional First Named Members	Total	0.00	1/1/2026	12/31/2026
105	105-Total Operating Expenses - Any other	Dollars	96,815.00	1/1/2026	12/31/2026
130	130-Total Operating Expenses - Park & Recreation	Dollars	0.00	1/1/2026	12/31/2026
131	131-Total Operating Expenses - Cemetery	Dollars	0.00	1/1/2026	12/31/2026
132	132-Total Operating Expenses - Soil & Water Conservation	Dollars	0.00	1/1/2026	12/31/2026

133	133-Total Operating Expenses - Pest Control	Dollars	0.00	1/1/2026	12/31/2026
134	134-Total Operating Expenses - Hospital / Health	Dollars	0.00	1/1/2026	12/31/2026
135	135-Total Operating Expenses - Drainage	Dollars	0.00	1/1/2026	12/31/2026
136	136-Total Operating Expenses - Library	Dollars	0.00	1/1/2026	12/31/2026
137	137-Total Operating Expenses - Water Control	Dollars	0.00	1/1/2026	12/31/2026
138	138-Total Operating Expenses - Fire / Ambulance	Dollars	0.00	1/1/2026	12/31/2026
139	139-Total Operating Expenses - Water	Dollars	0.00	1/1/2026	12/31/2026
140	140-Total Operating Expenses - Irrigation	Dollars	0.00	1/1/2026	12/31/2026
141	141-Total Operating Expenses - Sanitation	Dollars	0.00	1/1/2026	12/31/2026
142	142-Total Operating Expenses - Transit	Dollars	0.00	1/1/2026	12/31/2026
143	143-Total Operating Expenses - Improvement	Dollars	0.00	1/1/2026	12/31/2026
151	151-Total Operating Expenses - Sanitation MW Discounted	Dollars	0.00	1/1/2026	12/31/2026
215	215-Buildings & Premises Occupied by District	Sq. Ft.	0.00	1/1/2026	12/31/2026
250	250-Number of Homes – Covenant Enforcement/Design Review Services under District Authority	Total	0.00	1/1/2026	12/31/2026
270	270-Number of Aboveground Storage Tanks (excluding water tanks)	Total	0.00	1/1/2026	12/31/2026
331	331-Number of Paid Firefighters - Full-Time	Total	0.00	1/1/2026	12/31/2026
332	332-Number of Paid Firefighters - Part-Time	Total	0.00	1/1/2026	12/31/2026
333	333-Number of Volunteer Firefighters	Total	0.00	1/1/2026	12/31/2026
334	334-Number of Paid EMT - Full-Time	Total	0.00	1/1/2026	12/31/2026
335	335-Number of Paid EMT - Part-Time	Total	0.00	1/1/2026	12/31/2026
341	341-Time Spent by Club/Recreation/Camp Volunteers	Hours	0.00	1/1/2026	12/31/2026
342	342-Time Spent by Day Care Volunteers	Hours	0.00	1/1/2026	12/31/2026
344	344-Time Spent by Event Organizer Volunteers	Hours	0.00	1/1/2026	12/31/2026
345	345-Time Spent by General Volunteers	Hours	0.00	1/1/2026	12/31/2026

348	348-Number of Board Members	Total	5.00	1/1/2026	12/31/2026
350	350-Number of Permanent Employees - Full-Time	Total	0.00	1/1/2026	12/31/2026
351	351-Number of Permanent Employees - Part-Time	Total	0.00	1/1/2026	12/31/2026
366	366-Total Payroll	Dollars	0.00	1/1/2026	12/31/2026
400	400-Number of Boats - Under 26'	Total	0.00	1/1/2026	12/31/2026
411	411-Total Water Delivered Annually - Millions of Gallons (MGAL)	MGAL	0.00	1/1/2026	12/31/2026
414	414-Playground/parks (Area)	Acres	0.50	1/1/2026	12/31/2026
415	415-Number of Grandstands/Stadiums	Total	0.00	1/1/2026	12/31/2026
420	420-Vacant Land	Acres	0.00	1/1/2026	12/31/2026
450	450-Miles of Road Maintained	Miles	0.00	1/1/2026	12/31/2026
522	522-Number of Ponds, Lakes & Reservoirs	Total	1.00	1/1/2026	12/31/2026
550	550-Fire Department Area Served	Sq Miles	0.00	1/1/2026	12/31/2026
671	671-Number of Parks	Total	0.00	1/1/2026	12/31/2026
710	710-Dams - Class 1 - Low Hazard - Total Acre-Feet	Acre Ft.	0.00	1/1/2026	12/31/2026
712	712-Dams - Class 1 - Low Hazard - Number of Dams	Count	0.00	1/1/2026	12/31/2026
720	720-Dams - Class 2 - Med Hazard - Total Acre-Feet	Acre Ft.	0.00	1/1/2026	12/31/2026
722	722-Dams - Class 2 - Med Hazard - Number of Dams	Count	0.00	1/1/2026	12/31/2026
730	730-Dams - Class 3 - High Hazard - Total Acre-Feet	Acre Ft.	0.00	1/1/2026	12/31/2026
732	732-Dams - Class 3 - High Hazard - Number of Dams	Count	0.00	1/1/2026	12/31/2026
811	811-Number of Spillways	Total	0.00	1/1/2026	12/31/2026
900	900-Services Contracted out to Others	Dollars	35,000.00	1/1/2026	12/31/2026
924	924-Revenue from use of Swimming Pools	Dollars	0.00	1/1/2026	12/31/2026
925	925-Number of Swimming Pools	Total	0.00	1/1/2026	12/31/2026
945	945-Number of Sewage Taps	Total	0.00	1/1/2026	12/31/2026

946	946-Number of Water Mains or Connections	Total	0.00	1/1/2026	12/31/2026
947	947-Sewer and/or Sanitation Line Maintenance (budget)	Dollars	0.00	1/1/2026	12/31/2026
948	948-Water Line Maintenance (budget)	Dollars	0.00	1/1/2026	12/31/2026
997	997-Number of district sponsored Events/Fundraisers - No Alcohol Served	Total	0.00	1/1/2026	12/31/2026
998	998-Number of District sponsored Events/Fundraisers – With Alcohol Served	Total	0.00	1/1/2026	12/31/2026
999	999-Prior Acts Coverage Under a Previous “Claims Made” Policy	Premium	0.00	1/1/2026	12/31/2026

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.

Colorado Special Districts Property and Liability Pool

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: $1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.

Location / Premise#		**Unique#**	PROP-00117102	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$1,604	$	$
Underground Detention Pond - 30" RCP (9LF), 18" SD (3LF), Outlet Structure (1) - Tract U		**Year Built:**	2020	**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
End of Union Ct., north of W 51st Ave., between Union Ct. and Vivian St.		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$301,117.00			

Location / Premise#		**Unique#**	PROP-00116518	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 2	$	$
Irrigation 3/4" Drip Valve		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
NE Corner of E 51st Ave & Ward Rd		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: Yes		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$ 424.00			

Location / Premise#		**Unique#**	PROP-00116519	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 1	$	$
Irrigation Mainline 1-1/2"		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
NE Corner of E 51st Ave & Ward Rd		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			

Colorado Special Districts Property and Liability Pool

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: $1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.

NOC Equipment Breakdown Applies: No	**Excess Quake Applies:** No	**Excess Flood Applies:** No		**Otherwise Classified:**	$ 275.00

Location / Premise#		**Unique#**	PROP-00116496	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 2	$	$
Deciduous Shrubs (7)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
NE Corner of E 51st Ave & Ward Rd		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$ 390.00			

Location / Premise#		**Unique#**	PROP-00116497	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 22	$	$
Evergreen Trees (5)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
NE Corner of E 51st Ave & Ward Rd		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$4,083.00			

Location / Premise#		**Unique#**	PROP-00116498	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$	$	$
Irrigation 3/4" Tubing (69)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
NE Corner of E 51st Ave & Ward Rd		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			

Colorado Special Districts Property and Liability Pool

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: $1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.

NOC Equipment Breakdown Applies: No	**Excess Quake Applies:** No	**Excess Flood Applies:** No		**Otherwise Classified:**	$ 38.00

Location / Premise#		**Unique#**	PROP-00116495	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 1	$	$
Evergreen Shrubs (2)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
NE Corner of E 51st Ave & Ward Rd		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$ 189.00			

Location / Premise#		**Unique#**	PROP-00116520	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$132	$	$
Monument Sign (Secondary)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
NE Corner of E 51st Ave & Ward Rd		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$24,723.00			

Location / Premise#		**Unique#**	PROP-00116521	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 17	$	$
Gas Meters (6)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
NE Corner of E 51st Ave & Ward Rd		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			

Colorado Special Districts Property and Liability Pool

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: $1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.

NOC Equipment Breakdown Applies: Yes	**Excess Quake Applies:** No	**Excess Flood Applies:** No		**Otherwise Classified:**	$3,177.00

Location / Premise#		**Unique#**	PROP-00117105	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$	$	$
Irrigation Mainline 1-1/2' (Underground) - Tract K		**Year Built:**	2021	**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
SE Corner of Vivian St. & W. 52nd Ave.		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: Yes		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$ 20.00			

Location / Premise#		**Unique#**	PROP-00117106	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$129	$	$
Monument (Secondary) - Tract K		**Year Built:**	2021	**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
SE Corner of Vivian St. & W. 52nd Ave.		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$24,239.00			

Location / Premise#		**Unique#**	PROP-00117103	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 7	$	$
Deciduous Shrubs (20) - Tract K		**Year Built:**	2021	**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
SE Corner of Vivian St. & W. 52nd Ave.		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			

Colorado Special Districts Property and Liability Pool

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: $1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.

NOC Equipment Breakdown Applies: No	**Excess Quake Applies:** No	**Excess Flood Applies:** No		**Otherwise Classified:**	$1,303.00

Location / Premise#		**Unique#**	PROP-00117104	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 1	$	$
Irrigation 3/4" Tubing (Underground) - Tract K		**Year Built:**	2021	**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
SE Corner of Vivian St. & W. 52nd Ave.		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: Yes		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$ 111.00			

Location / Premise#		**Unique#**	PROP-00119094	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 25	$	$
Irrigation Backflow Preventer(s)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Throughout District		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: Yes		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$4,710.00			

Location / Premise#		**Unique#**	PROP-00119091	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 40	$	$
Street Lighting/L3 Street Lights		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract K, Throughout District		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			

Colorado Special Districts Property and Liability Pool

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: $1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.

NOC Equipment Breakdown Applies: Yes	**Excess Quake Applies:** No	**Excess Flood Applies:** No		**Otherwise Classified:**	$7,502.00

Location / Premise#		**Unique#**	PROP-00119095	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 1	$	$
Irrigation - Rainbird Rotor		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract MM, Northeast Corner of Vivian Street and W 50th Avenue		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: Yes		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$ 190.00			

Location / Premise#		**Unique#**	PROP-00119093	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 41	$	$
Monument Sign (Secondary)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract MM, Northeast Corner of Vivian Street and W 50th Avenue		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: Yes		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$7,680.00			

Location / Premise#		**Unique#**	PROP-00119090	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 6	$	$
Evergreen Shrubs, Deciduous Shrubs		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract MM, Northeast Corner of Vivian Street and W 50th Avenue		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			

Colorado Special Districts Property and Liability Pool

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: $1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.

NOC Equipment Breakdown Applies: No	**Excess Quake Applies:** No	**Excess Flood Applies:** No		**Otherwise Classified:**	$1,198.00

Location / Premise#		**Unique#**	PROP-00119092	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$211	$	$
Privacy Fence (6', 473 LF), Trees, Shrubs		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract U, Behind the houses on the north side of W 51st Ave on the north boundaries of the district		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone X			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$39,652.00			

Location / Premise#		**Unique#**	PROP-00115876	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 97	$	$
Ornamental Trees (24)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract W & Tract Z of The Ridge At Ward Station		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone AE			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$13,726.00			

Location / Premise#		**Unique#**	PROP-00115869	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 7	$	$
5-Gallon Evergreen Shrubs (15)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract W & Tract Z of The Ridge At Ward Station		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			

Colorado Special Districts Property and Liability Pool

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: $1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.

Wheat Ridge, CO 80033	**# Stories**		**Flood Zone:**	Zone AE		**UG Pipes:**	$ 0.00
NOC Equipment Breakdown Applies: No	**Excess Quake Applies:** No		**Excess Flood Applies:** No			**Otherwise Classified:**	$ 921.00

Location / Premise#		**Unique#**	PROP-00115873	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$139	$	$
Landscape Materials - Rocks, Shrubs		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract W & Tract Z of The Ridge At Ward Station		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone AE			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$19,607.00			

Location / Premise#		**Unique#**	PROP-00115874	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$135	$	$
Light Poles (22)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract W of The Ridge At Ward Station		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone AE			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$19,011.00			

Location / Premise#		**Unique#**	PROP-00115868	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 76	$	$
5-Gallon Deciduous Shrubs (232)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract W of The Ridge At Ward Station		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			

Colorado Special Districts Property and Liability Pool

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: $1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.

Wheat Ridge, CO 80033	**# Stories**		**Flood Zone:**	Zone AE		**UG Pipes:**	$ 0.00
NOC Equipment Breakdown Applies: No	**Excess Quake Applies:** No		**Excess Flood Applies:** No			**Otherwise Classified:**	$10,811.00

Location / Premise#		**Unique#**	PROP-00115870	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 19	$	$
Benches (2)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract W of The Ridge At Ward Station		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone AE			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$2,648.00			

Location / Premise#		**Unique#**	PROP-00115871	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 12	$	$
Bike Racks (2)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract W of The Ridge At Ward Station		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone AE			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$1,695.00			

Location / Premise#		**Unique#**	PROP-00115872	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$275	$	$
Irrigation System		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract W of The Ridge At Ward Station		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			

Colorado Special Districts Property and Liability Pool

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: $1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.

Wheat Ridge, CO 80033	**# Stories**		**Flood Zone:**	Zone AE		**UG Pipes:**	$ 0.00
NOC Equipment Breakdown Applies: Yes	**Excess Quake Applies:** No		**Excess Flood Applies:** No			**Otherwise Classified:**	$38,873.00

Location / Premise#		**Unique#**	PROP-00115877	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$ 18	$	$
Trash Receptacles (2)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract W of The Ridge At Ward Station		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone AE			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$2,542.00			

Location / Premise#		**Unique#**	PROP-00115875	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$135	$	$
Monument (primary)		**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tract Z of The Ridge At Ward Station		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			
Wheat Ridge, CO 80033		**# Stories**		**Flood Zone:**	Zone AE			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: Yes		**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$19,064.00			

Location / Premise#		**Unique#**	PROP-00114303	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$1,565	$	$
Concrete Alleyways (28,880 SF)		**Year Built:**	2021	**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tracts A and C of The Ridge At Ward Station		**Sq. Feet:**		**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
								Business Inc:	$ 0.00			

Colorado Special Districts Property and Liability Pool

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: $1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.

Wheat Ridge, CO 80033	**# Stories**		**Flood Zone:**	Zone AE		**UG Pipes:**	$ 0.00
NOC Equipment Breakdown Applies: No	**Excess Quake Applies:** No		**Excess Flood Applies:** No			**Otherwise Classified:**	$221,230.00

Location / Premise#	**Unique#**	PROP-00115402	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$1,458	$	$
Concrete Alleyways (23,665 SF)	**Year Built:**	2021	**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tracts B, E-1, E-2, G and H, The Ridge at Ward Station	**Sq. Feet:**	23665	**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
							Business Inc:	$ 0.00			
Wheat Ridge, CO 80033	**# Stories**		**Flood Zone:**	Zone AE			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No	**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$206,143.00			

Location / Premise#	**Unique#**	PROP-00114176	Not Assigned	2	Replacement		**Buildings:**	$ 0.00	$1,187	$	$
Concrete Alleyways (21,900 SF)	**Year Built:**		**Term:**	1/1/2026 to 12/31/2026			**Contents:**	$ 0.00			
Tracts D, E & F of The Ridge At Ward Station	**Sq. Feet:**	21900	**County:**	Jefferson	Ded:		**EDP:**	$ 0.00			
							Business Inc:	$ 0.00			
Wheat Ridge, CO 80033	**# Stories**		**Flood Zone:**	Zone AE			**UG Pipes:**	$ 0.00			
NOC Equipment Breakdown Applies: No	**Excess Quake Applies:** No		**Excess Flood Applies:** No				**Otherwise Classified:**	$167,763.00			

Totals:	**Buildings:**	$0.00	$7,365.00	$0.00	$0.00
	Contents:	$0.00			
	EDP:	$0.00			
	Business Inc:	$0.00			

Colorado Special Districts Property and Liability Pool

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Ward TOD Metropolitan District No. 1

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: $1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.

UG Pipes:	$0.00
Otherwise Classified:	$1,145,055.00

Minimum Property Contribution: $425

Colorado Special Districts Property and Liability Pool

CERTIFICATE OF COVERAGE

Certificate Number
CERT-012927

ADMINISTRATOR
Colorado Special Districts Property and Liability Pool
c/o McGriff, A Marsh & McClennan Agency LLC Company
PO Box 1539
Portland, OR 97207-1539

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

NAMED MEMBER
Ward TOD Metropolitan District No. 1
c/o White Bear Ankele Tanaka & Waldron P.C.
2154 E Commons Ave, Suite 2000
Centennial, CO 80122

COMPANIES AFFORDING COVERAGE

COMPANY A:	Colorado Special Districts Property and Liability Pool
COMPANY B:	
COMPANY C:	

COVERAGES

THIS IS TO CERTIFY THAT COVERAGE DOCUMENTS LISTED HEREIN HAVE BEEN ISSUED TO THE NAMED MEMBER HEREIN FOR THE COVERAGE PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE COVERAGE AFFORDED BY THE COVERAGE DOCUMENTS LISTED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH COVERAGE DOCUMENTS.

CO LTR	Type of Coverage	Coverage #	Effective Date	Expiration Date	LIMITS	
A	General Liability ☒Commercial General Liability ☒Public Officials Liability ☒Employment Practices ☒Occurrence	26PL-61172-2855	01/01/26	12/31/26	General Aggregate	Unlimited
		*Except that for claims, occurrences or suits to which the monetary limits of the Colorado Immunity Act, C.R.S. & 24-10-101, et.seq., as amended, apply, there shall be a further sublimit of (a) $387,000 for an injury to any one person in any single occurrence; and (b) $1,093,000 for an injury to two or more persons in any single occurrence; but in the event of an injury to two or more persons in any single occurrence, the sublimit shall not exceed $387,000 for each injured person.			Each Occurrence*	$2,000,000
A	Automobile Liability ☐Scheduled Autos ☒Hired Autos ☒Non-Owned Autos	26PL-61172-2855	01/01/26	12/31/26	Each Occurrence*	$2,000,000
A	Auto Physical Damage ☐Scheduled Autos ☒ Hired Autos	26PL-61172-2855	01/01/26	12/31/26	See below if applicable.	
A	Excess Liability ☒Other Than Umbrella Form	26PL-61172-2855	01/01/26	12/31/26	General Aggregate	Unlimited
					Each Occurrence*	$2,000,000
A	Property ☒	26PL-61172-2855	01/01/26	12/31/26	See below if applicable.	

Description:
Evidence of coverage only.

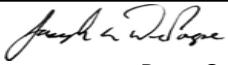
CERTIFICATE HOLDER

To Whom It May Concern

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED COVERAGES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE COVERAGE FORM PROVISIONS.

AUTHORIZED REPRESENTATIVE:
By: Joseph E. DePaepe



Date: October 29, 2025