



These Declarations are a part of the policy named above and identified by policy number below. They supersede any Declarations issued earlier. Your Condominium Policy will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. See policy for details regarding the other coverages and additional coverage options.

Policy Number:

7205UP013728

Policyholder:

(Named Insured)

Michael Plegge
4267 QUARTZITE PL
COLORADO SPRINGS, CO 80938-9611

Issued:

JUL 19, 2022

Policy Period From:

AUG 01, 2022 to AUG 01, 2023 but only if the required premium for this period has been paid, and only for annual renewal periods if premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the Residence Premises.

Where to access your policy documents

In order to view, print, or save your policy documents that do not contain personally identifiable information, go to www.nationwide.com/insurancecontracts on your Internet browser and enter your policy number. You can get hard copies of your documents mailed or emailed to you free of charge by calling 877-ON-YOUR-SIDE ® (877-669-6877). Please note that any policy documents containing personally identifiable information are not available for online viewing, unless you have registered for online account access. Go to www.nationwide.com/signup to create an account.

Residence Premises Information:

4267 QUARTZITE PL
COLORADO SPRINGS
CO 80938-9611

PURCHASED: 07/2018
BUILT: 2018
CONSTRUCTION: FRAME
SUPPLEMENTAL HEATING? N
NUMBER OF UNITS:001
001 OCCUPANTS IN DWELLING
ONE FAMILY

FD COLORADO SPRINGS FPSA
COLORADO SPRINGS FS 17
PROTECTION CLASS 2
MILES FROM FIRE DEPT: 003

Additional Rating Information: The following is used when determining your policy's premium. Please advise immediately if this information is incorrect.

RATING AGE OF INSURED: 62

CONDOMINIUM POLICY DECLARATIONS

SECTION I

Property Coverages	Limits of Liability	Deductible: \$500 ALL PERILS
COVERAGE-A-DWELLING	\$108,000	In case of a loss under Section I, we cover only that part of each loss over the deductible stated.
COVERAGE-C-PERSONAL PROPERTY	\$108,000	
COVERAGE-D-LOSS OF USE	ALS*	
*ACTUAL LOSS SUSTAINED		
PAYMENT NOT TO EXCEED 24 MONTHS		

SECTION II

Liability Coverages	Limits of Liability
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE:PROPERTY DAMAGE AND BODILY INJURY	\$300,000
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$5,000

OTHER COVERAGES APPLICABLE

See Policy or Endorsements for details regarding the Other Coverages that apply to your policy.

Other Coverages	Limits Of Liability
Biological Deterioration or Damage	\$10,000
Building Ordinance or Law	10%
Loss Assessment	\$50,000
Tools	\$2,500

PREMIUM SUMMARY

Premium Based On	Premium Amount
POLICY PREMIUM	\$397.16
Annual Premium	\$397.16

Annual Premium Includes Discounts For:

HOME/CAR
MULTI LINE
CLAIM FREE

FORMS and ENDORSEMENTS MADE PART OF POLICY

H 00 06 0716 Your Nationwide Condominium Policy
H 01 00 CO 0419 Special Provisions - Colorado



Nationwide®
is on your side

Policy Number:

7205UP013728

Policyholder:

(Named Insured)

Michael Plegge

Issued:

JUL 19, 2022

Policy Period From:

AUG 01, 2022 to AUG 01, 2023

ADDITIONAL INTERESTS

FIRST MORTGAGEE

CARRINGTON MORTGAGE SERVICES LLC
ISAOA ATIMA
PO BOX 692408
SAN ANTONIO, TX 78269-2408
LOAN #4000971761

Issued By: NATIONWIDE PROPERTY AND CASUALTY
Home Office Columbus, OH

Nationwide 24-Hour Claims Number
Nationwide Regional Office

: 1-800-421-3535
: 1-877-669-6877



Condominium Insurance Application
Nationwide Property and Casualty
 (Not to be construed as a valid contract)

Policy Number: 7205UP013728

Policy Effective Date & Time: 08/01/2022 12:01 AM Eastern or upon receipt of premium by company whichever is later

Policy Expiration Date: 08/01/2023 12:01 AM Eastern

Insured Name & Address:

Michael Plegge
 4267 QUARTZITE PL
 COLORADO SPRINGS, CO
 80938-9611

Mortgagee Name & Address:

CARRINGTON MORTGAGE
 SERVICES
 LLC
 PO BOX 692408
 SAN ANTONIO, TX 78269-2408

Property Location: 4267 QUARTZITE PL, COLORADO SPRINGS, CO 80938-9611

Policy Type: Condominium

Dwelling Details

Coverage Type	Selected	Occupancy Details	Selected
Dwelling	\$108,000	Number of families	1
Personal Property	\$108,000	Occupancy	Owner
Loss of Use	Actual Loss Sustained	Number of Occupants	1
Personal Liability	\$300,000	Secondary	No
Medical Payments to Others	\$5,000	Currently Occupied	Yes
All Peril Deductible	\$500	Rated age of named insured	62
		Personal Status	Single

Other Coverages			
Biological Deterioration or Damage	\$10,000	Building Ordinance or Law	10%
Loss Assessment	\$50,000	Tools	\$2,500

Risk Details	Selected
Do you have any of the following pure or mixed breeds of dogs: Pit Bull Breeds, including but not limited to American Pit Bull, Terrier, American Staffordshire Terrier, Staffordshire Terrier, Dobermans, Rottweilers, Chow-Chows , Presa Canarios, Wolf Hybrids?	No
The policy excludes liability coverage for bodily injury caused by the above pure or mixed breed dogs. Discuss other coverage options with your agent or contact Nationwide at 1-877 On Your Side (1-877-669-6877).	
Do any animals in your house have a bite or attack history?	No

Do you have an unfenced pool or trampoline?	No
Do you operate a farm on premises?	No
Is the central heating source thermostatically controlled?	Yes
Do you have a supplemental heating source?	No
Condominium Construction Year	2018

Prior Experience	Selected
Number of Claims	0
Was prior property insurance cancelled or non-renewed in past 5 years for other than non-payment?	No
Was the property purchased through a special financing agreement (i.e. Land Contract, Contract for Deed, Rent to own)?	No
Was the property purchased at public auction, as a short sale or while in foreclosure?	No
Have you or any member of your household been convicted of insurance fraud?	No
Have you or any member of your household had a fire loss in the last 5 years?	No

Your Privacy - Information Gathering

Most of the information needed to issue a policy comes directly from you. However, on occasion, we will need additional information or need to verify information that we already have. The information is often provided by consumer reporting agencies and may include credit and/or loss history reports. You have the right to access such information and correct the information if you feel it contains errors. Additional details about our information and disclosure practices are available upon request.

THIRTY DAY BINDER: Upon completion of this application, the coverages specified are bound subject to the terms of the policy applied for, provided this binder shall be terminated 30 days from the effective date stated on the application or on delivery of the policy to the applicant or immediately on notice of rejection from the company or its authorized agent.

IMPORTANT TO LENDER: This Binder of Insurance is in full effect for the lender until (1) cancelled by the company or (2) replaced by a numbered policy. Your interests to the extent of the Limits indicated, are thus protected.

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicant's Statement

I am applying for issuance of a policy of insurance and, at its expiration, for appropriate renewal policies issued by Nationwide Mutual Insurance Company and/or other members of the Nationwide group of companies.

I understand that the company may adjust the amount of dwelling coverage shown on this application to reflect current costs and values when reconstruction cost estimates are conducted or when a policy renews. Information for reconstruction cost and overall property condition may be obtained through an on premises review or through information provided by a recognized appraisal company.

I understand and agree that any information about me that is contained in, or that is obtained in connection with, this application or any policy issued to me may be used by any company within the Nationwide group to issue, review, and renew the insurance for which I am applying.

I have read the above application and I declare that all of the foregoing statements are true; and that these statements are offered as an inducement to the Company to issue the policy for which I am applying. I agree that such policy may be null and void if the information that is provided in the above application is false or misleading in any way, whether intentional or unintentional.

Signature of Applicant

Date

Premium \$397.16	Coverage Bound? Yes	Time: 12:01
Amt Paid See Receipt	Date: 07/19/2022	
Agent Name JASON ANDREW HAMSTRA	Agent No. 00065116	Agent Ph: 8642861373
Agent Address: 4121 BEECHWOOD DR. GREENSBORO NC 27410-8118		



Nationwide®
is on your side

IMPORTANT INSURANCE INFORMATION

Page 1 of 1

CREDIT DISCLOSURE

We have ordered your credit history from a consumer reporting agency for use in determining an insurance score. This insurance score will be used to underwrite and/or rate your insurance policy. Our inquiry will not affect your credit history in any way.

We are committed to respecting your privacy and safeguarding your personal information.

GIN 2034 CO 07 18

*Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company.
©2015 Nationwide*



**COLORADO SUMMARY OF COVERAGE:
CONDOMINIUM POLICY**

THIS DOCUMENT IS A SUMMARY OF YOUR CONDOMINIUM OWNERS COVERAGE. THE INFORMATION IN THIS DOCUMENT DOES NOT REPLACE ANY POLICY PROVISION. COVERAGE IS SUBJECT TO THE TERMS, CONDITIONS, SPECIAL LIMITS AND EXCLUSIONS OF THE POLICY AND APPLICABLE ENDORSEMENTS. PLEASE READ YOUR POLICY FOR DETAILS! IN THE EVENT OF A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY DISCLOSURE FORM, YOUR POLICY PROVISIONS SHALL PREVAIL.

<p>General Information:</p>	<p>The coverage amount listed on your attached declaration page is only an estimate of the value of your insured property. It may not be sufficient to replace your property in the event of a total loss. If you have concerns about the estimated amount used to derive your coverage, you should take an opportunity to discuss this with us to ensure you are adequately insured in the event of a total loss.</p> <p>It is important that you review and discuss your coverage with your agent or company representative on an annual basis. You should also review your home-owner association bylaws and covenants, conditions and restrictions (CC&R) to identify real property you are responsible for insuring. Any changes to your insured property, i.e. remodeling or building code updates, may require an increased coverage amount for your insured property.</p>
<p>Your declaration page lists the specific limits of your policy for each of these coverages:</p>	<p>DWELLING: The dwelling is the main residential home. Your condominium policy will cover the property that is permanently installed in your unit that is not otherwise covered by a homeowner association insurance policy, as outlined in your homeowner association's CC&R. You may want to consider a replacement cost policy or an actual cash value policy.</p> <ul style="list-style-type: none"> • Replacement Cost is the amount it takes to replace your damaged or destroyed property, subject to the limits shown in your declaration page and policy. Please refer to your policy for additional information. • Actual Cash Value is the cost of repairing or replacing damaged or destroyed property with property of same kind and quality less depreciation, subject to the limits shown in your declaration page and policy. <p>PERSONAL PROPERTY: Personal items and household goods; valuable items, such as jewelry and art, are subject to limitations. You may have the option of purchasing replacement cost coverage on your personal property or your personal property may be valued at actual cash value. If you own valuable items, you should consider purchasing additional coverage through a scheduled endorsement or separate policy.</p>



IMPORTANT: In Colorado, there is a potential for large and even total losses due to fires, tornadoes, other natural disasters, or other causes of loss. It is extremely important to conduct an annual review of your property coverage to ensure you are adequately insured. If you have questions or concerns regarding your insurance coverage, be sure to discuss them with your insurance agent or company representative. Please maintain a copy of this document and your entire policy in a safe and secure location away from your property.

<p>Your declaration page lists the specific limits of your policy for each of these coverages: (continued)</p>	<p>LOSS OF USE / ADDITIONAL LIVING EXPENSE: Covers increased living expenses during the time required to repair or replace the damage to your dwelling following an insured loss, or if you permanently relocate, the time required to move your household to a new location. This coverage may be subject to time and expense limitations. Please review your policy.</p> <p>PERSONAL LIABILITY: Provides protection if you or a resident insured causes bodily injury or property damage to another, on a per occurrence basis.</p> <p>MEDICAL PAYMENTS TO OTHERS: If a person, other than you or a resident of your unit, is injured on the insured premises, this coverage will pay medical expenses subject to the policy limit.</p>
<p>Items that may affect your premium:</p>	<ul style="list-style-type: none"> • Deductible: That part of the covered loss for which you are responsible for paying. Please review your policy declaration page. Deductibles may be a fixed amount, a percentage of the dwelling limit, or a combination of both; • Multiple policy discounts; • Claim history (discount or surcharge); • Age of home (discount or surcharge); • Smoke/fire/burglar alarms.
<p>Additional coverages you might want to consider, for an additional premium:</p>	<ul style="list-style-type: none"> • Ordinance or Law Coverage: Covers increased costs of demolition, construction, renovation or repair associated with the enforcement of building ordinances and law. • Valuables Plus (scheduled personal property): Your policy may provide limited coverage for certain types of property, such as jewelry, fine arts, furs, electronic or musical equipment, etc. Scheduling, or purchasing a personal articles policy, will provide additional coverage or limits for these items. • Limited Water Backup and Sewer Discharge: Pays up to the limit specified in the coverage form for damage caused by overflow or sump pump discharge. • Personal Umbrella Policy: Provides additional liability coverage to supplement the protection provided by condominium and automobile insurance policies. • Earthquake: Provides coverage for certain earth movement related losses that are typically excluded from a condominium insurance policy.



IMPORTANT: In Colorado, there is a potential for large and even total losses due to fires, tornadoes, other natural disasters, or other causes of loss. It is extremely important to conduct an annual review of your property coverage to ensure you are adequately insured. If you have questions or concerns regarding your insurance coverage, be sure to discuss them with your insurance agent or company representative. Please maintain a copy of this document and your entire policy in a safe and secure location away from your property.

<p>General Exclusions:</p>	<p>Your policy does not provide coverage for all possible losses. The following are examples of some of the reasons a loss might not be covered. Please refer to your policy for specific exclusions:</p> <p>Property Exclusions:</p> <ol style="list-style-type: none"> 1. Loss or damage that you or a resident of your house intentionally causes; 2. Flooding*, including surface water; 3. Earth movement, settling, cracking, bulging, shrinkage or expansion of the structure, other structures, or of pavements, driveways, or sidewalks; 4. Pollution and contamination; 5. Birds, vermin, or house pets; 6. Mold or fungi; 7. Wear and tear. <p>*Flood insurance may be purchased through the National Flood Insurance Program (www.floodsmart.gov)</p> <p>Liability Exclusions:</p> <ol style="list-style-type: none"> 1. Any loss that an insured intends or should expect to happen; 2. Bodily injury to an insured person or property damage to an insured person's property; 3. Damage, which results from the ownership or use of an automobile and other types of motorized land vehicles, aircraft, or certain watercraft.
<p>Reasons for cancellation, non-renewal or increase in premium:</p>	<p>Cancellation and Nonrenewal:</p> <p>You may cancel your policy at any time by writing to us or your agent and indicating the date the cancellation is to take effect.</p> <p>We may choose to cancel or non-renew your policy. If your policy is cancelled or non-renewed, we will send you advance notice. Some examples of reasons for cancellation and non-renewal include, but are not limited to:</p> <ol style="list-style-type: none"> 1. Failure to pay your premium when it is due; 2. Knowingly making a false statement or a material misrepresentation on your application for your policy; 3. Knowingly making a false statement or material misrepresentation regarding a claim; 4. Frequency or type of claims; 5. A substantial change in the use or occupancy of the premises.



IMPORTANT: This document is a summary of coverage available under your homeowner policy. The homeowners policy is a contract between you and us. Each of us has duties, rights and responsibilities under this contract. Please review your policy carefully. If you have any questions or concerns you may also contact the Colorado Division of Insurance.

<p>Reasons for cancellation, non-renewal or increase in premium: (continued)</p>	<p>Increase in Premium:</p> <p>Conditions that may increase your premium include, but are not limited to:</p> <ol style="list-style-type: none">1. A loss resulting in a paid claim;2. A general rate increase. This results from the loss experience of a large group of policyholders rather than from a loss suffered by an individual policyholder. A general rate increase applies to many persons in the group, not just those who had losses;3. Adjustment for inflation. We include inflation coverage in your policy. This coverage may automatically increase the amount of your insurance coverage as inflation pushes up the cost of replacing your home. The increases may be based on a construction cost index and may be reflected in the premium on each renewal date;4. Change in credit-based insurance score.
---	---

NOTE: It is important that you review and discuss your coverages with your agent or company representative on an annual basis. Any changes to your home, i.e. remodeling or county code updates, may require an increased coverage amount for your insured property.
