

# CERTIFICATE OF INSURANCE

12/27/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

THIS IS TO CERTIFY THAT:

**Yampa Valley Electric Assn., Inc.**  
2211 Elk River Road  
Steamboat Springs, CO 80487



**FEDERATED RURAL ELECTRIC**  
INSURANCE EXCHANGE

NAIC: 11118  
P.O. Box 15147, Lenexa, KS 66285-5147  
(913) 541-0150 fax (913) 541-9004  
www.federatedrural.com

IS, AT THE ISSUE DATE OF THIS CERTIFICATE, INSURED BY THE COMPANY UNDER THE POLICY(IES) LISTED BELOW. 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 INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE OF INSURANCE	POLICY NUMBER	POLICY DATES	LIMITS (\$)	
<b>GENERAL LIABILITY</b> COMMERCIAL GENERAL LIABILITY OCCURRENCE-BASIS COMPREHENSIVE FORM PREMISES / OPERATIONS UND / EXPLOSION & COLLAPSE PRODUCTS / COMP OPS CONTRACTUAL BROAD-FORM PROPERTY DAMAGE <b>NO GENERAL AGGREGATE</b>	05 ARB 003-25	1/1/2025 to 1/1/2026	EACH OCCURRENCE	\$2,000,000
			DAMAGE TO RENTED PREMISES	\$2,000,000
			MED EXP (PER PERSON)	\$1,000
			PERSONAL & ADV INJURY	\$2,000,000
			GENERAL AGGREGATE LIMIT	UNLIMITED
<b>AUTOMOBILE</b> ANY AUTO HIRED & NON-OWNED AUTO GARAGE LIABILITY (ANY AUTO)	05 ARB 003-25	1/1/2025 to 1/1/2026	COMBINED SINGLE LIMIT (EACH ACCIDENT)	\$2,000,000
			COMP DEDUCTIBLE	\$500
			COLLISION DEDUCTIBLE	\$500
<b>UMBRELLA LIABILITY</b> OCCURRENCE-BASIS \$10,000 SELF-INSD RETENTION	05 UMB 003-25	1/1/2025 to 1/1/2026	EACH OCCURRENCE	\$10,000,000
			PRODUCTS-COMP/OP AGG	\$10,000,000
<b>WORKERS COMPENSATION AND EMPLOYERS LIABILITY</b>	05 WC 003-25	1/1/2025 to 1/1/2026	WC LIMITS	STATUTORY
			E.L. EACH ACCIDENT	\$500,000
			E.L. DISEASE EACH EMPLOYEE	\$500,000
			E.L. DISEASE - POLICY LIMIT	\$500,000
<b>ALL-RISK BLANKET PROPERTY</b>	05 ARB 003-25	1/1/2025 to 1/1/2026	PROPERTY LIMIT	\$75,226,130
			PROPERTY DEDUCTIBLE	\$500

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EQUIPMENT / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS**

It is agreed that where required by mortgage, lease, or other legal agreement, the interests of mortgagees, lessors, and loss payees are insured as their interests may appear as additional insured's and/or loss payees. Blanket Additional Insured and Waiver of Subrogation are included under General Liability and Automobile Liability insurance if required by written contract or agreement. Policy provisions include a 60-day cancellation notice. YVEA Permit #'s PL-1979-031-PP, PL-1972-006-PP, PL-1975-025-PP, PL-1975-026-PP, PL-1978-045-PP, PL-1980-029-PP, PL-1984-051-PP, PL-1985-065-PP, PL-1990-042-PP, PL-1995-035-PP, PL-1996-027-PP

**CERTIFICATE HOLDER:**

ROUTT COUNTY, CO AND THE BOARD OF COUNTY  
COMMISSIONERS FOR ROUTT COUNTY  
PO BOX 773749  
STEAMBOAT SPRINGS, CO 80477

**CANCELLATION:**

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

**AUTHORIZED REPRESENTATIVE:**

*Jennifer L. Hays Willey*

### **Blanket Additional Insured & Waiver of Subrogation Endorsement**

05 ARB 003-25

Yampa Valley Electric Assn., Inc.

Section II, General Liability and Automobile Liability Insurance, Item F. Persons Insured, is amended to include any person or organization for whom the policyholder is performing operations when the policyholder and the person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional insured or insureds to this policy. Such person or organization is an additional insured only with respect to liability caused, in whole or in part, by the policyholder's acts or omissions, or by the acts or omissions of others acting on the policyholder's behalf, provided:

1. The insurance afforded to such additional insured or insureds only applies to the extent permitted by law; and
2. If such coverage is required by written contract or agreement, the insurance afforded will not be broader than that required by the contract or agreement to be provided to the additional insured or insureds; and
3. If such coverage is required by written contract or agreement, the insurance afforded shall not exceed the limit of insurance required by the contract or agreement, or the applicable Limit of Liability stated in the Declarations, whichever is less.
4. If required by written contract or agreement, the Company waives any rights of recovery against the additional insureds shown above because of payments made under Section II, General Liability. Such waiver applies only to the extent that the policyholder has waived its rights of recovery against such person(s) or organization(s) prior to loss.
5. The following amends General Condition H. Other Insurance, and supersedes any provision to the contrary:  
This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under this policy provided that:
  - (1) The additional insured is a Named Insured under such other insurance; and
  - (2) It is required by written contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

With respect to the insurance afforded to these additional insureds, no coverage shall apply to Personal Injury or Property Damage arising out of or caused directly or indirectly by providing or failing to provide any professional service. This exclusion shall not apply to the rendering of emergency first aid or incidental medical service.  
A professional service can mean, but is not limited to Personal Injury or Property Damage arising out of the rendering of, or the failure to render, any architectural, engineering or surveying services, including:

- a. The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
- b. Supervisory, inspection, architectural or engineering activities.

This endorsement shall not, in any event, increase the Limit of Liability stated in the Declarations.

All other policy provisions apply.