



**NOTICE OF HGMD BOARD OF DIRECTORS SPECIAL MEETING
December 23, 2021 at 1:00 PM**

Pursuant to Section 24-6-402(2)(c), C.R.S., the Board of Directors of the Heather Gardens Metropolitan District, hereby gives notice that it will hold a special meeting via Zoom videoconference at **1:00 PM on December 23, 2021**. The business meeting will be held for the purpose of conducting such business as may come before the Board. This meeting is open to the public.

Join Zoom Meeting

<https://zoom.us/j/98181300735?pwd=eVVEdHBOSVpkTWt4RUMxTmo3aFNXQT09>

Meeting ID: 981 8130 0735

Password: 566940

or

Dial-In Number: +1 346 248 7799 US

AGENDA

1. Determine quorum present
2. Call meeting to order
3. Approval of/additions to/deletion from agenda
4. Approval of Minutes
 - a. Consider Approval of Minutes of November 18 Regular Meeting
5. Reports of Directors, committees, and professional consultants
 - a. President's Report (Funk)
 - b. CEO (Rea) – December 21, 2021 Report
 - c. Clubhouse/Restaurant Committee – December 14, 2021 Report
 - d. Foundation Committee (Laubach) – No Meeting
 - e. Golf Committee (George) – No Meeting
 - f. Property Policy Committee (Funk) – No Meeting
 - g. Joint Long Range Planning Committee (Funk) – No Meeting
 - h. Treasurer's Report (Archambault) – December 2021 Report
 - i. Joint Budget and Finance Committee (Archambault) – December 20, 2021 Update
6. Unfinished Business
7. New Business
 - a. Consider Approval of the Custodial Agreement with Zion Bank
 - b. Consider Approval of the Authorization for Treasurer to Direct Zion Bank Investments
 - c. Consider Approval of the Revisions to the Joint Budget and Finance Procedure Memorandum B-3
 - d. Consider Approval of the Renewal of Special District Pool Insurance for 2022
 - e. Consider Approval of the Revisions to the Heather Gardens Foundation Procedure Memorandum F-1
 - f. Consider Approval of the RV Lot Fee Schedule for 2022
 - g. Consider Sanctioning the Heather Gardens Emergency Action Plan and Life Safety Procedures
8. Open Forum – Public comment (time limit-3 minutes per person)
9. Adjournment

Note: HGMD regular Board meetings, when held, are on the third Thursday of each month at 1:00 PM. Residents wishing to speak on agenda items will be given the opportunity at the time the item is discussed (time limit-3 minutes per person).

The next regular Board meeting will be held Thursday, January 20, 2022 at 1:00 PM.

**HEATHER GARDENS METROPOLITAN DISTRICT
REGULAR MEETING
Thursday, November 18, 2021**

The regular meeting of the Board of Directors of the Heather Gardens Metropolitan District (“HGMD”) was held via Zoom/Telephone in the office of the District, 2888 S. Heather Gardens Way, Arapahoe County, Colorado, on Thursday, November 18, 2021 at 1:00 P.M.

CALL TO ORDER: President Funk called the meeting to order at approximately 1:00 P.M. on Thursday, November 18, 2021. A quorum was present.

BOARD MEMBERS PRESENT: President David Funk, Vice President Michael George, Treasurer/Secretary William Archambault, and Directors Eloise Laubach and Maria Mines.

BOARD MEMBERS ABSENT: None.

STAFF PRESENT: Chief Executive Officer (CEO) Jon Rea, Chief Operations Officer (COO) Jason Altshuler, Chief Financial Officer (CFO) Jerry Counts and Board Assistant Evelyn Ybarra.

GUESTS PRESENT: Three members of the Heather Gardens Association Board, Lynn Donaldson with Heather ‘n Yon, and approximately 17 members of the public were present.

PRESIDENT REMARKS: President Funk explained the new device (the Owl) in the board room will help improve the sound system and hyperdrive the meetings. The device will capture and follow the speaker during the meeting. The screen can hold up to three speakers in high definition. This modern technology will make a significant difference for the those joining via Zoom.

APPROVAL OF MINUTES: Motion made by Vice President George and seconded by Treasurer/Secretary Archambault and passed unanimously to approve the minutes of the October 14, 2021 Special Meeting as written.

REPORTS OF DIRECTORS, COMMITTEES, AND PROFESSIONAL CONSULTANTS:

Chief Executive Officer (CEO) Report: The Board received a copy of the CEO’s Statement of Work. The CEO stated the newly hired Clubhouse Assistant Manager Julie Racich will start tomorrow. There were no questions or comments.

Clubhouse/Restaurant Committee: The Board received a copy of the Clubhouse/Restaurant Report. Director Mines reported that the committee was happy to meet Clubhouse Manager Montrell Anthony. There has been discussion on organizing a

volunteers marketing program. President Funk stated there is a new and updated website for the Restaurant and Golf. There were no questions or comments.

Foundation Committee: The Board received a copy of the Foundation Report. Director Laubach reported that there has been misunderstanding about the tree fund donation. She received calls that stated people donated to the tree fund but have not seen any trees planted. She clarified that the Foundation does not need to know where or what type of trees are being planted; but they are asking management to provide a general idea of the number of trees to budget for the upcoming year. She also received a suggestion that management could also request tree donations from the National Wildlife or Arbor Day Foundation. Aleta Antoinette, who chaired the Mask Warriors and helped subsidize the bench project, has authored a book and is hosting a book signing in the banquet room of the Rendezvous Wednesday, December 8 from 5:30 – 7:30 p.m. She will be donating 15% of the proceeds to the Foundation. President Funk and COO Altshuler explained there is a tree plan that provides a list of the trees that were planted and/or replaced and is tracked by the Roads & Grounds Manager. There were no further questions or comments.

Golf Committee: The Board received a copy of the Golf Report. Vice President George stated there are two motions that will be discussed later in the meeting. There will be no meetings from December 2021 through February 2022. There were no questions or comments.

Property Policy Committee: No Meeting.

Joint Long Range Planning Committee: No Meeting.

Treasurer's Report: The Board received a copy of the Treasurer's Report. There were no questions or comments.

Joint Budget and Finance Committee: The Board received a copy of the Joint Budget and Finance Report. Treasurer/Secretary Archambault reported that Raymond James, the Association's financial advisors, attended the meeting and discussed interest rates. In their opinion, the interest rate will remain stable (low) through late 2022 into early 2023. As far as investments, they discussed the equity market having a return of 1.75% on a 3-year investment though there is a higher risk. There was also discussion of inflation from 1914 until 2021 that showed the average has been 3.24%, a peak in 1983 of 15% and record low of -15.8% in 1921. There was no meeting for the Insurance Subcommittee, however, CFO Counts reported on the progress of obtaining insurance for the District for 2022 which will need to be approved by the Committee and Board in December. The District's insurance renewal is effective January 1. There will be a request for a change order of \$4,500 for the RV Lot for additional repair on the asphalt.

Monthly Operating Analysis (MOA): The Board received a copy of the August 2021 MOAs. Treasurer/Secretary Archambault pointed out that 94% of subsidy for the

Restaurant has been used as of July. Given the trend by the end of the year, this may exceed the allowed subsidy. Golf has used 84% of the allowed subsidy and although there might be a slight improvement the Golf Course may also exceed the allowed subsidy by the end of the year. The HGMD Board should have more input on what to do if the subsidies are in excess. There were no further questions or comments.

UNFINISHED BUSINESS: None.

NEW BUSINESS:

a.) Motion Consider Ratifying Clubhouse Replacement of Two Hot Water

Storage Tanks: Motion made by President Funk and seconded by Treasurer/Secretary Archambault and passed unanimously.

Text of Motion: Based upon the recommendation of the Maintenance Department, I move that the Heather Gardens Metropolitan District Board of Directors ratify the expenditure for the work that has been performed by Colorado Mechanical to furnish and install 2 new 200-gallon Lochinvar Water Storage Tanks in the Clubhouse's equipment room for the cost of \$32,904. This is an unbudgeted emergency replacement for which allocated and available. Capital funds were utilized.

b.) Motion Consider using Conservation Trust Fund (Lottery) to Purchase a Replacement South Lake Fountain with Lights and Purchase Lights for the

North Lake Fountain: Motion made by Vice President George and seconded by Treasurer/Secretary Archambault and passed unanimously.

Text of Motion: Based upon the recommendation of the Golf Committee, I move that the Heather Gardens Metropolitan District Board of Directors waive the three bid requirement and approve the purchase of an Otterbine Lake Fountain with lights for the south lake from L.L. Johnson for \$8,399.94 and lights for the north lake fountain for \$2,325 using Conservation Trust Funds (Lottery) for a total of \$11,798.15 (includes a 10% change order). This is an unbudgeted item.

Explanatory Comment: This expenditure was reviewed by Joint Budget and Finance Committee where the addition of the north lake lights was added to the original south lake project.

c.) Motion Consider Using Lottery Funds to Repair Golf Bridge: Motion made by Vice President George and seconded by Treasurer/Secretary Archambault and passed unanimously.

Text of Motion: Based on the recommendation of the Golf Committee, I move that Heather Gardens Metropolitan District Board of Directors waive the three bid requirement and approve the repair of the golf bridge for \$10,885 (includes 10%

change order) using funds available from the Conservation Trust Fund (Lottery). This is an unbudgeted item.

Explanatory Comment: This has been reviewed by the Joint Budget and Finance Committee.

- d.) Motion: Consider Accepting the Revisions to the Heather Gardens Foundation Procedure Memorandum:** Motion made by Director Laubach and seconded by Treasurer/Secretary Archambault and passed unanimously.

Text of Motion: Based on the recommendations of the Foundation Committee, I move that the Heather Gardens Metropolitan District Board of Directors accept the revisions to the Heather Gardens Foundation Procedure Memorandum as presented (Tentative consideration for approval December 23, 2021).

- e.) Motion: Consider Accepting the Revisions to the Heather Gardens Joint Budget and Finance Procedure Memorandum:** Motion made by Treasurer/Secretary Archambault and seconded by Director Mines and passed unanimously.

Text of Motion: Based on the recommendations of the Budget and Finance Committee, I move that the Heather Gardens Metropolitan District Board of Directors accept the revisions to the Heather Gardens Joint Budget and Finance Procedure Memorandum as attached (Tentative consideration for approval December 23, 2021).

Explanatory Comment: Explanation: All the departments are taking inventory of non-capital items (chairs, tables, desks, bookcases, etc.), which are expensed when incurred and not added to our fixed asset schedule. We are expending significant labor time documenting items that cannot be verified against a General Ledger account.

The items that should be inventory are fixed asset items which has a schedule that is prepared for the auditors, and maintenance parts inventory, restaurant food, liquor, and beer, and retail items in the Golf Shop. All these inventories have General Ledger accounts that need to be supported.

- f.) Motion: Consider Using Foundation Funds to Purchase a Christmas Tree for the Clubhouse:** Motion made by Director Laubach and seconded by Treasurer/Secretary Archambault and passed unanimously.

Text of Motion: Based on the recommendations of the Foundation Committee, I move that the Heather Gardens Metropolitan District Board of Directors authorize

the use of the \$1,000 in Foundation Funds for the purchase of a Christmas Tree for the Heather Gardens Clubhouse.

Explanatory Comment: The Clubhouse is requesting Foundation funding for a Christmas Tree to replace the old one that has been used for many years. They are hoping to purchase the tree before the Christmas season this year.

g.) Motion: Consider Using Foundation Funds for Roads and Grounds Project: Motion made by Director Laubach and seconded by Director Mines and passed unanimously.

Text of Motion: Based on the recommendations of the Foundation Committee, I move that the Heather Gardens Metropolitan District Board of Directors authorize the use of \$3,762 in Foundation Funds for the purchase of materials for a retaining wall and bench pad project to be located at approximately 13879 E Marina Dr near the common sidewalk area.

Explanatory Comment: The total funding request of \$3,762 is for materials only as Roads and Grounds Heather Gardens Association staff will do the labor work.

OPEN FORUM:

A resident asked the status of Comcast/Sefnco. COO Altshuler commented that he and CEO had a conference call with Comcast in the morning. They made a formal request for Comcast to schedule a time this month to address the orange cable conduit that are known as the "spaghetti noodles" throughout the property. Comcast has agreed to schedule time in mid-December. CEO is also working on an addendum to re-engage Comcast to start back up in spring of 2022 and holding them to a performance matrix with start and end dates and to approve third-party Sefnco to assist with the work.

Vice President George asked the status on the barbeque grills located on the Pavilion. COO Altshuler commented that new parts were purchased to fix the grills.

President Funk commented the regular meeting on December 16 has been canceled but a special meeting will be held on December 23.

ADJOURNMENT: The meeting adjourned at 1:42 P.M.

William Archambault, Treasurer/Secretary

CEO Department Report
Statement of Work (SOW)
December 21, 2021

End of Month Report - November 2021

*****NOTE: Based on Feedback, Long Range Projects, Implementations & Prospective Projects & Ideas Section has been removed to Consolidate - these projects did not move with frequency month to month*****

HGMD

Clubhouse

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
Observe Staff & Report	develop direction/ expectations	100	X		12/8/21
Clubhouse Bulletin updates	communication	100	x		weekly
Winter schedule for classes & rooms	learn how to execute for future	100	x		ASAP
Extended Hours Execution	Be Prepared for change	90	x		1/3/22
Interview all Instructors	get to know instructors/ developed process to hire future instructors	75	X		12/4/21
Rental contract	consistency	75	X		to be reviewed
New Years Eve Celebration	complete details	75	x		12/5/21
Train Julie	develop chemistry	70	x		ongoing
Increase Volunteer Participation / Orientation	participation/ clear expectations	30	x		12/8/21
Post Monthly Room Schedules	communication	25	x		ongoing
Special Event planning	yearly plan	15	x		ongoing

Golf

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
Update Rules for COVID-19 Play	Staying up to date with rules	100	X		10/31/21
Irrigation Blow out	Yearly Planning	100	x		11/30/21
Write an article for employee newsletter	Customer Service	100	x		11/30/21
Winterize Golf Course	Yearly Planning	100	x		11/30/21
Call on golf locker rental leases	Yearly Planning	100	x		11/30/21
Renew golf simulator for 2022	Yearly Planning	100	x		11/30/21
2022 Outside Tournament Planning	Yearly Planning	100	x		11/30/21
Proper signage for Mask Mandate	Customer Service	100	X		11/23/21

Restaurant

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
Hired a new server to help with the holiday schedule		75	X		12/31/21
Training cooks to help with the kitchen workload		60	X		12/31/21
Dealing with holiday parties and New Years Eve plan		50	X		12/31/21
Looking into the new year and Sunday Brunch redefined		50	X		12/31/21
Researching entertainment for the spring		33	X		12/31/21
Working on Online and loyalty program	ongoing server training	25	X		12/31/21
Working on a schedule for special dinners and events for 2022		25	X		12/31/21

HGA

CEO/General

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
Goals for All Depts	Review/Add Additional Goals/Sit w/ Mgmt.	100		X	6/30/21
Committee & Board Project List	Policy & Procedure Change/Project/Opportunities	100	X		12/15/21
Board Room Update	Mic/Sound - Meeting Owl & Speakers (2)	100	x		ASAP
Misc. Resident Follow Up / Issues		95	X		ASAP
Goals "Big Board"	Finalize Company/Dept Goals	90		X	10/31/21
Comcast Addendum	Edit/Update Addendum Per Board Req's	75	X		12/31/21
PMA-1 Insurance/Policy Changes	Insurance Req's & Ideas --> ACC	50	X		12/31/21
CMCA Certification	Professional Certification (PPD)/After Budget	25	X		2/14/22
L/J Misc. Contract Renewal	2 years remaining	20	X		12/31/21
Uniform/Identification Project/Program	Review Current/Establish New (PPD)	15	X		TBD
EOY Employee Speech	Acknowledgement Speech	0	X		12/16/21

CFO/Accounting

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
Rebuild Control Environment		90	X		12/31/21
Send out delinquency notices	586 letters need to be sent. 283 are top priority in Sept	90		X	12/31/21
RV lot and Garden plots	Automate billing in Jenark. Update spreadsheet and send out delinquency letters	90	X		12/31/21
AR/Billing/Prop Mgt in Jenark	General cleanup	80	X		12/31/21
Review each direct report processes	Sit down and review with each team member	60	X		12/31/21
2021 Audit	Complete 2021 audit by March/April 2022	0	X		4/18/22
Monthly Delinquent Notice	Process delinquent notices monthly	0		X	2/15/22

Update Capital Reserve report	Review formulas and review hard coding	0		X	1/31/22
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COO/Operations

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
Annual Review Process (example)	work with HR to have example of review	100	X		11/15/21
Year at a Glance Calendar (HGA) + (R&G)	Gantt chart/calendar to show HGA items	80	X		12/15/21
2022 Project List	2022 Budget (Approved) Project Tracking	67	X		12/30/21
City of Aurora - Water Wise 2022	Plan with City of Aurora for reduction in \$\$	33	X		2/22/22
Safety Meetings 2022	partner with HR for Safety Program launch	25	X		1/30/22

CHRO/Human Resources *This Department will be Added to the SOW Recap Going Forward*****

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
Open Enrollment	Benefits Updates/Changes	100	X		11/30/21 11/30/2021
Complete Job Descriptions	Uniformity/Cleanup/Update	80	X		12/31/22 12/31/2021
Kick-off Safety Program	Re-Introduce	75	X		1/31/22 1/31/22
Manager/supervisor EPR Class	help understand scoring	50	X		12/31/21 12/31/21
Update all Forms new titles etc.	Uniformity/Cleanup/Update	50	X		12/31/21 12/31/21
Customer Service Training Course	Improve & Enhance CS	25	X		1/31/22 1/31/22
Employee recognition/reward program	Enhance Morale & Recognize	25	X		12/31/21 12/31/21
work on uniform change/color	more transparency easy to spot	10	X		1/31/22 1/31/22

Communications

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
Update/Maintain HG Social Media	Promote awareness of community through social media	95	X		ongoing
Communication Calendar	Create schedule of comms	90		X	9/30/21
Brochure	Update old brochure with new information.	80	X		1/1/22
Document Retention	Research Retention/Programs/Options	0	X		1/31/22
S-/ Drive Clean-Up	Retention & File Removal/Clean	0	X		12/31/21
Urgent Communications Issues	Create process/standard procedure for urgent issues	0	X		12/15/21
Hard asset inventory	Inventory of hardware	0		X	11/30/21

Contracts

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
RV Parking Lot	Resurfacing and re-designing the layout of the RV Parking lot to better serve the users	95	X		12/31/21
2021 B233 Re-Roof Project	Re-Roof B233 to preserve the structure and prevent leaks from occurring	90			12/31/21
2021 Elevator Jack Replacement	Replace Elevator Jacks to meet City and State Code Regulations.	85	X		12/3/21
2021 Elevator Jack Replacement	Replace Elevator Jacks to meet City and State Code Regulations.	85	X		12/3/21
PSAC - Parking Structure Engineered Conditions Report	To have a professional engineer conduct and conditions test and generate a report describing the current state of the parking structures.	70			ASAP
2022 Project Planning	Plan for the upcoming projects based on the approved budget.	50	X		12/31/21
Parking Structure - Security Enhancement Project	To help relieve community safety concerns	40	X		ASAP
HGMD Fuel Storage Tank	Install new 500g split tank to supply fuel needs for the small engine fleet.	30		X	ASAP

Custodial

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
Carpet Cleaning in all buildings	We are in building 203.	95	X		12/31/21
Hire	Hire 3 new employees, need to train.	90	X		12/3/21
Deep clean restaurants kitchen floor	Remove build-up and any dark spots from floor/ will do another deep clean in the week they are closed.	75		X	11/22/21
Zone Changes	Working on zone changes for 2022.	50	X		12/31/21
Covering Buildings	Covering buildings 213-216	0			until further notice
Deep clean locker rooms in the Club House	Remove build-up and any dark spots from floor	0	X		12/22/21
Waxing Project	Wax all storage rooms, laundry room and center stairs (if applicable) working with Jetz to schedule the times.	0	X		4/1/22

Maintenance

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
hiring 1 maintenance employee	in progress	100	X		11/29/21
244 chair in progress	in progress	100	X		11/19/21
Enrique's review	reviews	95	X		12/19/21
Dry Vent cleaning 2022	in progress	25	X		3/1/22
Parking Garage/Push Bar Door Exit	Review and Implement/Security	25	X		ASAP
randy review	reviews	0	X		1/16/22

Cross Training Program	Review/Develop/Implement	0	X		1st Quarter 2022
Project Charting	Project List/Info	0	X		1st Quarter 2022
Joe review	reviews	0	X		1/28/22

Maintenance Facilities Engineer

*****NOTE: The Following Format is a Beta Test for the SOW - this might be utilized for departments with many projects running parallel in order to prioritize & complete*****

Project Status & Objectives

Project Name	Objective	% Conf	On-Time	Late	Goal for Completion
TOP 3 - 5 PROJECTS					
Building 233 roof replacement		95	X		12/10/21
14281 basement sanitization after drain back-up	Sanitize before restoration can begin	20	X		12/30/21
Club men's shower stall	Order and install	10	X		12/30/21
Building 244 garage CO2 system	Repair/replace	15	X		12/30/21
Building 220 under slab metal door and jamb	Order and install	10	X		12/30/21
MID-LEVEL PROJECTS					
Restaurant HVAC Replacement	Schedule Replacement all done except UV light	90		X	11/29/21
Building 244 Unit 209 floor repair/replacement after heat run leak	Water floor damage	15			12/30/21
Multiple Building Hot Shot Roof scan review. Separate roofs by repair or replace and make a prioritized list of buildings.	Identify moisture in foam roofs (Scans completed, scans received)	10			12/30/21
Building 216 - 501, 401, 301,201 and 101 flood	Restoration	10	X		12/30/21
Inspect CP pillars to obtain a list and count of pillars that need to be either removed or straightened.	For budgetary purposes.	5	X		12/30/21
Inspect CP breaker panels in CP4, CP5 and CP6 for a list of FDC panels that need to be replaced	For budgetary purposes.	5	X		12/30/21
LONG TERM PROJECTS					
Building 216 Roof Safety Rails	Researching Options (Safety)	30	X		12/30/21
Research PS Security	PS Security	20	X		12/30/21
14205-14207 sewer pipe replacement in the basements	Remedy for Continuous drain backups	10		X	Unknown
Building 243 boiler retubing (96)	Get quotes for retubing or replacement for comparison	10	X		12/30/21

Roads & Grounds

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
502 Replacement	replace truck 502	100		X	12/31/21
winterize irrigation	blow-out irrigation	100	X		11/18/21
512 Replacement	replace toro workman/TBD waiting on Vendor & Manufacturer	90	X		12/31/21
Leaf Clean up	Remove fallen leaves	60	X		4/1/22
Hire Add'l Staff	Fill Empty Positions	50	X		ASAP
Retaining Wall - CP1 - Review	Postponed	20	X		TBD

Security

Project Status & Objectives

Project Name	Objective	% Comp	On-Time	Late	Goal for Completion
Schedule Review & Adjustment	Review Peaks & Valleys of Issues and Incidents - Adjust as Needed	100	X		1/2/22
Parking Garage Push Bar Doors w/ Maint	Communicate Issues	100	X		ASAP
HGA Master Audit	Update Resident Info	50	X		12/31/21
Implement New Report software	Productivity/Review & vetting of Vendors	50	X		1/1/22
Employee Key Audit	Building Safety	0	X		3/31/22

Heather Gardens Clubhouse/Restaurant Committee Meeting

December 14, 2021

Chair, Maria Mines opened the meeting at 3:00 PM with all committee members present.

Report of the November 9th meeting was approved with one correction.

Maria welcomed and introduced the new Assistant Clubhouse Manager, Julie Racich.

Report from Clubhouse Manager. Montrell Anthony is working on adjusting class fees, teachers' salaries and offering new classes. This will affect the Profit and Loss and the Procedure Memorandum. He also reported he had many applications for clubhouse volunteers. He is looking forward to having positions filled after attending the January Orientation.

Report from Restaurant Manager. Cormac Ronan reported that approximately 160 Thanksgiving meals were ordered and picked up at the restaurant. There is the possibility the 2022 sales are going to be the same as 2021. Labor has been a big cost. He is working on the on-line program to increase restaurant marketing and special offers to residents and regular customers. He addressed the curbside pickup, stating that the current setup of the restaurant makes it awkward for delivering food to customers. They are trying to find a viable solution to this problem.

Unfinished Business: None.

New Business: Pool closure for the holidays. Montrell explained the pool will be closed for necessary repairs from December 20th until January 3rd. The pool needs cleaning and repairs done twice a year and this is the time the pool tech can attend to it. The hoses can become brittle and the boiler needs to be flushed out to keep it in good condition. This closure involves the class schedules also. The pool needs to be drained and refilled which accounts for the time required.

The second item of business addressed the possibility of scheduling workshops with both the Clubhouse and Restaurant Managers and Jerry Counts, the Heather Gardens CFO. The purpose being to review and better understand the Profit and Loss Statement for the restaurant and the Procedure Memorandum for the clubhouse committee members. Jon Rea, CEO, offered to work with Jerry to look into and set up future workshops for this committee. And Jerry agreed.

Recruiting volunteers for marketing of the restaurant will be discussed at future meetings. Montrell may be able to find some volunteers for the Restaurant from the volunteer list he is compiling for the Clubhouse.

There being no further business the meeting was adjourned at 4:15 PM.

The next Clubhouse/Restaurant Committee meeting will be held January 11, 2022, at 3:00 PM.

Jean Baldwin, Secretary

HGMD TREASURER'S REPORT for December 2021 Board Meeting

Highlights of District Operations through November

Enterprise Fund

Enterprise Fund revenue through November was \$2,349,400 which is about \$245,600 less than budgeted. Enterprise Expenses through October were \$1,986,400 which is about \$533,700 less than budgeted.

Recreation Fee income of \$1,390,800 is as planned. The Recreation Vehicle Lot (RV Lot) income is about \$16,200 less than budgeted as the lot was redesigned to aid in security and vehicle maneuverability. This necessary change resulted in fewer spaces available for rent. Clubhouse revenue exceeds the budgeted amount by about \$9,300 while Golf Course and Restaurant revenue are less than budgeted as those cost centers are still impacted by Covid restrictions earlier in the year.

Clubhouse and Restaurant and Capital Outlay expenses are less than budgeted. Other expenses (Golf course, Audit, Legal, Garden Plot) are in total about as planned.

Restricted Funds

Conservation Trust Fund (Lottery). The District has received \$15,500 from the Colorado lottery and has spent \$7,400 on District projects so far this year. The bank account for the Conservation Trust Fund has a balance of \$167,930.

Foundation Fund. The Foundation has received \$1,850 in donations through November. The Foundation Fund has paid \$1,340 for District projects. At November 30th, the bank account has a balance of \$38,900 and there is an investment of \$150,000 in CD's.

Debt Service Fund. The District has received \$491,970 in property tax revenue and \$31,150 in specific ownership tax through November. At November 30th, the Zion Bank held \$607,870 for payment of principal and interest on the bond issue. A payment of \$270,000 and an interest payment of \$159,100 on the bond issue was made December 1st.

FOR THE MONTH ENDED NOVEMBER 2021

	Budget	Actual
Clubhouse Profit (loss)	(\$60,995)	(\$58,776)
Golf Profit (loss)	(\$26,607)	(\$13,062)
Restaurant Profit (loss)	(\$ 4,631)	(\$ 3,507)

YEAR TO DATE THROUGH NOVEMBER 2021

	Budget	Actual
Clubhouse Profit (loss)	(\$638,956)	(\$503,774)
Golf Profit (loss)	(\$146,906)	(\$177,511)
Restaurant Profit (loss)	(\$ 61,079)	(\$ 90,179)

**Heather Gardens Metropolitan District
Board Action
Date: December 23, 2021**

Motion: Consider Approval of the Custodial Account at Zion Bancorporation, National Association for Funds Held for District Debt Service

Project Cost: \$500 cost to establish account and \$500 annual cost to maintain account

I move that the Heather Gardens Metropolitan District Board of Directors approve the attached Custodial Account Agreement between the District and the Zion Bancorporation National Association for the Heather Gardens Metropolitan District Series 2017 Bond Account – Custody.

Motion by: Bill Archambault Seconded by: _____

Outcome of vote:

For: _____ Against: _____ Absent/Abstaining: _____

___ The motion has a majority and is adopted.

___ The motion does not have a majority and is not adopted.

David Funk, President
HGMD Board of Directors

Rationale/Notes: At the February 18, 2021, HGMD Board of Directors meeting, the Board unanimously approved a formation motion authorizing the Zion Bank to establish a Custody account for the HGMD General Obligation Refunding Bonds Series 2017. The attached custodial account agreement is the result of the February 18 motion.

CUSTODIAL AGREEMENT

THIS CUSTODIAL AGREEMENT (this “Agreement”) is entered into as of December 23, 2021, by and between **HEATHER GARDENS METROPOLITAN DISTRICT**, in the city of Aurora, Arapahoe County, Colorado (the “District”), and **ZIONS BANCORPORATION, NATIONAL ASSOCIATION**, in Denver, Colorado (the “Custodian”), in connection with the issuance by the District of its General Obligation Refunding Bonds, Series 2017, in the total aggregate principal amount of \$8,025,000 (the “Bonds”), pursuant to an authorizing resolution adopted by the Board of Directors of the District (the “Board”) on October 19, 2017 (the “Resolution”). Capitalized terms used in this Agreement and not otherwise defined shall have the meanings ascribed thereto in the Resolution.

WITNESSETH:

WHEREAS, pursuant to the Resolution, the Board has authorized the issuance of the Bonds; and

WHEREAS, pursuant to the Resolution, the District is to establish and maintain the Bond Account.

WHEREAS, the District wishes to establish the Bond Account with Zions Bancorporation, National Association, pursuant to this Agreement;

NOW, THEREFORE, in consideration of the mutual promises contained in this Agreement, the receipt and sufficiency of which are acknowledged, the parties hereto agree as follows:

Capitalized terms used herein and not otherwise defined shall have the same meaning assigned to such terms as in the Heather Gardens Metropolitan District Resolution dated October 19, 2017, and the Paying Agent Agreement dated November 29, 2017 by and among Heather Gardens Metropolitan District (the “District”), and Zions Bancorporation, National Association (formerly known as ZB, National Association dba Zions Bank) (the “Paying Agent”).

Section 1. The Bond Account-Custody. There is hereby established and there shall be maintained with the Custodian a separate deposit account to be designated the “Heather Gardens Metropolitan District Series 2017 Bond Account-Custody (the “Bond Account-Custody”), which shall constitute the Bond Account established by the Resolution and shall be maintained in accordance with the Resolution for the benefit of the Owners of the Bonds. The moneys in the Bond Account-Custody shall be invested and disbursed only for the purposes and uses hereinafter authorized.

The District shall deposit, or cause to be deposited, in the Bond Account-Custody from time to time the amounts required by the terms of the Resolution.

The District hereby authorizes and directs the Custodian to transfer from such funds on deposit in the Bond Account-Custody, to the Paying Agent for the Bonds, not less than two business days immediately preceding each payment date, moneys, to the extent available, sufficient to make payment of the principal, premium, if any, and interest due on the Bonds.

The Custodian shall provide monthly reports regarding the balance of the Bond Account-Custody to the District promptly following the first business day of each month.

Any funds received by the Custodian for credit to the Bond Account-Custody that are not properly attributable to the Bond Account-Custody shall be refunded to the District promptly following receipt of written instructions of the District.

Within 45 days after the final payment date of the Bonds, the Custodian shall present a final statement and shall return any remaining funds to the District.

Section 2. Investments. The Custodian shall invest amounts in the Bond Account-Custody only at the written direction of the District. Interest earned from the investment or reinvestment of moneys credited to the Bond Account-Custody shall be credited to the Bond Account-Custody. The District agrees that amounts credited to the Bond Account-Custody shall be invested only in Permitted Investments as defined in the Resolution and which shall mature or be subject to redemption at the option of the holder on or prior to the date when the proceeds thereof must be available for the prompt payment of the principal of, and premium, if any, and interest on the Bonds as the same become due. The Custodian shall not be responsible for any losses resulting from the investment of amounts credited to the Bond Account-Custody, or for obtaining any specific yield or percentage of earnings on such investment

Section 3. Custodian a Depository. The Custodian shall act hereunder solely as a depository and shall not be responsible or liable for the sufficiency, correctness, genuineness or validity of any instrument deposited hereunder or with respect to the form or execution of the same or the identity, authority or rights of any person executing or depositing the same. The Custodian acknowledges and agrees that it shall have no claim on moneys deposited with it pursuant to this Agreement.

Section 4. Custodian Responsibilities. The Custodian shall not be liable for anything which it may do or refrain from doing in connection herewith, except for liability resulting from its own gross negligence or willful misconduct. The Custodian may consult legal counsel in the event of any dispute or question as to the construction of any provisions hereof or its duties hereunder, and it shall incur no liability and shall be fully protected in acting in accordance with the advice of such counsel. The District and the Custodian acknowledge that, except to the extent set forth in any separate instrument signed by the parties with respect to this Agreement, the Custodian's duties hereunder do not include any discretionary authority, control or responsibility with respect to the management or disposition of any amounts in the Bond Account-Custody, that the Custodian has no authority or responsibility to render investment advice with respect to any amounts in the Bond Account-Custody; and that the Custodian is not a fiduciary with respect to District or the Owners.

The Custodian shall only be responsible for the performance of such duties as are expressly set forth herein or in directions or other instructions of the District which are not contrary to the provisions of this Agreement. The Custodian shall exercise reasonable care in the performance of its services hereunder. In no event shall the Custodian be liable for indirect or consequential damages.

The Custodian shall be protected in acting upon any notice, request, waiver, consent, receipt or other paper or document received from the District or and believed by the Custodian to

be genuine. The Custodian shall be under no duty or obligation to ascertain the identity, authority and/or rights of any person submitting instructions to the Custodian in accordance with this Agreement.

Section 5. Indemnification. The District hereby agrees, to the extent permitted by law, to indemnify the Custodian and its controlling person, officers, directors, employees and agents (each an “Indemnified Party”) and hold each Indemnified Party harmless from and against any cost, losses, claims, liabilities, fines, penalties, damages and expenses (including reasonable attorneys’ and accountants’ fees (collectively, a “Claim”) arising out of (a) the District’s actions or omissions or (b) the Custodian’s action taken or omitted hereunder in reliance upon the District’s instructions, or upon any information, order, indenture, stock certificate, power of attorney, assignment, affidavit or other instrument delivered hereunder to the Custodian, reasonably believed by the Custodian to be genuine or bearing the signature of a person or persons authorized by the District to sign, countersign or execute the same; provided, that the District shall not indemnify an Indemnified Party for any Claim arising from the Indemnified Party’s judicially determined willful misfeasance, bad faith or negligence in the performance of its duties under this Agreement.

Section 6. Amendments. This Agreement may be amended by written agreement between the District and the Custodian.

Section 7. Resignation or Replacement. The Custodian may resign at any time on 30 days’ prior written notice to the District. The District may remove the Custodian upon 30 days’ prior written notice to the Custodian.

Section 8. Successors. Whenever in this Agreement the District or the Custodian is named or is referred to, such provision is deemed to include any successor of the District or the Custodian, respectively, immediate or intermediate, whether so expressed or not. The rights and obligations under this Agreement may be transferred by the Custodian to a successor. Any corporation or association into which the Custodian may be merged or converted or with which the Custodian may be consolidated or any corporation or association resulting from any merger, conversion, sale, consolidation or transfer to which the Custodian may be a party or any corporation or association to which the Custodian may sell or transfer all or substantially all of its corporate trust business shall be the successor to the Custodian without the execution or filing of any document or any further act, anything herein to the contrary notwithstanding.

All of the stipulations, obligations, and agreements by or on behalf of and other provisions for the benefit of the District or the Custodian contained in this Agreement (a) shall bind and inure to the benefit of any such successor, and (b) shall bind and inure to the benefit of any officer, board, agent or instrumentality to whom or to which there shall be transferred by or in accordance with law and relevant right, power or duty of the District or the Custodian, respectively, or of its successor.

Section 9. Time of Essence. Time is of the essence in the performance of the obligations from time to time imposed upon the Custodian by this Agreement.

Section 10. Other Obligations. Nothing in this Agreement affects the rights, duties or obligations of either the District or the Custodian pursuant to any other agreement to which the District and the Custodian are parties.

Section 11. Custodian Compensation. As consideration for all services to be performed by the Custodian under this Agreement, the District agrees to pay to the Custodian an annual administrative fee as set forth in the Fee Schedule attached as Exhibit A hereto.

Section 12. Notices. Any notice to be given hereunder shall be delivered (i) by personal delivery, (ii) by electronic mail or (iii) by mail postage prepaid, return receipt requested, to the following addresses or such other address as either party may, by written notice to the other party, hereafter specify. Any notice shall be deemed to be given upon mailing or electronic mail.

If to the District: Heather Gardens Metropolitan District
2888 South Heather Gardens Way
Aurora, Colorado 80014
Attention: David Funk
Email: david.funk@heathergardensmail.com
Tel. 303-483-8021

Attention: Gerald Counts
Email: jcounts@heathergardensmail.com
Tel. 303-755-0652

If to the Custodian: Zions Bancorporation
1001 17th Street, Suite 850
Denver, Colorado 80202
Attention: James Scardaville

Email: james.scardaville@zionsbank.com
With a copy to: DenverCorporateTrust@zionsbancorp.com
Tel. 720-947-7458

Section 13. Severability. If any section, paragraph, clause or provision of this Agreement shall for any reason be held to be invalid or unenforceable, the invalidity or unenforceability of such section, paragraph, clause or provision shall not affect any of the remaining provisions of this Agreement.

Section 14. Counterparts. This document may be executed in counterparts with the same force and effect as if the parties had executed one instrument, and each such counterpart shall constitute an original hereof.

Section 15. Governing Law. This Agreement shall be governed by the laws of the State of Colorado.

Section 16. Patriot Act Notice. To help the government fight the funding of terrorism and money laundering activities pursuant to the requirements of the Patriot Act the Custodian is required to obtain, verify and record information that identifies the District, which information includes the name and address of the District and other information that will allow the Custodian to identify the District in accordance with the Patriot Act. The District agrees that it shall promptly provide such information upon request by the Custodian.

Section 17. Authorized District Representative. For purposes of this Agreement an Authorized District Representative shall mean the President, Vice President, Secretary or the Assistant Secretary of the District, or any other individual authorized by the President or the Board to act as an Authorized District Representative and to provide instructions to the Custodian pursuant to this Agreement. Attached as Exhibit B is a certificate from the District identifying the names, titles and providing specimen signatures of the Authorized District Representatives.

[Execution page follows]

IN WITNESS WHEREOF, the parties hereto have caused this Custodial Agreement to be duly executed and delivered by their respective officers thereunto duly authorized as of the date first above written.

**HEATHER GARDENS METROPOLITAN
DISTRICT**

By: _____
President

**ZIONS BANCORPORATION, NATIONAL
ASSOCIATION, as Custodian**

By: _____
David W. Bata, Senior Vice President –
Zions Bank Division

EXHIBIT A

FEE SCHEDULE

**Heather Gardens Metropolitan District Bond Account-Custody
Fee Schedule**

<u>Acceptance Fee</u>	\$500.00
Covering the study and consideration of the governing agreements/documents, the preparation and establishment of the necessary accounts and files and performing all duties associated with the closing.	
<u>Annual Custody Fee (Bond Account-Custody)</u>	\$500.00
Covering the ordinary administrative duties of the as set forth in the custodial agreement so long as no default exists, payable in advance at closing.	
<u>Investment of Funds (if applicable)</u>	
Security Transaction Fee (if non-sweep fund)	\$25.00 each
<u>Initial Counsel Fee</u>	Waived
Covering our in-house counsel’s study and consideration of the governing documents.	
<u>Out of Pocket Expenses</u>	At Cost
We will not charge for customary expenses incurred in the ordinary administration of accounts but will bill for DTC charges, UCC set-up/continuation/termination fees and non-routine costs such as travel, publication, and legal costs incurred as required or authorized during the acceptance and administration of the trust. Overnight delivery charges will be billed at \$15/minimum or at cost if over \$15.00.	

The aforementioned fees will cover normal services contemplated by such documents and are subject to change as circumstances may warrant. In the event of unusual complexities and special or extraordinary events, such as amendments to the documents, execution of additional documents or agreements, significant transaction increases (such as more than one redemption per year), the necessity to hire agents, defaults or other miscellaneous requests for additional services, we reserve the right to charge an additional amount based on the time and expenses incurred in handling such events should they occur.

EXHIBIT B

INCUMBENCY AND SIGNATURE CERTIFICATE

**[PREVIOUSLY RECEIVED FROM HEATHER GARDENS ON 2/22/21 - TO BE
ATTACHED AS EXHIBIT B]**

**Heather Gardens Metropolitan District
Board Action
Date: December 23, 2021**

Motion: Consider Approval of Authorization for Board Treasurer to direct investment of Debt Service Funds held by Zions Bancorporation, National Association

I move that the Heather Gardens Metropolitan District Board of Directors approve to authorize the Board Treasurer to direct the investment of HGMD Debt Service Funds held by Zions Bancorporation, National Association and that the money be invested in funds that have a rating of AAA-mf (Moody's rating) or equivalent ratings from other rating agencies.

Motion by: Bill Archambault Seconded by: _____

Outcome of vote:

For: _____ Against: _____ Absent/Abstaining: _____

___ The motion has a majority and is adopted.

___ The motion does not have a majority and is not adopted.

David Funk, President
HGMD Board of Directors

Rationale/Notes: The AAA-mf rating means that the fund has a very strong ability to meet the dual objectives of providing liquidity and preserving capital.

**Heather Gardens Metropolitan District
Board Action
Date: December 23, 2021**

Motion: Consider Approving the Revisions to the Heather Gardens Joint Budget and Finance Procedure Memorandum JPM B-3

I move that the Heather Gardens Metropolitan District Board of Directors approve the revisions to the Heather Gardens Joint Budget and Finance Memorandum JPM B-3.

Motion by: Bill Archambault Seconded by: _____

Outcome of vote:

For: _____ Against: _____ Absent/Abstaining: _____

The motion has a majority and is adopted.

The motion does not have a majority and is not adopted.

David Funk, President
HGMD Board of Directors

Rationale/Notes: At the November 18, 2021, Board meeting the Board accepted the changes as presented and asked for public comments regarding the changes. There have been no comments regarding the changes. The Heather Gardens Association has already approved the changes to the Joint Budget and Finance Committee Procedure Memorandum.

**Heather Gardens Metropolitan District
Board Action
Date: December 23, 2021**

Motion: Consider Approving the 2022 insurance coverage for Heather Gardens Metropolitan District

Project Cost: \$50,935

Based on the recommendation of the Joint Budget and Finance Committee, I move that the Heather Gardens Metropolitan District Board of Directors approve the payment of the annual insurance premium of \$50,935 to the Colorado Special District Property and Liability Pool for the District's property and liability insurance coverage that will be effective January 1, 2022.

Motion by: Bill Archambault Seconded by: _____

Outcome of vote:

For: _____ Against: _____ Absent/Abstaining: _____

___ The motion has a majority and is adopted.

___ The motion does not have a majority and is not adopted.

David Funk, President
HGMD Board of Directors

Rationale/Notes: This approves the insurance coverage for 2022 as presented by the Colorado Special District Pool.

Property and Liability Coverage Invoice

Named Member:

Heather Gardens Metropolitan District
2888 South Heather Gardens Way
Aurora, CO 80014

Broker of Record:

NO BROKER

Coverage No.	Entity ID	Effective Date	Expiration Date	Invoice Date
POL-0010360	60700	1/1/2022	EOD 12/31/2022	11/23/2021

Coverage	Contribution
General Liability	\$6,967.00
Property	\$36,103.00
Crime	\$395.00
Non-Owned Auto Liability	\$132.00
Hired Auto Physical Damage	\$65.00
Earthquake	\$696.00
Equipment Breakdown	\$2,675.00
No-Fault Water Intrusion & Sewer Backup	\$564.00
Public Officials Liability	\$1,163.00
Excess	\$1,730.00
Pollution	\$0.00
Volunteer Accident	\$0.00

Total Contribution	\$50,490.00
---------------------------	--------------------

Estimated Annualized Contribution (for budgeting purposes only) \$50,490.17

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):

6.29% Continuity Credit Discount

10% Direct Discount

8% Multi Program Discount for WC Program Participation

Payment Due Upon Receipt

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.

Please remit to: Colorado Special Districts Property and Liability Pool
c/o McGriff Insurance Services, Inc.
PO Box 1539
Portland, OR 97207-1539

Wire transfer available upon request.
Billing questions:
billing@csdpool.org
800-318-8870 ext. 3



Payment Instructions

The annual contribution for coverage with the Pool is due upon receipt of this invoice. To make a payment, please mail your check and a copy of your invoice to:

Colorado Special Districts Property & Liability Pool
c/o McGriff Insurance Services, Inc.
PO Box 1539
Portland, OR 97207

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

Colorado Special Districts Property & Liability Pool
c/o McGriff Insurance Services, Inc.
1800 SW 1st Ave, Suite 400
Portland, OR 97201

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

The Pool does not accept a credit card payment at this time; however, if you would like to make payment via wire transfer, please let us know and we will be happy to provide you with wiring instructions.

Please be advised that in accordance with the Intergovernmental Agreement (IGA), automatic expulsion will occur on the 60th day should your account not be current. 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 in 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.

Renewal Documents and Invoice 1/1/2022 to EOD 12/31/2022

Acceptance of this coverage is evidenced only by payment of the enclosed invoice by January 1, 2022.

The following renewal documents are attached where applicable:

1. Invoice: Payment is due upon receipt. Please return a copy of the invoice with your payment to ensure that it is applied correctly. We have attached a Coverage Contribution instructions sheet which provides details about your payment.
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 on January 1, 2022.
6. Schedules: Lists of exposures and values.
7. Certificates of coverage: Originals are mailed directly to the Certificate Holders.
8. Automobile identification cards: Hard copies will be mailed.

Annual Comparison of 2022 and 2021 contributions.
Loss Ratios based on participation years from 2014 to 2021

Heather Gardens Metropolitan District

Year	Contribution
2022	\$50,490.00
2021	\$48,848.00
Difference	\$1,642.00
% Difference	3.36%

General Liability	Contribution	TOE
Yr. 2022	\$6,967.00	\$2,524,448.00
Yr. 2021	\$8,861.00	\$2,420,221.00
Difference	-\$1,894.00	\$104,227.00
% Difference	-21.37%	4.31%
Loss Ratio	21.38%	

Equipment Breakdown	Contribution
Yr. 2022	\$2,675.00
Yr. 2021	\$2,398.00
Difference	\$277.00
% Difference	11.55%
Loss Ratio	0.00%

Auto Liability	Contribution	Auto Count
Yr. 2022	\$132.00	0
Yr. 2021	\$132.00	0
Difference		0
% Difference	NaN	0.00%
Loss Ratio	0.00%	

Crime	Contribution
Yr. 2022	\$395.00
Yr. 2021	\$391.00
Difference	\$4.00
% Difference	1.02%
Loss Ratio	0.00%

Auto Physical Damage	Contribution	TIV
Yr. 2022	\$65.00	\$0.00
Yr. 2021	\$65.00	\$0.00
Difference		\$0.00
% Difference	NaN	0.00%
Loss Ratio	0.00%	

Public Officials Liability	Contribution	EE Count
Yr. 2022	\$1,163.00	0
Yr. 2021	\$1,163.00	0
Difference	\$0.00	0
% Difference	0.00%	0.00%
Loss Ratio	120.75%	

Property/Inland Marine	Contribution	TIV
Yr. 2022	\$36,103.00	\$16,835,977.00
Yr. 2021	\$32,171.00	\$15,394,834.00
Difference	\$3,932.00	\$1,441,143.00
% Difference	12.22%	9.36%
Loss Ratio	25.31%	

Excess Liability	Contribution
Yr. 2022	\$1,730.00
Yr. 2021	\$2,132.00
Difference	-\$402.00
% Difference	-18.86%
Loss Ratio	0.00%

Earthquake	Contribution
Yr. 2022	\$696.00
Yr. 2021	\$818.00
Difference	-\$122.00
% Difference	-14.91%
Loss Ratio	0.00%

Flood	Contribution
Yr. 2022	\$0.00
Yr. 2021	\$0.00
Difference	\$0.00
% Difference	0.00%
Loss Ratio	0.00%

No Fault	Contribution
Yr. 2022	\$564.00
Yr. 2021	\$717.00
Difference	-\$153.00
% Difference	-21.34%
Loss Ratio	0.00%

Deductible Options

Heather Gardens Metropolitan District

Based on Coverage POL-0010360 data as of 11/23/2021

Auto Liability	
	\$50,490.00

General Liability	
\$0.00	\$10,067.00
\$500.00	\$7,962.00
\$1,000.00	\$7,465.00
\$2,500.00	\$6,967.00
\$5,000.00	\$6,470.00
\$7,500.00	\$6,279.00
\$10,000.00	\$5,972.00

Auto Physical Damage	
Comprehensive and Collision Deductibles	
Both	\$50,490.00

Property	
Property and Inland Marine Deductibles (IM Max	
Both \$250.00	\$43,814.00
Both \$500.00	\$37,271.00
Both \$1,000.00	\$36,385.00
Both \$2,500.00	\$35,631.00
Both \$5,000.00	\$33,081.00
Property \$7,500.00	\$32,508.00
Property \$10,000.00	\$31,800.00
Property \$25,000.00	\$29,812.00
Property \$50,000.00	\$27,654.00
Property \$100,000.00	\$25,902.00
\$5,000)	

No-Fault	
\$500.00	\$564.00
\$1,000.00	\$395.00
\$2,500.00	\$366.00
\$5,000.00	\$282.00
\$7,500.00	\$254.00

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	\$2,860.00
EPLI \$7,500.00	\$2,552.00
EPLI \$10,000.00	\$2,244.00
EPLI \$25,000.00	\$1,629.00
EPLI \$50,000.00	\$1,321.00
EPLI \$100,000.00	\$1,163.00

Equipment Breakdown	
\$1,000.00	\$2,675.00
\$2,500.00	\$2,622.00
\$5,000.00	\$2,381.00
\$7,500.00	\$2,327.00
\$10,000.00	\$2,247.00



2022 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: Heather Gardens Metropolitan District

Certificate Number: POL-0010360

<u>Excess Limit</u>	<u>Annual Excess Contribution</u>	<u>Change in Contribution</u>
\$1,000,000	\$918	-\$812
\$2,000,000	\$1,331	-\$399
\$3,000,000	\$1,531	-\$199
\$4,000,000	\$1,600	-\$130
\$5,000,000*	\$1,730	\$0
\$6,000,000	\$1,863	\$133
\$7,000,000	\$1,996	\$266
\$8,000,000	\$2,130	\$400

* This is your current excess limit.

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

11/23/2021



**Colorado Special Districts
Property and Liability Pool**

Public Entity Liability and Auto Physical Damage Certificate Holder Declaration

Master Coverage Document Number: CSD Pool CTC 01 01 22 and CSD Pool PEL 01 01 22

Certificate Number: POL-0010360

Coverage Period: 1/1/2022 to EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District
2888 South Heather Gardens Way
Aurora, CO 80014

Broker of Record:

NO BROKER

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	\$2,500	\$6,967
Medical Payments - Premises	\$10,000	None	None	Included
Employee Benefits Liability	Included	None	\$2,500	Included
Public Officials Liability	Included	None	\$1,000	\$1,163
Employment Practices Liability	Included	None	*\$100,000	Included
Pre Loss Legal Assistance	\$3,500	\$7,000	None	Included
No-Fault Water Intrusion & Sewer Backup	\$200,000 limited to \$10,000 Any One Premises	***\$1,000,000	\$0	\$564
Cyber	\$200,000	**\$200,000	\$1,000	Included
Fiduciary Liability	\$200,000	**\$200,000	\$1,000	Included
Excess Liability - Coverage agreements	\$5,000,000	None	None	\$1,730
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	\$2,500	N/A	None	Included

Total Contribution \$10,621

*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.

Prior Acts coverage applies to previous Claims Made Policies

Additional Endorsements applicable to Member:

Additional Covered Member - Designated Person or Organization Automatic Status when Required under a written contract or agreement with the 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



LIABILITY ENDORSEMENT

Named Member Heather Gardens Metropolitan District	Endorsement CSD Pool Additional Covered Member – Designated Person or Organization 01 01 22
Certificate Number POL-0010360	Effective Date of Endorsement 1/1/2022
Issued By Colorado Special Districts Property and Liability Pool	

This endorsement modifies coverage provided under the following:

PUBLIC ENTITY LIABILITY COVERAGE DOCUMENT

ADDITIONAL COVERED MEMBER – DESIGNATED PERSON OR ORGANIZATION AUTOMATIC STATUS WHEN REQUIRED UNDER A WRITTEN CONTRACT OR AGREEMENT WITH THE MEMBER

PLEASE READ CAREFULLY

Automatic Status of Additional Covered Member, Person(s), or Organization(s)

Note: Additional Covered Member Status may only be provided to a person or organization who the **Member** has agreed to include as an Additional Covered Member under a written contract or agreement, provided such contract was executed prior to the date of loss.

Section I – Coverage Agreements is amended to include as Additional Covered Member any person or organization when the **Member** and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an Additional Covered Member on the **Member’s** policy. Such person or organization is an Additional Covered Member with respect to liability for those sums which the **Member** shall be legally obligated to pay as damages for “bodily injury”, “personal injury”, “property damage”, or a “wrongful act(s) caused, in whole or in part, by the **Member’s** acts or omissions, or the acts or omissions of those acting on its behalf.

- A. In the performance of ongoing operations performed by the **Member**.
- B. A person’s or organization’s status as an Additional Covered Member under this Endorsement ends when their written contract or agreement with the **Member** ends.
- C. With respect to the coverage afforded to the Additional Covered Members, this coverage does not apply to any “occurrence” which takes place after the written contract or agreement expires.



Property Certificate Holder Declaration

Master Coverage Document Number: CSD Pool CTC 01 01 22 and CSD Pool Property 01 01 22

Certificate Number: POL-0010360

Coverage Period: 1/1/2022 to EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District
2888 South Heather Gardens Way
Aurora, CO 80014

Broker of Record:

NO BROKER

Limit of Coverage per Occurrence:

- \$15,068,819 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.
- \$842,633 Inland Marine Scheduled items.
- \$2,161,983 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:

\$36,103

Additional Endorsements applicable to Member:

- Cosmetic Damage Exclusion
- Wind and Hail Deductible 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 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

Named Member: Heather Gardens Metropolitan District	Property Form No: CSD Pool Property 01 01 22
Certificate Number: POL-0010360	Effective Date of Endorsement: 1/1/2022
Issued By: Colorado Special Districts Property and Liability Pool	

This endorsement modifies coverage provided under the following:

PROPERTY COVERAGE DOCUMENT

WIND AND HAIL DEDUCTIBLE

PLEASE READ IT CAREFULLY

The following is added to Section 2. **DEDUCTIBLE:**

E. Wind and/or Hail damage to a building or structure identified in the Member District property schedule as Real Property or Outdoor Property:

2% per **Occurrence** of the value of the covered damaged property and applicable business income at the time the loss occurs, subject to a \$5,000 minimum and \$50,000 maximum per **Occurrence**, unless a higher deductible is scheduled at the damaged location.

ALL OTHER TERMS AND CONDITIONS OF THE PROPERTY COVERAGE FORM REMAIN UNCHANGED.

Named Member: Heather Gardens Metropolitan District	Property Form No: CSD Pool Property 01 01 22
Certificate Number: POL-0010360	Effective Date of Endorsement: 1/1/2022
Issued By: Colorado Special Districts Property and Liability Pool	

This endorsement modifies the coverage provided under the following:

**PROPERTY COVERAGE DOCUMENT
COSMETIC DAMAGE EXCLUSION
PLEASE READ IT CAREFULLY**

The following is added to Section 7 PERILS EXCLUDED:

V. Against Cosmetic Damage to Roof Surfacing caused by or resulting from wind and/or hail to a building or structure identified in the **Member District** property schedule as **Real Property** or **Outdoor Property**.

For purposes of this endorsement, the following is added to SECTION 32 ADDITIONAL DEFINITIONS:

Roof Surfacing means the shingles, tiles, cladding, metal or synthetic sheeting or similar materials covering the roof and includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection, as well as roof flashing, vent covers and gutters.

Cosmetic Damage means that the wind and/or hail caused marring, pitting or other superficial damage that altered the appearance of the roof surfacing, but such damage does not prevent the roof from continuing to function as a barrier to entrance of the elements to the same extent as it did before the cosmetic damage occurred.

However, this exclusion shall not apply to **Cosmetic Damage** to the front entry, areas of **Roof Surfacing** visibly apparent to a pedestrian from the street or sidewalk composing less than 25% of the roof area of a **Member District's** scheduled building or structure identified as **Real Property** or **Outdoor Property**. The **Pool** will pay for **Cosmetic Damage** to such areas, limited to less than 25% of the roof area of the scheduled building or structure, subject to all other terms, conditions and exclusions of the Property Coverage Form.

ALL OTHER TERMS AND CONDITIONS OF THE PROPERTY COVERAGE FORM REMAIN UNCHANGED.

Equipment Breakdown Declarations

Master Coverage Document Number: CSD Pool EB 01 01 21

Certificate Number: POL-0010360

Coverage Period: 1/1/2022 to EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District
2888 South Heather Gardens Way
Aurora, CO 80014

Broker of Record:

NO BROKER

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: \$14,511,403 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: \$2,675

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

Crime Certificate Holder Declaration

Master Coverage Document Number: J05931794
Certificate Number: POL-0010360

Insurer: Federal Insurance Company (Chubb)
Coverage Period: 1/1/2022 to EOD 12/31/2022

Named Member:
Heather Gardens Metropolitan District
2888 South Heather Gardens Way
Aurora, CO 80014

Broker of Record:
NO BROKER

Covered Designated Agent(s):

Coverages and Limits:

Employee Theft:	\$50,000
<ul style="list-style-type: none"> · 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:	\$50,000
Client Theft:	\$50,000
Forgery or Alteration:	\$50,000
On Premises:	\$50,000
In Transit:	\$50,000
Computer System Fraud:	\$50,000
Funds Transfer Fraud:	\$50,000
Debit, Credit or Charge Card Fraud:	\$50,000
Money Orders and Counterfeit Paper Currency Fraud:	\$50,000
Social Engineering Fraud:	\$50,000

Deductible(s):

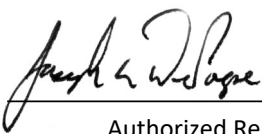
All Crime except Social Engineer Fraud:	\$250
Social Engineering Fraud:	20% of Social Engineering Fraud Limit

Contribution: \$395

Policy Forms:

PF-52815 (04/20)	The Chubb Primary SM Commercial Crime Insurance
PF-52853 (04/20)	Governmental Entity (Colorado Special Districts Pool) Endorsement
PF-53127 (04/20)	Colorado Amendatory Endorsement
PF-52851 (04/20)	Add Corporate Credit Card Coverage

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



Identity Recovery Certificate Holder Declaration

Master Coverage Policy Number:

CSD Pool IDR Form 01 01 21

Insurer:

The Hartford Steam Boiler Inspection
and Insurance Company

Certificate Number: POL-0010360

Coverage Period: 1/1/2022 to EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District
2888 South Heather Gardens Way
Aurora, CO 80014

Broker of Record:

NO BROKER

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:

A handwritten signature in black ink, appearing to read "Joseph W. Page", is written over a horizontal line.

Authorized Representative

Environmental Legal Liability Certificate Holder Declaration

Master Policy Number: ER00A9V22

Certificate Number: POL-0010360

Named Member:

Heather Gardens Metropolitan District
2888 South Heather Gardens Way
Aurora, CO 80014

Insurer: Aspen Specialty Insurance Company

Coverage Period: 1/1/2022 to EOD 12/31/2022

Broker of Record:

NO BROKER

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
 - 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: (1) 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 (1) 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 (1) 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 (1) 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

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:

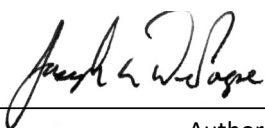
Asbestos, Contractual Liability, Criminal Fines and Criminal Penalties, Cross Liability (Insured vs. Insured), Damage to Insured's Product/Work, Divested Property, Employers Liability, Fraud or Misrepresentation, Intentional Non-Compliance, Internal Expenses, Known Conditions, Lead-Based Paint, Material 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 0314	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 #EV00A9V22 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

Volunteer Accident Certificate Holder Declaration

Master Coverage Policy Number:
XHH000001

Insurer:
QBE Insurance Company

Certificate Number: POL-0010360

Coverage Period: 1/1/2022 to EOD 12/31/2022

Named Member:
Heather Gardens Metropolitan District
2888 South Heather Gardens Way
Aurora, CO 80014

Broker of Record:
NO BROKER

Eligible Persons:

Registered* community volunteers while performing their assigned duties for the Member Districts supervised and sponsored volunteer activities excluding those volunteers compensable under workers' compensation coverage including, but not limited to, volunteer board members acting in their administrative duties for the Member District and volunteer firefighters.

Indemnity Benefits: Accidental Death and Dismemberment:
Loss must occur within 365 days of the covered accident

<u>Covered Loss</u>	<u>Benefit Amount</u>
Loss of Life	\$15,000
Loss of Two or More Hands or Feet	\$50,000
Loss of Sight of Both Eyes	\$50,000
Loss of One Hand or Foot and Sight in One Eye	\$50,000
Loss of Speech and Hearing	\$50,000
Quadriplegia	\$50,000
Paraplegia	\$50,000
Hemiplegia	\$50,000
Loss of One Hand or Foot	\$25,000
Loss of Sight in One Eye	\$25,000
Loss of Speech	\$25,000
Loss of Hearing in Both Ears	\$25,000
Loss of Thumb and index Finger of the Same Hand	\$12,500
Loss of Thumb and Index Finder of the Same Hand	\$12,500
 All Member Aggregate – All Conditions	 \$500,000

Accident Medical Expense Benefits:
Full Excess Medical Expense (Other Health Care Plan Reduction 50%)

Maximum for all Accident Medical Expense	\$25,000
First Covered Expense Incurred within	90 days after a covered accident
Benefit Period	One year from the date of the covered accident
Deductible Each Covered Accident	\$0

Indemnity Benefits continued:



**Colorado Special Districts
Property and Liability Pool**

<u>Covered Expense</u>	<u>Benefit Amount</u>
In-Patient Hospital Services ICE or CCU Benefit	00%, up to two times the average semi-private room rate
Daily In-Hospital Benefit	100% of the average semi-private room rate
In Hospital Miscellaneous Services Benefit	100%
Ambulatory Medical Center	100%
Emergency Room Treatment	100%
Physician Services – Surgery Benefit	100%
Physician Services – Assistant Surgeon	100%
Physician’s Surgical Facility	100%
Second Opinion or Consultation	100%
Physician’s Assistant	100%
Anesthesia Benefit	100%
Inpatient Visits	100%
Office Visits	100%
Outpatient X-Ray, CT Scan, MRI & Laboratory Tests	100%
Outpatient Physiotherapy	100%
Nursing Services	100%
Ambulance Services	100%
Medical Equipment Rental	100%
Medical Services and Supplies	100%
Dental Services	100%
Prescription Drug Benefit	100%

Report all Claims to: Phone: (800) 318-8870, ext. 1
Email: claims@csdpool.org

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 Volunteer Accident 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

Terrorism, Sabotage and Malicious Attack Certificate Holder Declaration

Master Coverage Policy Number:

TER P 004 CW (06/11) physical loss or damage
33HIS00151 Terrorism Combined Liability
TER P0027CW (05/17) Malicious Attack
10/17 Malicious Attack combined liability

Insurer:

Lloyds, Hiscox Syndicate 33

Certificate Number: POL-0010360

Coverage Period: 1/1/2022 to EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District
2888 South Heather Gardens Way
Aurora, CO 80014

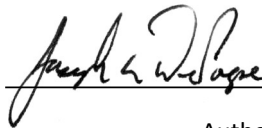
Broker of Record:

NO BROKER

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
<i>Malicious Attack Sub-limits applicable:</i>			
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: claims@csdpool.org

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

**General Liability Schedule
Metropolitan District**

Policy Number: POL-0010360
Named Member: Heather Gardens Metropolitan District

Coverage Period: 1/1/2022 – EOD 12/31/2022
Broker: NO BROKER

Code	Description	Unit	Amount	Effective Date	Expiration Date
1	1-Number of Skate Board Parks	Total	0.00	1/1/2022	12/31/2022
2	2-Number of Diving Boards	Total	0.00	1/1/2022	12/31/2022
3	3-Number of Water Slides	Total	0.00	1/1/2022	12/31/2022
4	4-Maximum Bond Issued	Dollars	8,215,000.00	1/1/2022	12/31/2022
5	5-Number of Bonds Issued	Total	1.00	1/1/2022	12/31/2022
20	20-Day Care Operations - Total Annual Payroll	Dollars	0.00	1/1/2022	12/31/2022
30	30-Number of EMT Personnel	Total	0.00	1/1/2022	12/31/2022
32	32-Paid Firefighters - (Not EMT)	Total	0.00	1/1/2022	12/31/2022
37	37-Pipe Line - Under Drain	Miles	0.00	1/1/2022	12/31/2022
39	39-Pipe Line	Miles	0.00	1/1/2022	12/31/2022
43	43-Pipe Line - Sewer / Storm Drainage Combined	Miles	0.00	1/1/2022	12/31/2022
50	50-Number of Teachers	Total	0.00	1/1/2022	12/31/2022
70	70-Number of Golf Courses	Total	1.00	1/1/2022	12/31/2022
80	80-Number of Go Cart Tracks	Total	0.00	1/1/2022	12/31/2022
98	98-Additional First Named Members	Total	0.00	1/1/2022	12/31/2022
105	105-Total Operating Expenses - Any other	Dollars	2,524,448.00	1/1/2022	12/31/2022
130	130-Total Operating Expenses - Park & Recreation	Dollars		1/1/2022	12/31/2022
131	131-Total Operating Expenses - Cemetery	Dollars		1/1/2022	12/31/2022
132	132-Total Operating Expenses - Soil & Water Conse	Dollars		1/1/2022	12/31/2022

133	133-Total Operating Expenses - Pest Control	Dollars		1/1/2022	12/31/2022
134	134-Total Operating Expenses - Hospital / Health	Dollars		1/1/2022	12/31/2022
135	135-Total Operating Expenses - Drainage	Dollars		1/1/2022	12/31/2022
136	136-Total Operating Expenses - Library	Dollars		1/1/2022	12/31/2022
137	137-Total Operating Expenses - Water Control	Dollars		1/1/2022	12/31/2022
138	138-Total Operating Expenses - Fire / Ambulance	Dollars		1/1/2022	12/31/2022
139	139-Total Operating Expenses - Water	Dollars		1/1/2022	12/31/2022
140	140-Total Operating Expenses - Irrigation	Dollars		1/1/2022	12/31/2022
141	141-Total Operating Expenses - Sanitation	Dollars		1/1/2022	12/31/2022
142	142-Total Operating Expenses - Transit	Dollars		1/1/2022	12/31/2022
143	143-Total Operating Expenses - Improvement	Dollars		1/1/2022	12/31/2022
151	151-Total Operating Expenses - Sanitation MW Discounted	Dollars	0.00	1/1/2022	12/31/2022
215	215-Buildings & Premises Occupied by District	Sq. Ft.	61,255.00	1/1/2022	12/31/2022
250	250-Number of Homes – Covenant Enforcement/Design Review Services under District Authority	Total		1/1/2022	12/31/2022
270	270-Number of Aboveground Storage Tanks (excluding water tanks)	Total	0.00	1/1/2022	12/31/2022
331	331-Number of Paid Firefighters - Full-Time	Total		1/1/2022	12/31/2022
332	332-Number of Paid Firefighters - Part-Time	Total		1/1/2022	12/31/2022
333	333-Number of Volunteer Firefighters	Total		1/1/2022	12/31/2022
334	334-Number of Paid EMT - Full-Time	Total	0.00	1/1/2022	12/31/2022
335	335-Number of Paid EMT - Part-Time	Total	0.00	1/1/2022	12/31/2022
341	341-Club/Recreation/Camp Volunteers	Hours	0.00	1/1/2022	12/31/2022
342	342-Day Care Volunteers	Hours	0.00	1/1/2022	12/31/2022
344	344-Event Organizer Volunteers	Hours	0.00	1/1/2022	12/31/2022
345	345-General Volunteers	Hours	0.00	1/1/2022	12/31/2022

348	348-Number of Board Members	Total	5.00	1/1/2022	12/31/2022
350	350-Number of Permanent Employees - Full-Time	Total	0.00	1/1/2022	12/31/2022
351	351-Number of Permanent Employees - Part-Time	Total	0.00	1/1/2022	12/31/2022
366	366-Total Payroll	Dollars	0.00	1/1/2022	12/31/2022
400	400-Class 1 Boats - Under 26'	Total	0.00	1/1/2022	12/31/2022
411	411-Total Water Delivered Annually - Millions of Gallons	MGAL	0.00	1/1/2022	12/31/2022
414	414-Playground/parks (Area)	Acres	51.00	1/1/2022	12/31/2022
415	415-Number of Grandstands/Stadiums	Total	0.00	1/1/2022	12/31/2022
420	420-Vacant Land	Acres		1/1/2022	12/31/2022
450	450-Miles of Road Maintained	Miles	0.00	1/1/2022	12/31/2022
522	522-Number of Ponds, Lakes & Reservoirs	Total	0.00	1/1/2022	12/31/2022
550	550-Fire Department Area Served	Sq Miles	0.00	1/1/2022	12/31/2022
671	671-Number of Parks	Total	2.00	1/1/2022	12/31/2022
710	710-Dams - Class 1 - Low Hazard - Total Acre-Feet	Acre Ft.	0.00	1/1/2022	12/31/2022
712	712-Dams - Class 1 - Low Hazard - Number of Dams	Count	0.00	1/1/2022	12/31/2022
720	720-Dams - Class 2 - Med Hazard - Total Acre-Feet	Acre Ft.	0.00	1/1/2022	12/31/2022
722	722-Dams - Class 2 - Med Hazard - Number of Dams	Count	0.00	1/1/2022	12/31/2022
730	730-Dams - Class 3 - High Hazard - Total Acre-Feet	Acre Ft.	0.00	1/1/2022	12/31/2022
732	732-Dams - Class 3 - High Hazard - Number of Dams	Count	0.00	1/1/2022	12/31/2022
811	811-Number of Spillways	Total	0.00	1/1/2022	12/31/2022
900	900-Services Contracted out to Others	Dollars	50,000.00	1/1/2022	12/31/2022
924	924-Revenue from use of Swimming Pools	Dollars	0.00	1/1/2022	12/31/2022
925	925-Number of Swimming Pools	Total	2.00	1/1/2022	12/31/2022
945	945-Number of Sewage Taps	Total	0.00	1/1/2022	12/31/2022
946	946-Number of Water Mains or Connections	Total	0.00	1/1/2022	12/31/2022

947	947-Sewer and/or Sanitation Line Maintenance (budget)	Dollars	0.00	1/1/2022	12/31/2022
948	948-Water Line Maintenance (budget)	Dollars	0.00	1/1/2022	12/31/2022
997	997-Number of district sponsored Events/Fundraisers - No Alcohol Served	Total	60.00	1/1/2022	12/31/2022
998	998-Number of District sponsored Events/Fundraisers – With Alcohol Served	Total	5.00	1/1/2022	12/31/2022
999	999-Prior Acts Coverage Under a Previous "Claims Made" Policy	Premium	1,960.00	1/1/2022	12/31/2022

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.

Property Schedule

Coverage Period: 1/1/2022-EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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Location / Premise#	01-02	Unique#	PROP-00001029	Frame	2	Replacement	Buildings:	\$995,552.00	\$3,448	\$ 24	\$
Maintenance	Year Built:	1991	Term:	1/1/2022 to 12/31/2022		Contents:	\$104,238.00				
2888 South Heather Gardens Way	Sq. Feet:	9626	County:	Arapahoe	Ded:	\$1,000.00	EDP:	\$ 0.00			
	Business Inc:				UG Pipes:	\$ 0.00					
Aurora, CO 80014	# Stories	2.00	Flood Zone:	Zone X	Otherwise Classified:	\$ 0.00					
NOC Equipment Breakdown Applies: No	Excess Quake Applies:	Yes	Excess Flood Applies:	No							

Location / Premise#	01-06	Unique#	PROP-00001026	Frame	2	Replacement	Buildings:	\$25,235.00	\$107	\$ 1	\$
Pool Equipment Building	Year Built:	1991	Term:	1/1/2022 to 12/31/2022		Contents:	\$10,423.00				
2888 South Heather Gardens Way	Sq. Feet:	410	County:	Arapahoe	Ded:	\$1,000.00	EDP:	\$ 0.00			
	Business Inc:				UG Pipes:	\$ 0.00					
Aurora, CO 80014	# Stories	0.00	Flood Zone:	Zone X	Otherwise Classified:	\$ 0.00					
NOC Equipment Breakdown Applies: No	Excess Quake Applies:	Yes	Excess Flood Applies:	No							

Location / Premise#	01-07	Unique#	PROP-00001027	Frame	2	Replacement	Buildings:	\$21,030.00	\$ 67	\$	\$
Buildings For Porta Potties	Year Built:	1995	Term:	1/1/2022 to 12/31/2022		Contents:	\$ 0.00				
2888 South Heather Gardens Way	Sq. Feet:	240	County:	Arapahoe	Ded:	\$1,000.00	EDP:	\$ 0.00			
	Business Inc:				UG Pipes:	\$ 0.00					
Aurora, CO 80014	# Stories	0.00	Flood Zone:	Zone X	Otherwise Classified:	\$ 0.00					
NOC Equipment Breakdown Applies: No	Excess Quake Applies:	Yes	Excess Flood Applies:	No							

Property Schedule

Coverage Period: 1/1/2022-EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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Location / Premise#	01-08	Unique#	PROP-00001028	Joisted Masonry	2	Replacement	Buildings:	\$26,204.00	\$198	\$ 11	\$
Pump House	Year Built:	1992	Term:	1/1/2022 to 12/31/2022		Contents:	\$58,373.00				
2888 South Heather Gardens Way	Sq. Feet:	240	County:	Arapahoe	Ded:	\$1,000.00	EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Aurora, CO 80014	# Stories	0.00	Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: No	Excess Quake Applies: Yes		Excess Flood Applies: No				Otherwise Classified:	\$ 0.00			

Location / Premise#		Unique#	PROP-00001024	Masonry Noncombustible	2	Replacement	Buildings:	\$ 0.00	\$2,545	\$ 79	\$
Business Income/Extra Expense - Increased Sublimit	Year Built:		Term:	1/1/2022 to 12/31/2022		Contents:	\$ 0.00				
All Locations	Sq. Feet:		County:	Arapahoe	Ded:	\$1,000.00	EDP:	\$ 0.00			
							Business Inc:	\$2,017,158.00			
Aurora, CO 80014	# Stories	0.00	Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: No	Excess Quake Applies: Yes		Excess Flood Applies: No				Otherwise Classified:	\$ 0.00			

Location / Premise#		Unique#	PROP-00108747	Masonry Noncombustible	2	Replacement	Buildings:	\$593,308.00	\$1,085	\$	\$
Demolition & Increased Cost of Construction - Increased sublimit	Year Built:		Term:	1/1/2022 to 12/31/2022		Contents:	\$ 0.00				
2888 South Heather Gardens Way	Sq. Feet:		County:	Arapahoe	Ded:	\$1,000.00	EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Aurora, CO 80014	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			

Property Schedule

Coverage Period: 1/1/2022-EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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NOC Equipment Breakdown Applies: No	Excess Quake Applies: No	Excess Flood Applies: No		Otherwise Classified:	\$ 0.00
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Location / Premise#	01-05	Unique#	PROP-00001023	Masonry Noncombustible	2	Replacement	Buildings:	\$11,865,000.00	\$23,307	\$564	\$
Community Ctr - New Clubhouse/Rest including Site Improvements (Fencing, Swimming Pools, Pedestrian Bridges, Playground Equipment, Tennis Courts, Paving & Lighting)		Year Built:	2011	Term:	1/1/2022 to 12/31/2022		Contents:	\$650,229.00			
2888 South Heather Gardens Way		Sq. Feet:	48626	County:	Arapahoe	Ded:	\$1,000.00	EDP:	\$ 0.00		
Aurora, CO 80014		# Stories	2.00	Flood Zone:	Zone X			Business Inc:	\$ 0.00		
		UG Pipes:							\$ 0.00		
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: Yes	Excess Flood Applies: No		Otherwise Classified:	\$161,811.00						

Location / Premise#	01-09	Unique#	PROP-00001035	Not Assigned	2	Replacement	Buildings:	\$ 0.00	\$204	\$ 1	\$
Fence around Tennis Court, RV Lot and Garden		Year Built:	1991	Term:	1/1/2022 to 12/31/2022		Contents:	\$ 0.00			
2888 South Heather Gardens Way		Sq. Feet:	0	County:	Arapahoe	Ded:	\$1,000.00	EDP:	\$ 0.00		
Aurora, CO 80014		# Stories		Flood Zone:	Zone X			Business Inc:	\$ 0.00		
		UG Pipes:							\$ 0.00		
NOC Equipment Breakdown Applies: No	Excess Quake Applies: Yes	Excess Flood Applies: No		Otherwise Classified:	\$48,590.00						

Location / Premise#		Unique#	PROP-00001032	Not Assigned	2	Replacement	Buildings:	\$ 0.00	\$ 89	\$	\$
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Property Schedule

Coverage Period: 1/1/2022-EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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Fence around level spreader	Year Built: 2013	Term: 1/1/2022 to 12/31/2022	Contents:	\$ 0.00			
2888 South Heather Gardens Way	Sq. Feet:	County: Arapahoe	Ded: \$1,000.00	EDP:	\$ 0.00		
Aurora, CO 80014	# Stories:	Flood Zone: Zone X		Business Inc:	\$ 0.00		
NOC Equipment Breakdown Applies: No	Excess Quake Applies: Yes	Excess Flood Applies: No		UG Pipes:	\$ 0.00		
				Otherwise Classified:	\$21,126.00		

Location / Premise#	Unique# PROP-00001041	Not Assigned	2	Replacement	Buildings:	\$ 0.00	\$1,537	\$ 8	\$
9 Green and Tees and 24 Bunkers	Year Built: 1991	Term: 1/1/2022 to 12/31/2022	Contents:	\$ 0.00					
2888 South Heather Gardens Way	Sq. Feet:	County: Arapahoe	Ded: \$1,000.00	EDP:	\$ 0.00				
Aurora, CO 80014	# Stories:	Flood Zone: Zone X		Business Inc:	\$ 0.00				
NOC Equipment Breakdown Applies: No	Excess Quake Applies: Yes	Excess Flood Applies: No		UG Pipes:	\$ 0.00				
				Otherwise Classified:	\$365,972.00				

Location / Premise#	Unique# PROP-00001033	Not Assigned	2	Replacement	Buildings:	\$ 0.00	\$ 22	\$	\$
Sand Bin	Year Built: 1991	Term: 1/1/2022 to 12/31/2022	Contents:	\$ 0.00					
2888 South Heather Gardens Way	Sq. Feet: 0	County: Arapahoe	Ded: \$1,000.00	EDP:	\$ 0.00				
Aurora, CO 80014	# Stories:	Flood Zone: Zone X		Business Inc:	\$ 0.00				
NOC Equipment Breakdown Applies: No	Excess Quake Applies: Yes	Excess Flood Applies: No		UG Pipes:	\$ 0.00				
				Otherwise Classified:	\$5,335.00				

Location / Premise#	Unique# PROP-00001025	Not Assigned	2	Replacement	Buildings:	\$ 0.00	\$ 35	\$	\$
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Property Schedule

Coverage Period: 1/1/2022-EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description			Construction Class	Prot. Class	Valuation		Values		Property Contrib.	Quake Contrib.	Flood Contrib.
120' Steel Fence around Pool	Year Built:	2011	Term:	1/1/2022 to 12/31/2022		Contents:	\$ 0.00				
2888 South Heather Gardens Way	Sq. Feet:		County:	Arapahoe	Ded:	\$1,000.00	EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Aurora, CO 80014	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: No	Excess Quake Applies: Yes		Excess Flood Applies: No				Otherwise Classified:	\$8,451.00			

Location / Premise#	Unique#	PROP-00001044	Not Assigned	2	Replacement	Buildings:	\$ 0.00	\$ 49	\$	\$
Detached Sign	Year Built:	1991	Term:	1/1/2022 to 12/31/2022		Contents:	\$ 0.00			
2888 South Heather Gardens Way	Sq. Feet:	0	County:	Arapahoe	Ded:	\$1,000.00	EDP:	\$ 0.00		
							Business Inc:	\$ 0.00		
Aurora, CO 80014	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00		
NOC Equipment Breakdown Applies: No	Excess Quake Applies: Yes		Excess Flood Applies: No				Otherwise Classified:	\$11,625.00		

Location / Premise#	Unique#	PROP-00001038	Not Assigned	2	Replacement	Buildings:	\$ 0.00	\$ 57	\$	\$
Fence front of Maintenance Bldg	Year Built:	2010	Term:	1/1/2022 to 12/31/2022		Contents:	\$ 0.00			
2888 South Heather Gardens Way	Sq. Feet:		County:	Arapahoe	Ded:	\$1,000.00	EDP:	\$ 0.00		
							Business Inc:	\$ 0.00		
Aurora, CO 80014	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00		
NOC Equipment Breakdown Applies: No	Excess Quake Applies: Yes		Excess Flood Applies: Yes				Otherwise Classified:	\$13,689.00		

Location / Premise#	01-03	Unique#	PROP-00001031	Not Assigned	2	Replacement	Buildings:	\$ 0.00	\$223	\$ 1	\$
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Property Schedule

Coverage Period: 1/1/2022-EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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Picnic Pavillion	Year Built: 2011	Term: 1/1/2022 to 12/31/2022	Contents:	\$ 0.00			
2888 South Heather Gardens Way	Sq. Feet: 1560	County: Arapahoe	Ded: \$1,000.00	EDP:	\$ 0.00		
Aurora, CO 80014	# Stories:	Flood Zone: Zone X		Business Inc:	\$ 0.00		
NOC Equipment Breakdown Applies: No	Excess Quake Applies: Yes	Excess Flood Applies: No		UG Pipes:	\$ 0.00		
				Otherwise Classified:	\$53,021.00		

Location / Premise#	Unique# PROP-00108746	Not Assigned	2	Replacement	Buildings:	\$ 0.00	\$363	\$	\$
Trees & Shrubs - Increased Sublimit \$25,000 excess \$25,000	Year Built:	Term: 1/1/2022 to 12/31/2022			Contents:	\$ 0.00			
2888 South Heather Gardens Way	Sq. Feet:	County: Arapahoe	Ded: \$1,000.00		EDP:	\$ 0.00			
Aurora, CO 80014	# Stories:	Flood Zone: Zone X			Business Inc:	\$ 0.00			
NOC Equipment Breakdown Applies: No	Excess Quake Applies: No	Excess Flood Applies: No			UG Pipes:	\$ 0.00			
					Otherwise Classified:	\$29,607.00			

Totals:	Buildings:	\$13,526,329.00	\$33,336.00	\$689.00	\$0.00
	Contents:	\$823,263.00			
	EDP:	\$0.00			
	Business Inc:	\$2,017,158.00			
	UG Pipes:	\$0.00			
	Otherwise Classified:	\$719,227.00			

Minimum Property Contribution: \$400

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$2,500.00

IM Code	Description	Serial Number	Model Number	Ded:	Effective	Expiration	Value	Inland Mar. Contribution
Mobile Equipment	1987 Tractor w/o attac	CH4078D1417		\$2,500.00	1/1/2022	12/31/2022	\$23,729.00	\$80
Mobile Equipment	1989 Aerator, shatter 4"	E02605G828418		\$2,500.00	1/1/2022	12/31/2022	\$5,191.00	\$18
Mobile Equipment	1990 Weather station	G61029A22		\$2,500.00	1/1/2022	12/31/2022	\$7,323.00	\$25
Mobile Equipment	1999 Mower, inter rough/fairway	615		\$2,500.00	1/1/2022	12/31/2022	\$25,232.00	\$86
Communications Equipment	2004 Grinder, R&B knife			\$2,500.00	1/1/2022	12/31/2022	\$20,450.00	\$69
Mobile Equipment	2004 HD Utility Vehicle	614		\$2,500.00	1/1/2022	12/31/2022	\$8,455.00	\$29
Communications Equipment	2004 Mower, fairway	616		\$2,500.00	1/1/2022	12/31/2022	\$31,980.00	\$108
Mobile Equipment	2006 John Deere HD Utility	TC2020A060340		\$2,500.00	1/1/2022	12/31/2022	\$19,000.00	\$64
Mobile Equipment	2007 Spray Pro	4117727000508		\$2,500.00	1/1/2022	12/31/2022	\$29,859.00	\$101

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$2,500.00

IM Code	Description	Serial Number	Model Number	Ded:	Effective	Expiration	Value	Inland Mar. Contribution
Mobile Equipment	2007 Steam Cleaner	1109033162625		\$2,500.00	1/1/2022	12/31/2022	\$2,884.00	\$10
Mobile Equipment	2008 Golf Cart	AG0837952063		\$2,500.00	1/1/2022	12/31/2022	\$4,550.00	\$15
Mobile Equipment	2008 Golf Cart	AG0745833974		\$2,500.00	1/1/2022	12/31/2022	\$4,550.00	\$15
Mobile Equipment	2008 Golf Cart	AG0838962137		\$2,500.00	1/1/2022	12/31/2022	\$4,550.00	\$15
Mobile Equipment	2008 Sweeper/Thatcher	TCO1256050074		\$2,500.00	1/1/2022	12/31/2022	\$7,494.00	\$25
Mobile Equipment	2010 Golf Cart	AG0838966140		\$2,500.00	1/1/2022	12/31/2022	\$4,550.00	\$15
Mobile Equipment	2010 John Deere Mower	1TC250BGJAT050047		\$2,500.00	1/1/2022	12/31/2022	\$26,918.00	\$91
Mobile Equipment	2010 Toro Workman	7279-310000246		\$2,500.00	1/1/2022	12/31/2022	\$7,498.00	\$25
Mobile Equipment	2012 Club Car 295	TR1240-319302		\$2,500.00	1/1/2022	12/31/2022	\$21,360.00	\$72

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$2,500.00

IM Code	Description	Serial Number	Model Number	Ded:	Effective	Expiration	Value	Inland Mar. Contribution
Mobile Equipment	2013 Bunker Rake	313000138		\$2,500.00	1/1/2022	12/31/2022	\$22,641.00	\$77
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352920		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352926		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352927		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352928		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352940		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Electronic Data Processing	2013 Golf Cart - Electric	PH1311-35242		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352943		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352944		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15

Inland Marine Schedule

Coverage Period: 1/1/2022-EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$2,500.00

IM Code	Description	Serial Number	Model Number	Ded:	Effective	Expiration	Value	Inland Mar. Contribution
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352946		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352952		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352953		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352954		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352955		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352959		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352960		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352961		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352909		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$2,500.00

IM Code	Description	Serial Number	Model Number	Ded:	Effective	Expiration	Value	Inland Mar. Contribution
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352910		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352911		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352912		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352921		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352956		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2013 Golf Cart - Electric	PH1311-352913		\$2,500.00	1/1/2022	12/31/2022	\$4,512.00	\$15
Mobile Equipment	2014 Lastec Rough Mower	51820814		\$2,500.00	1/1/2022	12/31/2022	\$45,380.00	\$154
Mobile Equipment	2014 Toro Workman HDX	314000223		\$2,500.00	1/1/2022	12/31/2022	\$25,146.00	\$85
Mobile Equipment	2015 Caterpillar Skid Steer Loader	DZT01415	242 D HF	\$2,500.00	1/1/2022	12/31/2022	\$48,326.39	\$164

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$2,500.00

IM Code	Description	Serial Number	Model Number	Ded:	Effective	Expiration	Value	Inland Mar. Contribution
Mobile Equipment	2015 Ditch Witch Trencher		RT-16	\$2,500.00	1/1/2022	12/31/2022	\$12,043.00	\$41
Mobile Equipment	2015 Proforce Blower	315000181		\$2,500.00	1/1/2022	12/31/2022	\$7,108.00	\$24
Mobile Equipment	2016 John Deere Mower #601	315000300		\$2,500.00	1/1/2022	12/31/2022	\$35,848.00	\$122
Mobile Equipment	2016 John Deere Mower #605	316000109		\$2,500.00	1/1/2022	12/31/2022	\$35,848.00	\$122
Tools	2016 Stump Grinder (for Caterpillar machine)	SGL00913		\$2,500.00	1/1/2022	12/31/2022	\$8,500.00	\$29
Mobile Equipment	2017 Fairway Mower	401247268		\$2,500.00	1/1/2022	12/31/2022	\$58,540.00	\$199
Mobile Equipment	2019 Angle Master 4000 Bed Knife Grinder	26032		\$2,500.00	1/1/2022	12/31/2022	\$20,275.00	\$69
Mobile Equipment	2019 Scissor Lift	GL-9		\$2,500.00	1/1/2022	12/31/2022	\$9,795.00	\$33
Mobile Equipment	Caterpillar Utility Vehicle	M82000409	CUV82	\$ 0.00	1/1/2022	12/31/2022	\$27,036.00	\$

Inland Marine Schedule

Coverage Period: 1/1/2022-EOD 12/31/2022

Named Member:

Heather Gardens Metropolitan District

Broker:

NO BROKER

Per Occurrence Deductible: \$2,500.00

IM Code	Description	Serial Number	Model Number	Ded:	Effective	Expiration	Value	Inland Mar. Contribution
Mobile Equipment	Express Dual Reel Grinder	25521	ED4250	\$2,500.00	1/1/2022	12/31/2022	\$49,421.00	\$168
Miscellaneous	Fitness Equipment			\$2,500.00	1/1/2022	12/31/2022	\$38,046.00	\$129
Miscellaneous	Fitness Equipment			\$2,500.00	1/1/2022	12/31/2022	\$39,331.00	\$133
Minimum Combined Property and Inland Marine Contribution:				\$400				
				Totals:			\$842,633.39	\$2,757.00



CERTIFICATE OF COVERAGE

Certificate Number
CERT-003029

ADMINISTRATOR Colorado Special Districts Property and Liability Pool c/o McGriff Insurance Services, Inc. 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 Heather Gardens Metropolitan District 2888 S. Heather Gardens Way Aurora, CO 80014	COMPANIES AFFORDING COVERAGE COMPANY A: Colorado Special Districts Property and Liability Pool COMPANY B: COMPANY C: COMPANY D: COMPANY E:

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	POL-0010360	01/01/22	12/31/22	General Aggregate	Unlimited
	<input checked="" type="checkbox"/> Commercial General Liability <input checked="" type="checkbox"/> Public Officials Liability <input checked="" type="checkbox"/> Employment Practices <input checked="" type="checkbox"/> Occurrence	*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	
	Automobile Liability <input type="checkbox"/> Scheduled Autos <input type="checkbox"/> Hired Autos <input type="checkbox"/> Non-Owned Autos				Each Occurrence*	
	Auto Physical Damage <input type="checkbox"/> Scheduled Autos <input type="checkbox"/> Hired Autos					
A	Excess Liability <input checked="" type="checkbox"/> Other Than Umbrella Form	POL-0010360	01/01/22	12/31/22	General Aggregate	Unlimited
					Each Occurrence*	\$5,000,000
	Property <input type="checkbox"/>					

Description:
 The City of Aurora is listed as an additional covered member under General Liability as outlined under written contract. Only those liabilities covered by the Pool's coverage document for the Member District shall apply and is subject to the provisions and limitations contained in the Colorado Governmental Immunity Act C.R.S. 24-10-101, as amended.

CERTIFICATE HOLDER City of Aurora Real Property Services 15151 E. Alameda Parkway Aurora, CO 80012	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: November 23, 2021



CERTIFICATE OF COVERAGE

Certificate Number
CERT-003358

ADMINISTRATOR Colorado Special Districts Property and Liability Pool c/o McGriff Insurance Services, Inc. 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.
COMPANIES AFFORDING COVERAGE	
NAMED MEMBER Heather Gardens Metropolitan District 2888 S. Heather Gardens Way Aurora, CO 80014	COMPANY A: Colorado Special Districts Property and Liability Pool COMPANY B: COMPANY C: COMPANY D: COMPANY E:

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.

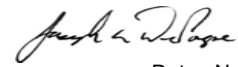
CO LTR	Type of Coverage	Coverage #	Effective Date	Expiration Date	LIMITS	
A	General Liability	POL-0010360	01/01/22	12/31/22	General Aggregate	Unlimited
	<input checked="" type="checkbox"/> Commercial General Liability <input checked="" type="checkbox"/> Public Officials Liability <input checked="" type="checkbox"/> Employment Practices <input checked="" type="checkbox"/> Occurrence	*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 <input type="checkbox"/> Scheduled Autos <input checked="" type="checkbox"/> Hired Autos <input checked="" type="checkbox"/> Non-Owned Autos	POL-0010360	01/01/22	12/31/22	Each Occurrence*	\$2,000,000
A	Auto Physical Damage <input type="checkbox"/> Scheduled Autos <input checked="" type="checkbox"/> Hired Autos	POL-0010360	01/01/22	12/31/22	See below if applicable.	
A	Excess Liability <input checked="" type="checkbox"/> Other Than Umbrella Form	POL-0010360	01/01/22	12/31/22	General Aggregate	Unlimited
					Each Occurrence*	\$5,000,000
A	Property <input checked="" type="checkbox"/>	POL-0010360	01/01/22	12/31/22	See below if applicable.	

Description:
 First Sound Bank is listed as an additional covered member under General Liability as outlined under written lease agreement 002-0049378-001 in the amount of \$38,046 and 002-0049378-002 in the amount of \$39,331. Only those liabilities covered by the Pool's coverage document for the Member District shall apply and is subject to the provisions and limitations contained in the Colorado Governmental Immunity Act C.R.S. 24-10-101, as amended.

First Sound Bank is listed as a Loss Payee under Property coverage with respects to their interest in the leased fitness equipment as outlined under written lease agreement 002-0049378-001 in the amount of \$38,046 and 002-0049378-002 in the amount of \$39,331 and subject to any applicable deductible.

CERTIFICATE HOLDER First Sound Bank 925 4th Avenue, Suite 2350 Seattle, WA 98104	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.
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AUTHORIZED REPRESENTATIVE:
By: Joseph E. DePaepe



Date: November 23, 2021



CERTIFICATE OF COVERAGE

Certificate Number
CERT-004313

ADMINISTRATOR Colorado Special Districts Property and Liability Pool c/o McGriff Insurance Services, Inc. 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.
COMPANIES AFFORDING COVERAGE	
NAMED MEMBER Heather Gardens Metropolitan District 2888 S. Heather Gardens Way Aurora, CO 80014	COMPANY A: Colorado Special Districts Property and Liability Pool COMPANY B: COMPANY C: COMPANY D: COMPANY E:

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.

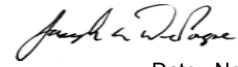
CO LTR	Type of Coverage	Coverage #	Effective Date	Expiration Date	LIMITS	
A	General Liability	POL-0010360	01/01/22	12/31/22	General Aggregate	Unlimited
	<input checked="" type="checkbox"/> Commercial General Liability <input checked="" type="checkbox"/> Public Officials Liability <input checked="" type="checkbox"/> Employment Practices <input checked="" type="checkbox"/> Occurrence	*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 <input type="checkbox"/> Scheduled Autos <input checked="" type="checkbox"/> Hired Autos <input checked="" type="checkbox"/> Non-Owned Autos	POL-0010360	01/01/22	12/31/22	Each Occurrence*	\$2,000,000
	Auto Physical Damage <input type="checkbox"/> Scheduled Autos <input type="checkbox"/> Hired Autos					
	Excess Liability <input type="checkbox"/> Other Than Umbrella Form				General Aggregate	
					Each Occurrence*	
A	Property <input checked="" type="checkbox"/>	POL-0010360	01/01/22	12/31/22	See below if applicable.	

Description:
 Neff Rental is listed as an additional covered member under General Liability as outlined under written contract for the rental of a trencher referenced on Purchase Order #24466. Only those liabilities covered by the Pool's coverage document for the Member District shall apply and is subject to the provisions and limitations contained in the Colorado Governmental Immunity Act C.R.S. 24-10-101, as amended.

Neff Rental is listed as a Loss Payee under Property coverage with respects to their interest in the trencher as outlined under written contract referenced on Purchase Order #24466 and subject to any applicable deductible.

CERTIFICATE HOLDER Neff Rental 5850 Dahlia Street Commerce City, CO 80022	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.
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AUTHORIZED REPRESENTATIVE:
By: Joseph E. DePaepe



Date: November 23, 2021



CERTIFICATE OF COVERAGE

Certificate Number
CERT-008166

ADMINISTRATOR Colorado Special Districts Property and Liability Pool c/o McGriff Insurance Services, Inc. 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.
COMPANIES AFFORDING COVERAGE	
NAMED MEMBER Heather Gardens Metropolitan District 2888 S. Heather Gardens Way Aurora, CO 80014	COMPANY A: Colorado Special Districts Property and Liability Pool COMPANY B: COMPANY C: COMPANY D: COMPANY E:

COVERAGES

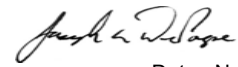
THIS IS TO CERTIFY THAT COVERAGE DOCUMENTS LISTED HEREIN HAVE BEEN ISSUED TO THE NAMED MEMBER HEREIN FOR THE COVERAGE PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE COVERAGE 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	POL-0010360	01/01/22	12/31/22	General Aggregate	Unlimited
	<input checked="" type="checkbox"/> Commercial General Liability <input checked="" type="checkbox"/> Public Officials Liability <input checked="" type="checkbox"/> Employment Practices <input checked="" type="checkbox"/> Occurrence	*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 <input type="checkbox"/> Scheduled Autos <input checked="" type="checkbox"/> Hired Autos <input checked="" type="checkbox"/> Non-Owned Autos	POL-0010360	01/01/22	12/31/22	Each Occurrence*	\$2,000,000
	Auto Physical Damage <input type="checkbox"/> Scheduled Autos <input type="checkbox"/> Hired Autos					
	Excess Liability <input type="checkbox"/> Other Than Umbrella Form				General Aggregate	
					Each Occurrence*	
A	Property <input checked="" type="checkbox"/>	POL-0010360	01/01/22	12/31/22	See below if applicable.	

Description:
 Wagner Equipment Co./Wagner Rents is listed as an Additional Covered Member under General Liability and Auto Liability only, which shall apply on a primary non-contributory basis, with respect to the equipment leased by the Named Member as outlined under written contract. Only those liabilities covered by the Pool's coverage document for the Member District shall apply, subject to the provisions and limitations contained in the Colorado Governmental Immunity Act C.R.S. 24-10-101, as amended. A Waiver of Subrogation in favor of Wagner Equipment Co./Wagner Rents shall apply under the General Liability as required under contract. Wagner Equipment Co./Wagner Rents is listed as a Loss Payee with respects to their interest in equipment rented by the Named Member as required by contract. Property Coverage includes a \$100,000 limit for Contractor's Equipment – Rented, Leased, or Hired subject to the \$1,000 Property deductible.

CERTIFICATE HOLDER Wagner Equipment Co./Wagner Rents Inc. Attn: Insurance Specialist 18000 Smith Rd Aurora, CO 80011	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.
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AUTHORIZED REPRESENTATIVE:
By: Joseph E. DePaepe



Date: November 23, 2021



CERTIFICATE OF COVERAGE

Certificate Number
CERT-008733

ADMINISTRATOR Colorado Special Districts Property and Liability Pool c/o McGriff Insurance Services, Inc. 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 Heather Gardens Metropolitan District 2888 S. Heather Gardens Way Aurora, CO 80014	COMPANIES AFFORDING COVERAGE COMPANY A: Colorado Special Districts Property and Liability Pool COMPANY B: COMPANY C: COMPANY D: COMPANY E:

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	POL-0010360	01/01/22	12/31/22	General Aggregate	Unlimited
	<input checked="" type="checkbox"/> Commercial General Liability <input checked="" type="checkbox"/> Public Officials Liability <input checked="" type="checkbox"/> Employment Practices <input checked="" type="checkbox"/> Occurrence	*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 <input type="checkbox"/> Scheduled Autos <input checked="" type="checkbox"/> Hired Autos <input checked="" type="checkbox"/> Non-Owned Autos	POL-0010360	01/01/22	12/31/22	Each Occurrence*	\$2,000,000
	Auto Physical Damage <input type="checkbox"/> Scheduled Autos <input type="checkbox"/> Hired Autos					
A	Excess Liability <input checked="" type="checkbox"/> Other Than Umbrella Form	POL-0010360	01/01/22	12/31/22	General Aggregate	Unlimited
					Each Occurrence*	\$5,000,000
	Property <input type="checkbox"/>					

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: November 23, 2021



Workers' Compensation Coverage Invoice

District: Heather Gardens Metropolitan District
2888 South Heather Gardens Way
Aurora, CO 80014

Broker: NO BROKER

Coverage No.		Entity ID		Effective Date		Expiration Date		Invoice Date	
POL-0007650		60700		1/1/2022		EOD 12/31/2022		10/14/2021	
Class Code	Description	No. of Employees		No. of Volunteers	2022 Rate	2022 Estimated Employee Payroll	2022 Estimated Volunteer Payroll	Estimated Manual Contribution	
		FT	PT						
8811	Board Member Coverage	0	0	5	0.75		\$6,000	\$ 45.00	

Manual Contribution:		\$ 45.00
Experience Modification:	×	1.00
Modified Contribution:	=	\$ 45.00
Minimum Contribution:		\$ 450.00
Contribution Volume Credit:	-	\$ 0.00
Designated Provider Discount:	-	\$ 0.00
Cost Containment Credit:	×	1.00
Manual Adjustment:	×	
Multi-Program Discount:	×	0.99
Direct Discount:	-	\$ 5.00
Estimated Annual Contribution:	=	\$ 445.00
Pro Rata Factor:	×	1.00
Total Estimated Contribution:	=	\$ 445.00

Total Amount Due: **\$ 445.00**

Estimated payroll is subject to yearend audit.

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.

Please remit to: Colorado Special Districts Property and Liability Pool
c/o McGriff Insurance Services, Inc.
PO Box 1539
Portland, OR 97207-1539

Wire transfer available upon request.
Billing questions:
billing@csdpool.org
800-318-8870 ext. 3

Workers' Compensation and Employer's Liability Declarations Page

Coverage Number: POL-0007650
Coverage Period: 1/1/2022 — EOD 12/31/2022

FEIN: 84-0912237
Entity ID: 60700

Named Member:
 Heather Gardens Metropolitan District
 2888 South Heather Gardens Way
 Aurora, CO 80014

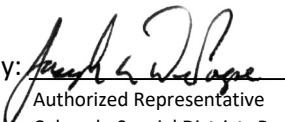
Broker of Record:
 NO BROKER

Coverage is provided for only those coverages and classifications indicated below.

State: Colorado
Limits of Liability: Coverage A Workers' Compensation Statutory
 Coverage B Employer's Liability \$2,000,000
Annual Contribution: \$ 445.00

Class	Description	2022 Estimated Employee Payroll	2022 Estimated Volunteer Payroll
8811	Board Member Coverage		\$ 6,000

This Declarations page is made and is mutually accepted by the Pool and Named Member subject to all terms that are made a part of the Workers' Compensation Coverage Document. This Declarations page represents only a brief summary of coverages. Please refer to the Coverage Document at csdpool.org for actual coverages, terms, conditions, and exclusions. Named Member must be a member of the Special District Association of Colorado and must adopt the Pool's Intergovernmental Agreement.

Countersigned by: 
 Authorized Representative
 Colorado Special Districts Property and Liability Pool

Date: 10/14/2021



Payment Instructions

The annual contribution for this coverage has been rounded to the nearest whole dollar. The annual contribution for coverage with the Pool is due upon receipt of this invoice. To make a payment, please mail your check and a copy of your invoice to:

Colorado Special Districts Property and Liability Pool
c/o McGriff Insurance Services, Inc.
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 Insurance Services, Inc.
1800 SW 1st Ave, Suite 400
Portland, OR 97201

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

The Pool does not accept credit card payment at this time; however, if you would like to make payment via wire transfer, please let us know and we will be happy to provide you with wiring instructions.

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.

CERTIFICATE OF COVERAGE

ADMINISTRATOR: Colorado Special Districts Property and Liability Pool c/o McGriff Insurance Services, Inc. PO Box 1539 Portland, OR 97207-1539 NAMED MEMBER: Heather Gardens Metropolitan District 2888 South Heather Gardens Way Aurora, CO 80014	CERTIFICATE NO.:	CERT-008167
	DATE:	10/14/2021
	This certificate is issued as a matter of information only and confers no rights upon the certificate holder other than those provided in the coverage document. This certificate does not amend, extend, or alter the coverage afforded by the coverage documents listed herein.	
	COMPANIES AFFORDING COVERAGE	
	COMPANY A:	Colorado Special Districts Property and Liability Pool
	COMPANY B:	Safety National Casualty Corporation

COVERAGES

This is to certify that the 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 the certificate may be issued or may pertain, the coverage afforded by the coverage documents listed herein is subject to all the terms, conditions, and exclusions of such coverage documents.

CO LTR	TYPE OF COVERAGE	LIMITS		COVERAGE NUMBER	EFFECTIVE DATE	EXPIRATION DATE
AB	Workers' Compensation	WC STATUTORY LIMITS		POL-0007650	1/1/2022	EOD 12/31/2022
AB	Employer's Liability	EL EACH ACCIDENT	\$2,000,000			
		EL DISEASE – EACH EMPLOYEE	\$2,000,000			
		EL DISEASE – POLICY LIMIT	\$2,000,000			

Description:

Subject to the terms and conditions of the Workers' Compensation Coverage Document.

Evidence of coverage only.

CERTIFICATE HOLDER

Wagner Equipment Co./Wagner Rents Inc.
 Attn: Insurance Specialist
 18000 Smith Rd
 Aurora, CO 80011

CANCELLATION

Should any of the above described coverages be canceled before the expiration date thereof, notice will be delivered in accordance with the coverage and policy for provisions.

AUTHORIZED REPRESENTATIVE: Joseph E. DePaepe



**Heather Gardens Metropolitan District
Board Action
Date: December 23, 2021**

**Motion: Consider Approving the Revisions to the Heather Gardens Foundation
Procedure Memorandum**

I move that the Heather Gardens Metropolitan District Board of Directors approve the revisions to the Heather Gardens Foundation Procedure Memorandum.

Motion by: Eloise Laubach Seconded by: _____

Outcome of vote:

For: _____ Against: _____ Absent/Abstaining: _____

___ The motion has a majority and is adopted.

___ The motion does not have a majority and is not adopted.

David Funk, President
HGMD Board of Directors

**Heather Gardens Metropolitan District
Board Action
Date: December 23, 2021**

Motion: Consider Approval of the RV Lot Fee Schedule for 2022

Based on the recommendation of the Property Policy Committee, I move that Heather Gardens Metropolitan District Board of Directors approve the RV Lot Fee Schedule for 2022 as presented.

Space Length	Space Width	Space sq. footage	# Spaces available (74 total)	Rent per quarter (rounded up) @ 30 cents per sq. ft. resident 90 cents per sq. ft. non-resident
38'	12'	456	3	\$137/\$411
36'	11'	396	12	\$119/\$357
34'	11'	374	15	\$112/\$336
30'	11'	330	21	\$99/\$297
25'	11'	275	6	\$83/\$249
20'	11'	220	17	\$66/\$198

Motion by: David Funk Seconded by: _____

Outcome of vote:

For: _____ Against: _____ Absent/Abstaining: _____

___ The motion has a majority and is adopted.

___ The motion does not have a majority and is not adopted.

David Funk, President
HGMD Board of Directors

Explanation: Due to the new sizing of spaces. Currently there are only three categories of Rental Rates, for residents \$90, \$100 and \$110 per quarter. For non-residents \$300, \$330 and \$340 per quarter. Taking \$100 for a 30' x 11' space as the middle figure, its cost per square foot is \$.3030. Therefore, the rental rate is based on 30 cents per square foot. The current non-resident rate is approximately three times the resident rate. So, the new calculation is simply three times the resident rate for simplicity. Assuming that all spaces are rented by residents, the potential rental income per quarter would be \$7,218 or \$28,872 per year. If all spaces were to be rented by non-residents the potential income would simply be three times the resident income or \$86,616. Over time, a mix of non-resident and resident rentals will provide an estimated income of around \$32,000 per year. That would be on par with income from several years ago.

**Heather Gardens Metropolitan District
Board Action
Date: December 23, 2021**

Motion: Sanction Heather Gardens Emergency Action Plan and Life Safety Procedures

I move that Heather Gardens Metropolitan District Board of Directors sanction the implementation of Heather Gardens Emergency Action Plan and Life Safety Procedures as presented.

Motion by: David Funk Seconded by: _____

Outcome of vote:

For: _____ Against: _____ Absent/Abstaining: _____

The motion has a majority and is adopted.

The motion does not have a majority and is not adopted.

David Funk, President
HGMD Board of Directors



Heather Gardens
ASSOCIATION



Heather Gardens
METROPOLITAN DISTRICT

Emergency Action Plan

**2888 S. Heather Gardens Way
Aurora, CO 80014**

November 29, 2021

Table of Contents

Introduction and Purpose	4
Fire Department Inspections and Assistance.....	4
Emergency Contact Information	5
Panic Control.....	5
Building Survey and Overview	5
Safety Personnel and Assigned Tasks	6
Life Safety Team (LS Team)	6
Fire Protection Equipment and Systems: Type and Location	6
Fire Protection Equipment.....	7
Fire Communications	7
Evacuation & Relocation.....	8
Fire Safety Plan	8
Administrative Responsibilities.....	8
Emergency Procedures	8
Physically Challenged.....	9
Alarm System - Fire	9
Bomb Threat Procedures	10
Suspicious Package	10
Accident or Illness.....	10
Power Failure Procedures.....	11
Tornado / Severe Weather Procedures	11
Tornado Watch	11
Tornado Warning.....	11
Elevator Emergency	12
Natural Gas Emergency.....	12
Water Interruption or Flood	13
Water Interruption.....	13
Flooding.....	13
Hostage Situation / Active Shooter.....	13
Environmental Emergency.....	14
Earthquake.....	14
Precautions to Take DURING an Earthquake.....	14

Precautions to Take AFTER an Earthquake 14
Emergency Drills 15
Floor Plans..... 15
Individuals Requiring Fire Department Assistance to Evacuate 17

Introduction and Purpose

To prepare for possible emergencies, Heather Gardens Association works closely with Aurora's Fire and Police Departments; to evaluate conditions, anticipate potential risks, and develop and maintain a comprehensive Emergency Response Plan for the actions employees and visitors should take at the onset of an emergency. This document represents that plan, which focuses on the safety and life preservation of Heather Gardens Association's building occupants.

While any emergency occurring in the building could pose unique problems for building occupants and emergency personnel, thorough training in individual responsibilities and emergency procedures can minimize panic and result in a safe and efficient emergency response.

To ensure the safe evacuation of the building during an emergency, the procedures in this manual must be followed, unless Fire or Police Department officials direct otherwise. All employees shall follow the instructions of their assigned *Life Safety Team member / Leaders*.

The importance of this Emergency Response Plan cannot be overemphasized. While it is understood that this plan cannot address every possible emergency, the guidelines set forth should be followed as closely as circumstances allow in order to reduce the chances of injury. The purpose of this manual is to establish a command structure, a sound decision-making process, and effective lines of communication.

Fire Department Inspections and Assistance

To reduce the chance of fire occurring within our building, Aurora Fire Department personnel periodically conduct Fire Prevention inspections in compliance with the city of Aurora and Arapahoe county ordinances. The condition and usability of means of egress, life safety systems, interior finish, emergency lighting, exit signs, and all fire doors are evaluated. These inspections are effective, because hazards that could cause a fire, or allow a fire to spread, are identified.

The inspectors check for accumulation of combustible trash and debris, storage practices, maintenance procedures, and the safe operation of building utilities. Inspectors also verify the proper installation, operation, and maintenance of fire protection features, systems, and appliances within the building. The fire safety systems are subjected to a formal inspection, testing, and maintenance programs. These records are reviewed by Fire Department inspectors.

In addition, the Fire Department reviews these Emergency Response Plans to ensure they are adequate and up to date. In some cases, the Fire Department will witness an actual emergency evacuation drill to evaluate its effectiveness.

Emergency Contact Information

Aurora Fire Dept : Emergency	Dial 911
Security “On Call” Emergency	303-750-9477
Aurora Police/Fire: Non-Emergency	303.627.3100
Custom Contract Elevator Solutions	720-219-3828

Panic Control

Panic is a sudden, unreasoning terror, often spreading quickly and accompanied by mass flight. Panic is caused by fear, although those involved may not know what they fear. People may be tempted to join a fleeing crowd; motion is often enough to suggest the presence of something to fear. When this stage is reached, it may become difficult to control the group. Attempting to reason with such a crowd may be futile, but it might be possible to control the group by assuming leadership. Ideally, corrective action should be taken before the movement stage.

Panic Deterrents:

1. Inform personnel what is expected of them in an emergency. Training, experience, and knowledge are key factors in preventing panic.
2. Exemplify strong, competent leadership.
3. Eliminate physical causes for panic (blocked or obstructed exit doors and passageways, poorly marked exits, etc.).

Antidotes for Panic:

1. Provide assurance that emergency personnel are responding.
 - a. Exert positive leadership
 - b. Reassure the group by giving information and instructions calmly
2. Demonstrate decisiveness.
 - a. Suggest positive actions
 - b. Indicate what to do, rather than what not to do

These panic control recommendations are offered as a guide to action.

Building Survey and Overview

The HGMD structure/building was remodeled in 2011 and was brought up to code at that time. It is a combination of steel / concrete / brick veneer / wood siding. The building has ADA accessibility, with 1 elevator covering all 4 levels (Basement, 1st floor, Stage level, and 2nd floor). The clubhouse and restaurant are attached as one combined structure with an adjacent golf shop and outdoor pool.



Safety Personnel and Assigned Tasks

The Management and Admin Team, along with the Security Chief and are located in the main structure. Our Maintenance Building (located directly west of the main structure) has an onsite Facilities Engineer and Maintenance Manager who are familiar with life safety considerations of the property and the building’s mechanical systems.

Life Safety Team (LS Team)

Life Safety (LS) Team members are responsible for the occupant condition of their floor, for supervising and to act as searchers during an emergency, and for evacuating occupants during an emergency (excluding active hazardous conditions – i.e., Floor is full of thick smoke or fire). LS Team members must be familiar with the layout of their floor, the details of the emergency response plan, the location and operation of available alarm systems, fire protection equipment, coded door locks, and the location of routes to exit areas. All Officer Leadership and Manager Leadership will be trained on how to evacuate floors and all other emergency responsibilities.

Life Safety (LS) Team Members

Floor	LS Team Member	LS Team Member
First	Clubhouse Manager	Security Chief
Second	CEO / CFO	CHR
Basement	Custodial Manager	

Fire Protection Equipment and Systems: Type and Location

This building is equipped with an automated early-warning fire detection system, which automatically notifies the Aurora Fire Department, building safety personnel, and the building occupants. The components of the system include the following:

1. **Smoke detectors** are located at each stairwell and in the elevator lobby on each floor.
Heat detectors are located in the electrical equipment rooms on each floor. In the event heat or

smoke is detected, an alarm is transmitted to the fire command center on the first floor of the building.

In addition, an automatic alarm is transmitted to the Aurora Fire Department. There is a master control panel in the electrical room, which will display a light locating the point of the alarm. *The front lobby/entrance has the Fire Control panel for announcements and alarm/trouble notifications.*

2. Each floor has **fire-suppression sprinkler heads**, which are automatically activated by heat or flame, and which automatically transmit an alarm to the building fire command center and the Aurora Fire Department. Each sprinkler head, when activated, provides water to a radius of 80 square feet at a rate of 25 gallons per minute.
3. **Manuel fire pull boxes** are installed at all fire exit stairwells within the building. These are activated by pulling on the alarm handle. Once the manual pull boxes are activated, an alarm will sound, and the alarm is automatically transmitted to the first-floor fire command center and the Aurora Fire Department.

Fire Protection Equipment

The building is equipped with equipment that is of use to the Aurora Fire Department, building personnel, and building occupants.

Fire standpipes are found in the fire extinguisher cabinets that are located near fire exit stairwells and are labeled “Fire Valve and Extinguisher.” These standpipes provide water to Aurora firefighters.

Fire extinguishers are in the fire extinguisher cabinets that are located near fire exit stairwells and are labeled “Fire Valve and Extinguisher.” If the fire is small, and users are properly trained, these extinguishers can be used by building occupants and personnel.

Emergency lighting system:

Stairwells	Elevators	
Exit Lights	Fire Pump	Fire Alarm System
Corridors	Supply & Return Air Fans	

Elevator emergency controls are automatically activated in the event of a building alarm.

Immediately upon a fire alarm, all elevators return to the ground floor and discharge all passengers.

The elevator doors remain open for use by the Aurora Fire Dept. The Fire Dept. is able to use the elevators through a fire control key switch within the elevator.

Sectional valves are located on each floor in the hallway leading to the south stairwell.

Vertical HVAC shafts are located on the East & South sides of the elevator core.

Fire Communications

Communication with building occupants is critical in a fire emergency situation.

An automatic siren (with exit announcement) and flashing strobes are activated on the fire floor and the other floors in the building, as well as the lobby.

An evacuation graphic is posted on each floor of the building in the elevator lobby (*you are here*).

Evacuation & Relocation

Evacuation of the building occurs through the building stairwells. Each floor has two (2) stairwells, which are clearly marked with Exit signs.

Stairway is protected by fire rated doors & walls. Upon entering the stairway and proceeding downward, an occupant can exit on the first floor. Stairwells are the lifeline out of the building for fire emergencies.

Fire Safety Plan

Building fire drills should be held at least two (2) times per year.

Administrative Responsibilities

LS Team members must select two searchers (one male and one female preferably and if available) to assist in the event of a fire emergency. LS Team members are responsible for working out a search plan for searchers to follow in the event of an emergency on their floor. During an emergency, LS Team members are responsible for the positive exercise of leadership to provide for the safety of employees. The responsibility continues even after an evacuation, until the emergency is terminated. In the event of an emergency, employees should follow their LS Team member's instructions and offer their full cooperation.

Emergency Procedures

If there is a fire on an occupied floor, and the alarm has not sounded, the LS Team member, or person finding the fire, is to:

1. Close any doors to the fire area
2. Pull the alarm at the nearest stairwell
3. Call 911 from a safe area after relocation

In the event that the alarm is sounded, the procedures outlined below are to be followed:

1. Any area affected by fire or smoke is to be evacuated immediately. If possible, close all doors. **Contain the fire if possible.**
2. Proceed to the corridor/ staging area by the nearest stairwell and form a line. At that time, everyone is to remain at the stairwell, or follow any directions given by LS Team member(s) and/or Fire Department personnel.
3. When instructed by the Fire Department, LS Team members are to prepare their group to relocate, based upon Fire Department instruction from staging area. (Fire floor should have already relocated).
4. After checking that everyone is out of an area, searchers should make certain any or all doors leading into said area are closed, if possible and safe to do so.

Other searcher duties are as follows:

1. Search all restrooms and any other areas of their floors to ensure that all persons are aware of the fire alarm.
2. Assist any persons who may faint or become disabled. Searchers should then keep in close communication with the LS Team member in case other assistance becomes necessary.
3. Physically challenged persons are to remain on the stairwell landing at all times with their

“buddy” until the Fire Department arrives. If the LS Team member relocated disabled persons, he/she must notify 911 of the disabled person’s location so that the Fire Department can move him/her.

SPECIAL NOTE: All occupants are asked to keep the management office informed of any persons working in the building who have any impairment that could keep them from relocating without assistance in an emergency.

1. The LS Team member can order relocation to another floor if danger is present.
2. If the occupants of a floor are directed by the Fire Department to leave the floor, it is to be done by way of the stairwells. Elevators are not safe in such an emergency and will be taken out of service from the Fire Command Center.
3. To relocate people, LS Team members are to lead the people downward in the stairwell, making room for fire fighters to use the stairwell easily. Also, people should not run or talk in the stairwell as the noise may hinder them from instructions.
4. To relocate in this building; you should proceed down the stairway to the first floor and exit the building through the lobby.
5. Once outside, please proceed to the West parking lot adjacent to the building.
6. Do not leave the premises and do not go to your car.
7. Remain with your department/team.
8. The **most senior leader** in the department on this day will be responsible to meet their team in the west parking lot and conduct “roll call.”

Physically Challenged

The following procedures have been implemented to provide maximum safety for anyone who is physically challenged in this building. A comprehensive list of all physically challenged people, and where they are located, is kept in the HR office and the fire command center at all times, for use during any type of emergency. Included in the listings are:

1. The person’s name
2. The floor on which he/she works
3. The name of the LS Team member responsible
4. The nature of the physical challenge

We ask each LS Team member to assign one person to be the physically challenged person’s “buddy.” This way, someone is always able to be with, and stay with, the physically challenged individual. In the event of an emergency, the physically challenged individual should never be left alone. The “buddy” should always take the physically challenged person to the nearest stairwell landing when there is smoke or fire, or if the Fire Department instructs everyone to leave the area.

Alarm System - Fire

Upon initial activation of the alarm system:
(Audible alarm and strobes going off simultaneously)

Please exit the building in a safe and calm manner.

The Aurora Fire Department can turn off and indicate when it is safe to return inside the building.

Bomb Threat Procedures

Each individual should have a copy of the bomb threat checklist near his/her telephone.

1. Remain Calm, take all threats seriously and do not hang up.
2. Keep the caller talking and gather as much information as possible.
 - a. When will the bomb go off, what does it look like, why is there a bomb...
 - b. Try to assess the sex, age, and tone of the caller
3. Write down as much information as possible, including the caller's exact words.
4. If possible, try to flag down another employee to alert them of the threat.
5. When the call ends, immediately notify any member of management – he/she will call 911. *Do not evacuate the building until the police arrive and assess the situation.*
6. Complete the Bomb Threat Checklist (located behind the phone quick reference guide), providing as much detail as possible.

Suspicious Package

Remain calm and immediately notify a member of management – he/she will call 911.

Do Not:

1. *Touch, move, or open the suspicious package*
2. *Use your cell phone or a two-way radio near the package/device*
3. *Activate the fire alarm*
4. *Evacuate the building until police arrive and assess the situation*

Signs of a suspicious package include:

No return address	Strange odors
Poorly handwritten	Foreign postage
Excessive postage	Strange sounds
Misspelled words	Restrictive notes
Stains	Unexpected delivery
Incorrect titles	

Accident or Illness

In the event of an accident or illness of an employee or visitor on Heather Gardens' premises you should:

1. Do not move injured or ill person
2. **Dial 911** and ask for the fire department and ambulance. Police, paramedics, and ambulance are automatically dispatched at the same time.
 - a. **Give the Operator this information:**
 - i. Building name
 - ii. Building address
 - iii. Floor or location of emergency

- iv. Any details available on accident or illness.
3. Notify Security
 - a. Call Security “on call” at **303-750-9477**
4. Have a LS Team member meet the emergency unit at the elevators and on the emergency floor:
 - a. The Aurora Fire Department may place an elevator on independent service for the ambulance crew and assist where needed.

Building Staff Reaction for Medical Emergencies:

Alert the Security Specialist or member of the management team, and he/she will proceed with the following:

1. Open the lobby door for emergency medical staff. Be aware that Aurora has a two-tiered response system:
 - a. First, the Fire Department will arrive, and soon after an ambulance from Falck, will arrive. *Each group must be met and escorted to the location of the person requiring medical attention.*
2. Place an elevator on stand-by on the first floor to transport emergency medical staff to the needed floor (if applicable). Meet emergency medical staff in the lobby. (LS Team Member/ Security)
3. Escort the medical staff to the location of the person requiring medical attention.
4. Leave elevator on stand-by, on the floor of the emergency, for medical staff and/or the person to take elevator back to the lobby (if applicable).
5. Assist the emergency staff as needed.

Power Failure Procedures

If a failure of electrical service from Xcel Company of Colorado, call 800-895-1999 or report outage at https://www.xcelenergy.com/report_electric_outage

Tornado / Severe Weather Procedures

Tornado Watch

When a Tornado Watch is announced, this means that tornadoes are expected in, or near, your area. Keep your smart phone, radio or television set tuned to a local station for information and advice from your local government and the weather service.

Tornado Warning

When a Tornado Warning is issued, it means that a tornado has actually been sighted, or has been indicated by radar, and this, or other, tornadoes may strike in your vicinity. Public warning will come over the smart phone, radio, TV, or by five-minute steady blasts of siren by the Civil Defense warning system.

Take the following actions immediately!

1. Get away from the perimeter of the building and exterior glass.
2. Leave your office if located on the building perimeter – close the door.
3. Proceed to the nearest stairwell and go to Lower Level (Basement).
 - a. If you are unable to get to a stairwell do the following:

- i. Go to the center of the building – the main corridor of your floor, or the elevator lobby area
 - ii. Sit down in the corridor and protect yourself by putting your head as close to your lap as possible, or kneel, protecting your head.
 - b. If you are trapped in an outside office, seek protection under a desk. Keep calm.
 - c. An **assigned leader** will be responsible to assist and escort visitors/guests to Basement.
 - d. *Do not use the elevators*
 - e. *Do not go to the first floor lobby or outside the building*
 - f. *Do not go to your car and do not leave the premises*
4. The security chief or building engineer will make an announcement on the intercom system if action is needed
 5. Keep your radio, smart phone, or television set turned to a local station for information.
 - a. *Do not use the telephone to get information or advice. This only ties up circuits.*

Elevator Emergency

In the event of an elevator malfunction, it is possible that you may be detained in the elevator. While this is unlikely, it is important to be prepared for such an occurrence. Call Security “on call” at 303-750-9477

Do Not:

1. *Try to force open the elevator doors.*
2. *Attempt to leave the elevator if it is stopped between floors, unless specifically instructed by emergency personnel.*

If you are trapped in the elevator during business hours, push the “Emergency Alarm” button inside the elevator, located on the panel to the right of the door ONCE, to alert building occupants to your situation.

Telephone communication is located in the elevator, inside the panel box below the elevator buttons panel and labeled “phone.”

Instructions on Use of Elevator Phone:

- Push silver button once (*Do not push button a second time unless you become disconnected*)
- A dial tone will be heard
- Red light indicates Security is being called
- Two-way voice communication is now possible
- Relax and stay calm until help arrives.

Please allow approximately one-half hour, from the time you call, for help to arrive.

Natural Gas Emergency

Please adhere to the following if a natural gas odor is present in the building:

1. Leave the building and notify the Aurora Fire Department by dialing 911
2. The individual who discovered the gas leak should identify him/herself to the Fire Department once outside the building.

3. Contact Xcel Energy at **800-895-2999** and notify them of the situation
4. When safe to do so, contact a member of the maintenance team to have it investigated.

Do not stop to turn anything off; do not close or open anything and evacuate out and away from the building as quickly as possible. Under no circumstances is anyone to return to the building for any reason until the “return to building” sign is given by the fire department.

Water Interruption or Flood

Water Interruption

A temporary interruption of water supply may result in the disruption of building services. Without water, it is not possible to maintain sanitary conditions. Additionally, water interruption limits the Fire Departments ability to extinguish fires.

Flooding

In the event of a flood, we will evacuate and close the affected areas of the building. Flooding can cause great harm to electrical equipment that serves the building and disrupt the sanitary water supply.

If there is a slow water leak (not considered a flood) in a restroom or other general office area, please inform the maintenance team immediately.

Because of the extreme danger generated by floods and subsequent electrical problems, in the event of an actual flood:

1. Evacuate the area to a dry and safe place
2. Call 911 for the fire department
3. Explain the location of flood and probable cause, giving the building’s address
4. Call maintenance and/or security specialist

Follow these same procedures should the sprinkler system release within the building.

Hostage Situation / Active Shooter

Report any situation involving hostages or active shooter to the Aurora Police Department by calling 911.

Helpful information to give the police department includes:

- A physical description of the person(s) and their location
- Whether or not they are armed
- The number of hostages and their location

After the police have been notified, security will inform management of the situation.

Report the presence of suspicious individuals in or about the property to security. A physical description of the person and the location in which they were last seen will be important information to communicate.

Active Shooter – Run / Hide / Fight. Always know your nearest exit and leave, to then contact 911, if you are unable to leave – hide, turn off lights, remain quiet. If found, fight your way out as a last resort.

Environmental Emergency

Notify the Aurora Fire Department immediately, by dialing 911, of any chemical spill in the building, and quickly evacuate the affected area. Then call the maintenance and/or security department and inform them of the situation.

Those persons with knowledge of the incident need to be available to the Aurora Fire Department, the maintenance department, and/or emergency response personnel - outside the building in order to answer questions. A description of what happened, where, when, and the type of product(s) spilled will be extremely valuable. If possible, try to obtain the label from the product or container.

The Aurora fire department and maintenance department will make a decision regarding how to proceed once all the facts have been received. Only when the environmental hazard is removed, will the affected areas of the building be allowed to be re-occupied.

Earthquake

Earthquakes are nature's most frightening natural phenomena. When an earthquake occurs, the ground will shake perceptively for a relatively short time, perhaps only for a few seconds or for as long as a minute in a great earthquake.

Precautions to Take DURING an Earthquake

Try to remain calm and to reassure others, as power for elevators may fail and stop operating. Seek safety where you are at the time of the incident and then leave calmly if evacuation is necessary. (*Announcement will be made by Management/security if evacuation is needed.*)

Do not be surprised if the electricity goes out, if elevator, fire, and burglar alarms start ringing, or if the sprinkler system goes off. Expect to hear noise from breaking glass, cracks in walls and falling objects.

Do not be surprised if you feel more than one shock. After the first motion is felt, there may be a temporary decrease in the motion followed by another shock. (This phenomenon is merely the arrival of different seismic waves from the same earthquake.) Aftershocks may occur – these are separate quakes that follow the main shock. Aftershocks may occur several minutes, several hours, or even several days afterwards. Sometimes, aftershocks will cause damage or the collapse of structures that were already weakened by the main earthquake.

Precautions to Take AFTER an Earthquake

When the shaking stops, there may be considerable damage, and people may be injured. It is especially important that everyone remains calm and begins the task of taking care of one another. The first concern is for those who are hurt, and the next concern is to prevent fires. The risk of fire after an earthquake is very high.

1. Everyone must be aware of fire procedures. After that, damage can be assessed, and remedial measures begun.
2. Remain calm and take time to assess your situation.
3. Help anyone who is hurt and administer emergency first aid when necessary.
4. Cover injured persons with blankets to keep them warm. Seek medical help for those in need.

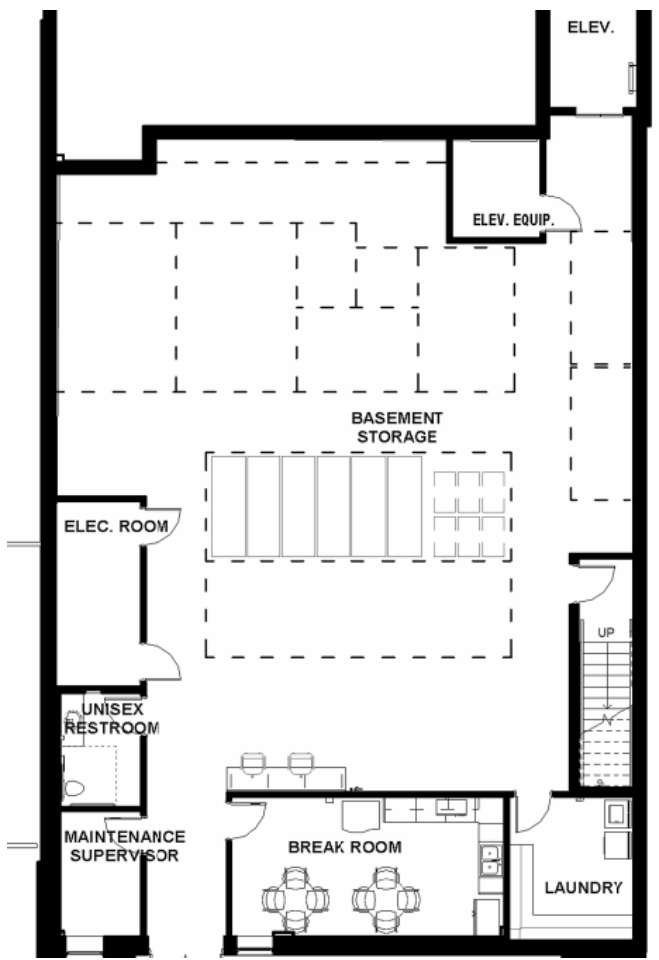
5. Check for fires and fire hazards. Put out fires immediately if it is safe to do so.

Emergency Drills

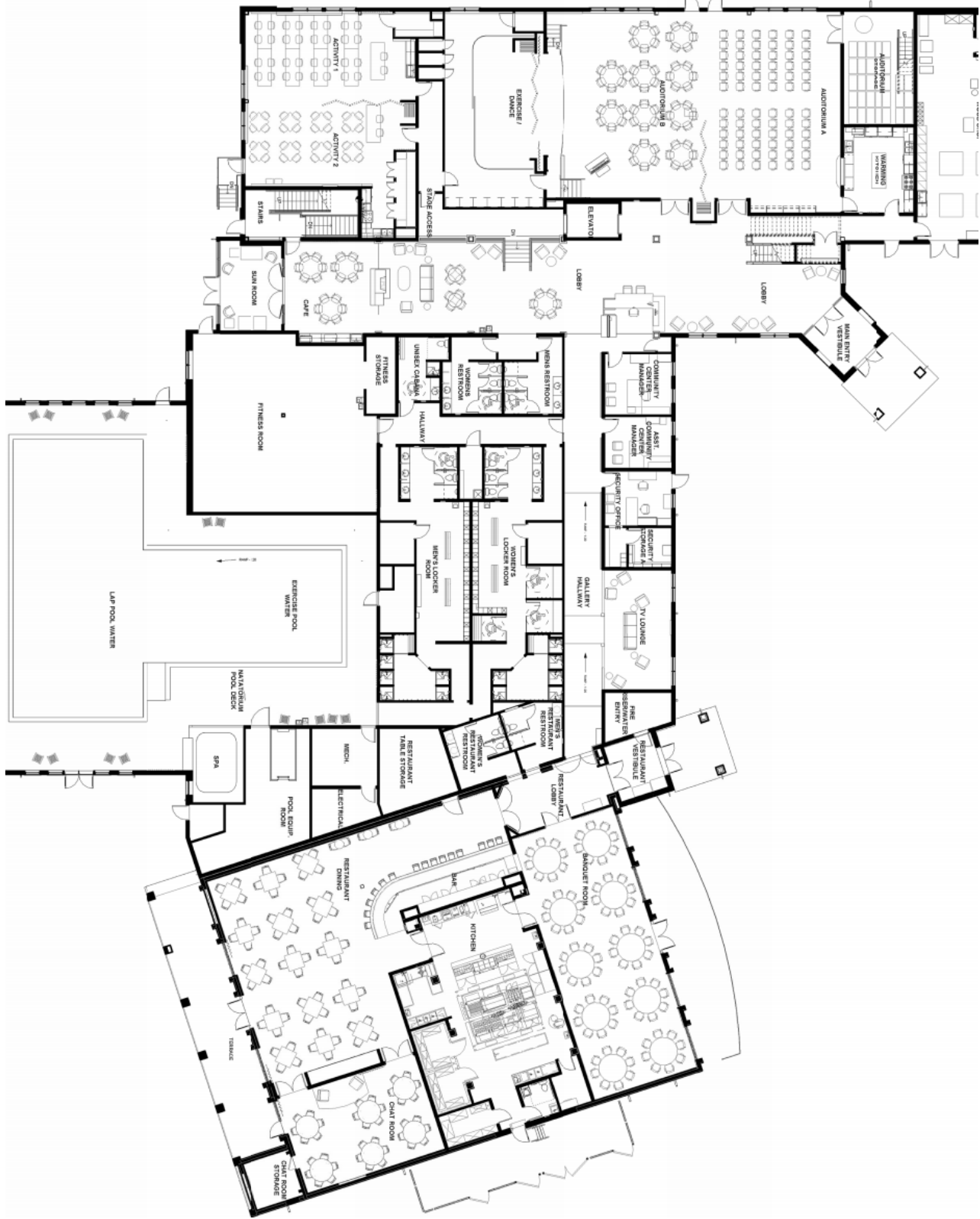
To be conducted semi-annually (one planned, one unplanned)

Floor Plans

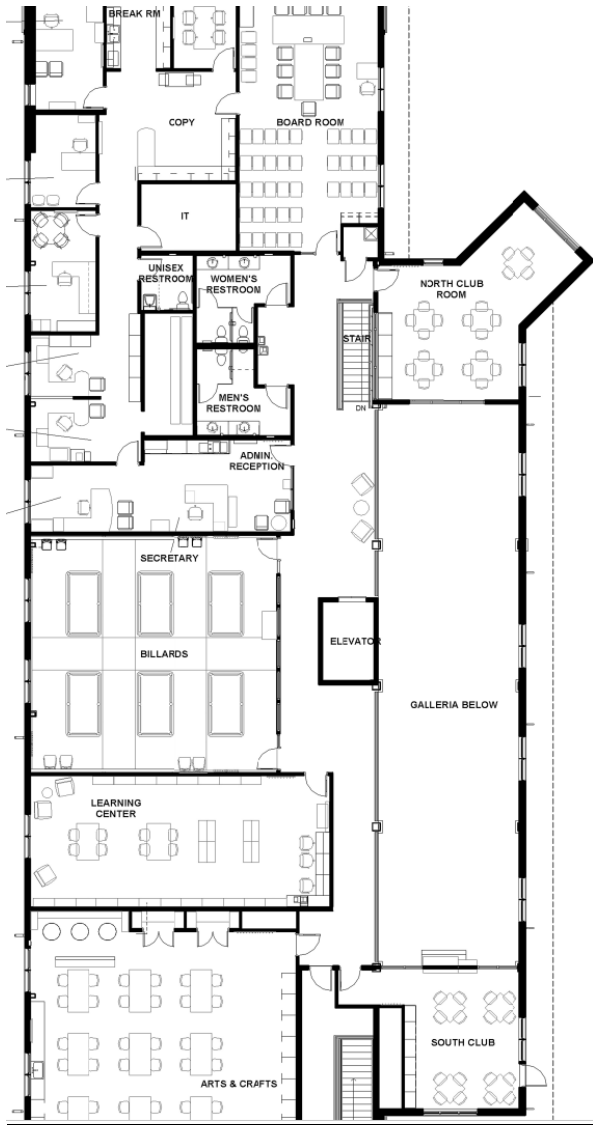
Basement



1st floor



2nd floor



Individuals Requiring Fire Department Assistance to Evacuate

<u>Floor</u>	<u>Name of Employee</u>	<u>Aliment</u>	<u>Team Helper</u>
Second Floor	Employee	Limited mobility (no stairwells)	CFO/CHR



December 1, 2021

It is the policy of Heather Gardens that the safety of its employees and the public is of chief importance. The prevention of accidents and injuries takes precedence over expedience. In the conduct of our business, every attempt will be made to prevent accidents from occurring. Heather Gardens requires that its employees, as a condition of employment, comply with all applicable safety regulations as listed in the organization’s policy manual.

The designated safety coordinator is Mike Martinez (Security Chief) for Heather Gardens and is the primary contact for safety-related matters. The secondary contact is Jason Altshuler (COO). All employees will receive an orientation to the safety policy and rules upon initial employment and are encouraged to bring to the attention of their immediate supervisor any unsafe conditions or practices. Supervisors will communicate these concerns to the safety coordinator (or secondary contact), in writing, who will respond to these concerns within thirty (30) days.

Senior management will be actively involved with employees in establishing and maintaining an effective safety program. Our safety coordinator, other members of our management team, and COO will participate with you in ongoing safety and health program activities.

Employer Responsibilities:

- Provide a safe workplace
- Provide safety and health education and training
- Annually review and update workplace safety rules

Employee Responsibilities:

- Report all unsafe conditions
- Immediately report all work-related injuries
- Wear the required personal protective equipment
- Abide by the organization’s safety rules at all times

The goal for 2022 is to Launch a companywide Safety and Cost Containment plan and the plan to achieve the goal will include the following.

1. A formal declaration of a companywide safety policy
2. A formal designation of a safety coordinator or safety committee
3. Clearly defined safety rules and enforcement policy
4. Documented new-hire and ongoing safety training
5. Written designation of medical providers
6. Written policies and procedures for claims management

Signature: _____
(CEO – Jon Rea)

Date: _____

Life Safety Procedures

(November 2021)

Employee Quick Reference Card

FIRE EMERGENCY

If a fire alarm sounds:

- Remain calm and secure any assets if you can do so safely.
- Walk to the nearest exit and leave the building, utilizing the stairwells if necessary. If unable to descend stairs, remain in stairwell area until emergency team arrives.
- All staff and visitors should assemble at the pre-determined Emergency Assembly Site.
 - **For FIRE, move to the parking lot and go to the furthest point from the building.**
- Remain at the Emergency Assembly Site until a member of management provides additional instructions or advises it is safe to **“Return to Building.”**

DO NOT:

Use the Elevators

Go to enclosed spaces such as basement or storage areas

TORNADO WARNING / SEVERE WEATHER

When a Tornado Warning is announced:

- Get away from the perimeter of the building and exterior glass.
- Proceed to the nearest stairwell and go to Basement (B). If unable to descend stairs, remain in stairwell area.
 - A Life Safety team member will help escort teams to the lower level (B)
- Await instructions from Life Safety team member (or a manager) when it is safe to **“Return to Building.”**

DO NOT:

Use Elevators

Use Cell Phones (ties up circuits/lines)

Go to your car or leave the premises

911 CALL / ACCIDENT or ILLNESS

- **Dial 911** and ask for the fire department and ambulance.
 - Give the Operator the following information: Building Name/Address/Floor or location/Any details available
- Notify Security by calling **303-750-9477**
- Life Safety team member(s) will be notified by Security to meet the emergency unit and escort them to the location of the emergency.
- Aurora Fire may place an elevator on independent service for the ambulance crew and assist where needed. The elevator will be manually controlled to assist the medical staff.
- Staff members should assist the emergency team as needed but without being intrusive to the process.

DO NOT:

Move injured or ill person unless it is a safety or life-threatening situation

Transport (by personal vehicle) the injured person to the hospital or urgent care

ELEVATOR EMERGENCY

In the event of an elevator malfunction and/or detainment:

Relax and stay calm until help arrives. Please allow approximately 30 minutes for help to arrive.

During Business Hours (7:30am-5pm)	Outside of Business Hours (after 5pm-7:30am)
Push the "Emergency Alarm" button inside the elevator, located on the panel to the right of the door ONCE, to alert building occupants to your situation.	Use the telephone located inside the elevator, (<i>inside the panel box below the elevator buttons, labeled "phone"</i>) to call Security. Push silver button once for a dial tone. The red light indicates the call is in progress, and security will respond to you.

DO NOT:

- Attempt to force open the elevator doors
- Attempt to leave the elevator if it stops between floors, unless specifically instructed by emergency personnel

BOMB THREAT or SUSPICIOUS PACKAGE

Each individual should have a copy of the Bomb Threat checklist near his/her telephone.

In the event of a Bomb Threat:

- Remain Calm, take all threats seriously and do not hang up.
- Keep the caller talking and gather as much information as possible.
 - When will the bomb go off, what does it look like, why is there a bomb...?
 - Try to assess the sex, age, and tone of the caller
- Write down as much information as possible, including the caller's exact words.
- If possible, try to flag down another employee to alert them of the threat.
- When the call ends, immediately notify Security or any member of management – **he/she will call 911. Do not evacuate the building until the police arrive and assess the situation.**
- Complete the Bomb Threat Checklist (located behind the phone quick reference guide), providing as much detail as possible.

In the event of a Suspicious Package:

- Remain calm and immediately notify security or a member of management – **he/she will call 911.**

Signs of a suspicious package include:

No return address	Strange odors
Poorly handwritten	Foreign postage
Excessive postage	Strange sounds
Misspelled words	Restrictive notes
Stains	Unexpected delivery
Incorrect titles	

DO NOT:

- Touch, move, or open the suspicious package
- Use your cell phone or a two-way radio near the package/device
- Activate the fire alarm
- Evacuate the building (until police arrive and assess the situation)

For all other Life Safety events, immediately contact member of management for assistance and instructions.

**FBI BOMB PROGRAM
BOMB THREAT CALL CHECKLIST**

Questions to Ask:

1. When is bomb going to explode?
2. Where is it right now?
3. What does it look like?
4. What kind of bomb is it?
5. What will cause it to explode?
6. Did you place the bomb?
7. Why?
8. What is your address?
9. What is your name?

Exact Wording of the Threat:

Sex of caller _____ Age _____ Race _____ Length of call _____

BOMB THREAT QUESTIONNAIRE:

CALLER'S VOICE:

_____ Calm	_____ Laughing	_____ Lisp	_____ Disguised
_____ Angry	_____ Crying	_____ Raspy	_____ Accent
_____ Excited	_____ Normal	_____ Deep	_____ Familiar
_____ Slow	_____ Distinct	_____ Ragged	If voice is familiar, who did it sound like?
_____ Rapid	_____ Slurred	_____ Clearing throat	
_____ Soft	_____ Nasal	_____ Deep breathing	_____
_____ Loud	_____ Stutter	_____ Cracking voice	_____

BACKGROUND SOUNDS:

_____ Street noises	_____ Motor	_____ Machinery	_____ Long distance
_____ Crockery	_____ Office machinery	_____ Clear	_____ Animal noises
_____ Voices booth	_____ PA system	_____ Static	_____ Music
_____ House noises	_____ Factory	_____ Local	

Other: _____

THREAT LANGUAGE:

_____ Well-Spoken (educated)	_____ Taped
_____ Irrational	_____ Incoherent
_____ Foul	_____ Message read by threat maker

Remarks:

Report call immediately to: _____ Phone Number: _____
