

Client#: 2661

40074 0020 Incoming
AMERICATOW &

ACORD™

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
8/01/2012

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

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

PRODUCER Moreton & Company - Utah 709 East South Temple Salt Lake City, UT 84102 801 531-1234	CONTACT NAME: Lori Hayward PHONE (A/C, No, Ext): 801 531-1234 E-MAIL ADDRESS: lhayward@moreton.com	FAX (A/C, No): 801-531-6117
	INSURER(S) AFFORDING COVERAGE	
INSURED American Towers Owners Assoc. Attn: Joe Toronto 48 West 300 South Salt Lake City, UT 84101	INSURER A : Northfield Insurance Company	
	INSURER B : Affiliated FM Insurance Co.	
	INSURER C : Travelers Casualty & Surety Co.	
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY 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 INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY				07/29/2012	07/29/2013	EACH OCCURRENCE \$1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$100,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$5,000
							PERSONAL & ADV INJURY \$1,000,000
							GENERAL AGGREGATE \$2,000,000
							PRODUCTS - COMP/OP AGG \$2,000,000
							\$
							COMBINED SINGLE LIMIT (Ea accident) \$
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
						PROPERTY DAMAGE (Per accident) \$	
						\$	
	UMBRELLA LIAB						EACH OCCURRENCE \$
	EXCESS LIAB						AGGREGATE \$
	DED						\$
	RETENTION \$						\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						WC STATUTORY LIMITS
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						OTHER
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. EACH ACCIDENT \$
							E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$
B	Blanket Building				07/29/2012	07/29/2013	150,000,000/10,000 Ded
B	Blanket Contents				07/29/2012	07/29/2013	230,000/\$10,000 Ded R/C
C	Crime Coverage				07/29/2012	07/29/2013	See Below

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Crime Coverage:

- Form A - Blanket Employee Dishonesty Limit \$1,000,000 Ded: \$2,500
- Form B - Blanket Forgery or Alteration Limit: \$100,000 Ded: \$2,500
- Form C - Blanket Theft, Disappearance & Destruction Limit: \$100,000 Ded: \$2,500
- Form F - Blanket Computer Fraud Limit \$100,000 Ded: \$2,500

(See Attached Descriptions)

RECEIVED

AUG 03 2012

DIV. OF OIL, GAS & MINING

CERTIFICATE HOLDER

CANCELLATION

State of Utah
 Dept. Natural Resources
 Division of Oil, Gas & Mining
 1594 West North Temple #1210
 Salt Lake City, UT 84114-5802

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

AUTHORIZED REPRESENTATIVE

DESCRIPTIONS (Continued from Page 1)

Liability for Tenant's Property - Premises Limit: \$50,000 Ded: \$2,500

Employee Theft of Client Property Limit: \$50,000 Ded: \$500

ERISA Limit: \$500,000 Ded: \$0

357 Total Units / Evidence of Common Property Only

Unit #2404N, 48 West 300 South, SLC, UT Unit Owner: Alexander H. Walker, Jr. and Cecil Ann Walker