

AFTER RECORDING, RETURN TO:

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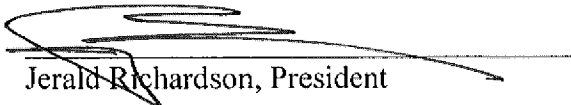
**CERTIFICATION OF ADOPTION OF RULE
BY THE BOARD OF DIRECTORS**

for

**LEGENDS AT SANCTUARY POINTE HOMEOWNERS ASSOCIATION, INC.,
a Colorado nonprofit corporation**

The undersigned, as President, of Legends at Sanctuary Pointe Homeowner's Association Inc., a Colorado corporation, formerly known as Carriages at Sanctuary Pointe Homeowners Association (the "Corporation"), hereby certifies that the Board of Directors of the Corporation has duly adopted the attached Primary Insurance Coverage Policy, effective as of February 1, 2018, concerning the real property subject to that certain Declaration of Covenants, Conditions, Restrictions and Easements for Carriages at Sanctuary Pointe dated September 9, 2015 and recorded on October 7, 2015 at Reception No. 215109223 in the real property records of El Paso County, Colorado.

By:


Jerald Richardson, President

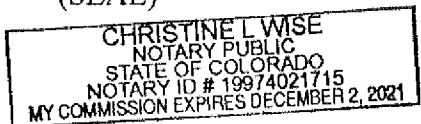
STATE OF COLORADO)
) ss.
COUNTY OF EL PASO)

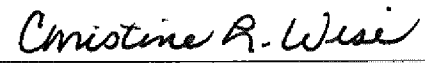
The foregoing instrument was acknowledged before me this 9TH day of January, 2018, by Jerald Richardson as President of Legends at Sanctuary Pointe Homeowners Association, Inc., a Colorado nonprofit corporation.

Witness my hand and official seal.

My Commission Expires: 12-02-2021

(SEAL)




Notary Public

Legends at Sanctuary Homeowner's Association
PRIMARY INSURANCE COVERAGE POLICY

The goal for all of us who have chosen to live in Legends at Sanctuary Pointe Homeowner's Association (the "Association") is to make sure insurance safeguards are in place to protect the common elements of the Association, our homes and personal property and that available insurance coverage is utilized most effectively for the benefit of the Association. This policy on Primary Insurance Coverage is adopted to clarify which policy will provide primary coverage when multiple coverages are available.

Accordingly, the Board of Directors of the Association adopts the following policy:

1. Applicable Insurance for Losses Coverable under Multiple Insurance Policies.
As the Declaration of Covenants provides, both the Association and Owners are responsible for maintaining various insurance policies. When there is overlapping insurance coverage, the Owner's policy will always be the primary insurance policy to be utilized. The Association's policy will provide a secondary coverage as available and needed. In the event of any loss that is covered under (i) any policy in the name of the Association, and (ii) any policy of insurance in the name of any Owner, then such Owner's insurance policy shall be the applicable insurance for covering such a loss without any contribution or coverage under the Association's applicable insurance policy. If an Owner's insurance policy only covers a portion of any loss that is also covered by any policy in the name of the Association, then such Owner's insurance policy shall be the primary insurance to the extent it covers any such loss.