TODDCRE-01

Exhibit 4 TWARREN



## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 8/27/2024

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

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or 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) ATE FILED

PRODUCER JJ Insurance 880 Buchtel Blyd	CONTACT Tracy Waprember 27, 2024 4:18 PM NAME: PHONE (A/C, No, Ext): (303) 556-3758 NAMERO: 2023 CV (4/G, No):				
Denver, CO 80210	E-MAIL ADDRESS: tracy@jj-insurance.com				
	INSURER(S) AFFORDING COVERAGE				
	INSURER A: Owners Insurance Company				
INSURED	INSURER B : Auto Owners Insurance				
Todd Creek Farms Homeowners Association	INSURER C: Atlantic Specialty Insurance Company	27154			
c/o Trinity Team Property Management 11859 Pecos Street, Suite 200	INSURER D:				
Westminster, CO 80234	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	SR TYPE OF INSURANCE			ADDL	SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMIT	s		
Α	X COMMERCIAL GENERAL LIABILITY		IIIOD	****		(MIMI/DD/1111)	(MM/DD/1111)	EACH OCCURRENCE	\$	1,000,000		
		CLAIMS-MADE	Χ	OCCUR			74265605-24	4/1/2024	4/1/2025	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000
										MED EXP (Any one person)	\$	10,000
										PERSONAL & ADV INJURY	\$	1,000,000
	GEN	I'L AGGREGATE LIMIT A	PPL	IES PER:						GENERAL AGGREGATE	\$	2,000,000
	X	POLICY PRO- JECT		LOC						PRODUCTS - COMP/OP AGG	\$	2,000,000
		OTHER:								HNOA	\$	1,000,000
	AUT	OMOBILE LIABILITY								COMBINED SINGLE LIMIT (Ea accident)	\$	
		ANY AUTO								BODILY INJURY (Per person)	\$	
		OWNED AUTOS ONLY	SC AU	HEDULED ITOS						BODILY INJURY (Per accident)	\$	
		HIRED AUTOS ONLY	NC AU	N-OWNED ITOS ONLY						PROPERTY DAMAGE (Per accident)	\$	
											\$	
В	X	UMBRELLA LIAB	X	OCCUR						EACH OCCURRENCE	\$	1,000,000
		EXCESS LIAB		CLAIMS-MADE			48-726-714-01	4/1/2024	4/1/2025	AGGREGATE	\$	1,000,000
		DED RETENTIO	N\$								\$	
	WOF AND	KERS COMPENSATION EMPLOYERS' LIABILITY	,	W/N						PER OTH- STATUTE ER		
	ANY	PROPRIETOR/PARTNER/	/EXE	ECUTIVE Y/N	N/A					E.L. EACH ACCIDENT	\$	
		CER/MEMBER EXCLUDE datory in NH) describe under								E.L. DISEASE - EA EMPLOYEE	\$	
	DÉSCRIPTION OF OPERATIONS below									E.L. DISEASE - POLICY LIMIT	\$	
С	Dire	ectors and Office					MML-34788-24	4/1/2024	4/1/2025	Per Claim		1,000,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)												

CERTIFICATE HOLDER	CANCELLATION		
Proof of Coverage	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		
	Tracy Warren		