

FIFTH AMENDATORY AGREEMENT

THIS FIFTH AMENDATORY AGREEMENT is made between the **CITY AND COUNTY OF DENVER**, a municipal corporation of the State of Colorado ("Denver"), for itself and on behalf of the **Office of Human Rights and Community Partnerships** ("Agency"), and together with Denver, the "City") and **MPOWERED**, a non-profit organization, with its principal place of business located at 2009 Wadsworth Boulevard, Suite 100, Lakewood, CO 80214 (the "Contractor"), each the City and Contractor a "Party" and jointly the "Parties."

RECITALS:

A. The parties entered into an Agreement dated March 17, 2016, and amended it on August 1, 2016, October 6, 2016, January 9, 2017, and June 8, 2017, under which the Contractor provides financial counseling and related support services for the City's Financial Empowerment Center program (together, the "Agreement").

B. The Parties wish to amend the Agreement to extend its term for an additional six (6) months and increase the maximum contract amount.

NOW THEREFORE, the parties agree as follows:

1. Effective July 1, 2017, all references to "Exhibits A, A-1, A-2, A-3, and A-4" in the existing Agreement shall be amended to read "Exhibits A, A-1, A-2, A-3, A-4, and A-5, as applicable". The scope of work and budget marked as Exhibit A-5 is attached and incorporated by reference. Effective as of July 1, 2017, Exhibit A-5 will govern and control the payment of services provided from July 1, 2017, until December 31, 2017.

2. Article 3 of the Agreement, entitled "**TERM**", is hereby amended to read as follows:

"3. TERM: The Agreement will commence on January 1, 2016, and will expire on December 31, 2017 (the "Term"). Subject to the Director's prior written authorization, Contractor shall complete any work in progress as of the expiration date and the Term will extend until the work is completed or earlier terminated by the Director."

3. Article 4.D.(1) of the Agreement, entitled "**Maximum Contract Amount**", is hereby amended to read as follows:

“ **D. Maximum Contract Amount:**

(1) Notwithstanding any other provision of the Agreement, the City’s maximum payment obligation will not exceed **Eight Hundred Eighty-Seven Thousand Forty-Six Dollars and Fifteen Cents (\$887,046.15)** (the “Maximum Contract Amount”). The City is not obligated to execute an Agreement or any amendments for any further services, including any services performed by Contractor beyond that specifically described in **Exhibit A, A-1, A-2, A-3, A-4, or A-5, as applicable.** Any services performed beyond those in **Exhibit A, A-1, A-2, A-3, A-4, or A-5 as applicable,** are performed at Contractor’s risk and without authorization under the Agreement.

(2) The City’s payment obligation, whether direct or contingent, extends only to funds appropriated annually by the Denver City Council, paid into the Treasury of the City, and encumbered for the purpose of the Agreement. The City does not by the Agreement irrevocably pledge present cash reserves for payment or performance in future fiscal years. The Agreement does not and is not intended to create a multiple-fiscal year direct or indirect debt or financial obligation of the City.”

4. Except as amended herein, the Agreement is affirmed and ratified in each and every particular.

5. This Fifth Amendatory Agreement will not be effective or binding on the City until it has been fully executed by all required signatories of the City and County of Denver, and if required by Charter, approved by the City Council.

END

SIGNATURE PAGES AND EXHIBIT A-5 FOLLOW THIS PAGE

Contract Control Number:

IN WITNESS WHEREOF, the parties have set their hands and affixed their seals at Denver, Colorado as of

SEAL

CITY AND COUNTY OF DENVER

ATTEST:

By _____

APPROVED AS TO FORM:

REGISTERED AND COUNTERSIGNED:

By _____


By _____

By _____



Contract Control Number: HRCRS-201626889-05

Contractor Name: MPOWERED

By: 

Name: Benjamin Weeda
(please print)

Title: Development Director
(please print)

ATTEST: [if required]

By: _____

Name: _____
(please print)

Title: _____
(please print)



EXHIBIT A
Scope of Work
Financial Empowerment Center

1.0 SCOPE: The Contractor shall provide financial coaching and related services to the operation of the Denver Financial Empowerment Center (FEC) on behalf of the Office of Financial Empowerment (OFE). Contractor shall comply with the direction of the City to ensure effective service delivery and program modifications, as needed.

2.0 SERVICES

A. One-on-One Financial Coaching

- i. Provide one-on-one financial coaching at the following sites:
 - a. Habitat for Humanity
 - b. Warren Village
 - c. Mi Casa Resource Center
 - d. Denver Human Services, Castro Building
 - e. Montbello Workforce Center
 - f. Site TBD in Swansea, Elyria, Globeville
- ii. Sites are subject to change in discussion with the Contractor according to the needs of the program, community and available funding.
- iii. “One-on-one financial coaching” is defined as a meeting between a financial coach and client that lasts a minimum of 30-minutes and helps a client towards achieving an outcome. Coaching can be done via a conference call with the client as long the coaching session lasts a minimum of 30-minutes and is conducted in private area that allows the coach and the client to speak freely and maintain confidentiality.
- iv. Collect, track and enter comprehensive data on clients at intake and for subsequent coaching sessions using the database, Change Machine, according to the intervals below as directed by OFE. The following assessments shall be conducted:

Assessment	Timing	Change Machine Documentation
Financial Health Assessment	Conducted during the 1st session	n/a
Follow-up Financial Health Assessment	Within 3 months of the initial FHA completed; and within 3 months following each subsequent assessment	Document each attempt in Change Machine
Financial Capability Scale	Conducted during 1 st session	n/a
Follow-up Financial Capability Scale	Within 3 months of the initial FCS completed; and within 3 months following each subsequent assessment	Document each attempt in Change Machine
Credit Report	1 st session required to complete	n/a
Credit Report Follow-up	Credit pulled every 3-months while client is an active client	

General FEC Client Follow-up from 1 st appointment	All clients will be contacted to schedule an appointment within 3 months of their initial appointment	Document each attempt to reach client; if after 3 unsuccessful attempts to reach client with no response from client, client is marked inactive in CM
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B. Group Coaching

- i. “Group coaching” means the provision of coaching in a group setting. Group coaching qualifies as multiple individual counseling sessions if a counselor provides appropriate information, advice and guidance, specific to the needs and financial situation of each participant tracked during the session, and the counselor to client ratio does not exceed 1:8. Each participant in a group coaching should work towards accomplishing one outcome.
- ii. Provide group coaching sessions as part of the overall scope, provided the total number of coaching sessions conducted in a group does not exceed 10% of all client sessions in a year.

C. Outreach

- i. Conduct nine or less outreach activities on behalf of the OFE. These include but are not limited to the following events:
 - a. Cabinet in the Community (quarterly)
 - b. Senior Fair
 - c. Denver Housing Authority Fair
- ii. “Outreach activities” are defined as attending events to promote awareness of FEC services and may require attendance in the evenings and/or weekends. OFE will provide a minimum of three-weeks advance notice for evening and weekend events.

D. FEC Site Partner Coordination

- i. Create and maintain a coaching schedule which outlines the coaches assigned to each site and the hours of operation at each site. Any changes to the coaching schedule shall be discussed and approved by OFE, in advance of any changes made, or communicated to site partners or general public.
- ii. Coordinate and train FEC site partners to ensure their staff are properly trained on identifying and referring clients that will benefit from FEC services.
- iii. Plan and convene quarterly meetings of the site partners to discuss program implementation. This task includes taking the lead on drafting the agenda, soliciting feedback from OFE on agenda, setting regularly scheduled quarterly meetings, securing a location and managing all logistics related to the location, communications with partners about the meeting and disseminating the meeting minutes within one week of the meeting.

E. FEC Integrations

- i. Collaborate with OFE to support energy efficiency integration.

- a. Provide outreach to FEC clients, referrals, education, screening and enrollment support for the following programs using the EOC EE Screening Flow Chart: Low-Income Energy Assistance (LEAP), Energy Outreach Colorado grants, Crisis Intervention, Weatherization Assistance, Colorado's Affordable Residential Energy and Heatwave.
- b. Implement screening, referral and income documentation processes to ensure that clients referred and/or enrolled meet an income standard of 300% FPL or lower.
- c. Provide energy behavior coaching to approximately 500 clients receiving financial coaching which includes:
 - a. Energy bill basics
 - b. Identify a minimum of 1 no cost savings opportunities to address in the home
 - c. Follow-up on energy savings progress at subsequent appointments
- d. Administer a pre and post Energy Behavior Change survey to approximately 150 clients receiving energy behavior coaching (see Appendix X) for survey to be administered.
- e. Track and document in Change Machine all referrals made for energy efficiency services.
- ii. Collaborate with OFE to support the Bank On Denver/FEC integration as follows:
 - a. Work with OFE to bank current and new FEC clients that are unbanked or underbanked.
 - b. Work with local banking partners to schedule banking appointments for FEC clients.
 - c. Work with OFE and local banking partners to track and collect banking data.

3.0 SERVICE DELIVERY

A. Staffing

- i. Identify a Program Manager or Supervisor who will be the main point of contact between the Contractor and OFE for implementation, management and service delivery issues.
- ii. Hire, retain, supervise and provide staffing to support program implementation, evaluation and reporting as follows:
 - a. 6 FTE Financial Coaches (2 of 3 coaches shall be bilingual in English/Spanish)
 - b. 1.0 Financial Program Manager
 - c. .5 FTE Phone Scheduler
- iii. Contractor shall ensure consistency in the volume of clients served and the quality of service delivery at all times including, but not limited to staff transitions, vacations and professional development.
- iv. All financial coaches will possess at least a Bachelor's degrees from an accredited school and two (2) years of work experience with some background in finance, financial education, counseling/coaching, social work, teaching or other related

fields. Related professional experience may be substituted for education qualifications.

- v. Contractor shall notify OFE of any changes in staffing.
- vi. Contractor shall ensure that managerial staff participates in regular calls and quarterly reviews with the OFE to discuss progress to achieve outcomes, program modifications needed and barriers to success.
- vii. Provide staffing to respond to calls and emails received through the FEC phone number (720-944-2498) and email addresses fec@denvergov.org and info@bankondenver.org.
- viii. Contractor shall identify itself as the 'Financial Empowerment Center' when responding to emails and calls from the general public.
- ix. Provide one-on-one coaching on the days and at the hours agreed upon. Beginning in 2017, Contractor will be required to offer hours in the evenings and/or weekends, as negotiated by OFE and the site partner.
- x. Any changes to the coaching schedule shall be discussed and approved by OFE, in advance of any changes made or communicated to site partners or general public.
- xi. Contractor closure between Christmas and New Year's is never guaranteed and subject to performance and the needs of site partners and OFE.

B. Training

- i. Financial coaches will complete training on these topics within three-months of becoming employed as an FEC Coach except where noted. Financial coaches who do not successfully complete these courses shall not provide coaching to clients of the FEC.
 - a. FEC Coach Training
 - b. Motivational Interviewing
 - c. Bridges out of Poverty
 - d. Financial Empowerment for Case Managers
 - e. Change Machine
 - f. AFCPE Certification – 6 months to complete
 - g. Bank On Denver
 - h. Energy Outreach Colorado
- ii. Contractor will ensure FEC-staff participate in ongoing training on Change Machine for FEC to ensure they are updated on the latest database features and data entry processes.
- iii. Contractor shall participate in professional development and/or other cross-training to support program evaluation and FEC integrations as requested by OFE.

C. Facilities and Equipment

- i. Coordinate with OFE on the logistics needed to support financial coaching at multiple sites across the city. Any facility issues, including but not limited to access and space should be directed to OFE only.
- ii. Ensure that computer equipment, the client database and other materials are only used by FEC-approved staff for FEC activities.

D. Marketing and Communications

- i. Contractor shall adhere to the guidelines set forth in the FEC Communications and Branding Manual to be provided and updated periodically by OFE. Guidelines include, but are not limited to:
 - a. Use of FEC-approved promotional and outreach materials.
 - b. Use of FEC-approved templates to create customized marketing materials, collateral and branded supplies for FEC.
- ii. Contractor shall refer to the “Financial Empowerment Center” pursuant to the guidelines developed by OFE, in all publications, materials, transactions that are developed for the purpose of delivering or representing FEC services.
- iii. Contractor shall submit to the OFE for approval, prior to use, any FEC material for publication through any medium of communication, at any time, either during or after completion or termination of this agreement. This includes any reference to data and/or the results of the FEC that may be shared in grant reports, annual reports or impact statements.
- iv. Contractor or any of its employees, servants, agents or independent contractors shall not make any statements about the FEC to the press without prior approval by OFE.
- v. Contractor will work with OFE to document client success stories and will secure the necessary client permissions.
- vi. FEC staff will use training materials provided by the OFE and/or those developed by the Contractor that are approved by the OFE.
- vii. All training materials created for the FEC are considered intellectual property and are owned by the City.

E. Collaboration with OFE

- i. There will be ongoing contact between the Contractor and OFE to keep each other informed of changes and progress through verbal, written and electronic communication.
- ii. Contractor is required to meet monthly with OFE. This meeting will include both the program manager and any other management that need to attend.
- iii. Contractor shall work with OFE, prior to seeking any FEC funding from city agencies as all city funds for the FEC shall be directed through OFE.
- iv. Contractor shall notify the FEC when seeking or awarded funds for FEC-staff to ensure consistent communication among funding partners.
- v. Any new partnerships involving the FEC, should be discussed in advance, with the OFE prior to approval.

F. Evaluation

- i. Contractor will comply with all OFE reporting requirements and work with OFE to monitor and evaluate the service delivery against projected program outcomes.
- ii. OFE will provide the Contractor with Change Machine, a client management and information system which will be used to collect, track, analyze and generate data reports data on clients at intake and all subsequent coaching sessions.
- iii. Change Machine will be hosted and maintained by Change Machine in collaboration with OFE. Change Machine will provide training and ongoing

technical assistance to FEC staff, as needed. Any issues with the performance of Change Machine should be reported to OFE.

- iv. Contractor will ensure that client data from each session is entered into Change Machine on a daily, weekly and monthly basis to ensure update-to-date data and reporting can be done.
- v. Contractor shall upload all client documents into Change Machine.
- vi. Contractor will administer a post-first session survey and share results with the FEC quarterly.
- vii. With notification, contractor shall agree to participate in additional monitoring and evaluation activities, including but not limited to: learning networks; site visits; surveys; interviews; focus groups; administrative records review; and to support other data collection and evaluation strategies as shall be required by the OFE.
- viii. Contractor shall not enter into any agreement for evaluation of FEC services or clients without prior consent and approval by the OFE.
- ix. Submit the following reports:

Report	Due Date	Data Required
FEC		
Quarterly Data Report	25th of month following the quarter	See Appendix B for template
Narrative Report	25th of month following the quarter	See Appendix C for template
Post First FEC Session Survey	25th of month following the quarter	Aggregated report in pdf
Quarterly Budget Report with Narrative	25th of month following the quarter	See Appendix D for template
Monthly Billing Report with Supporting Activities	Monthly	See Appendix E for template
Quarterly Energy Efficiency Report	25th of month following the quarter	See Appendix F for template

G. Client Confidentiality and Data Collection

- i. Maintain client confidentiality.
- ii. Keep all data within the secure limited-access network, maintained by Change Machine. Client data should not be downloaded to hard drives of individual computers or to portable storage devices.
- iii. Contractor shall ensure that each FEC coach has fully explained the data sharing and data collection policies of the FEC with each client and obtained a signed Confidentiality Form for each client. In the event that a client does not choose to share data with the FEC, the Contractor shall have a procedure in place to ensure this data is not released and is extracted from data collection and all reporting by the Contractor.
- iv. Contractor shall use the OFE approved client Confidentiality Form to secure the client’s release of data and information. Any changes to this form must be submitted to OFE for approval by the City’s attorney.

- v. Contractor shall provide at least one secure cabinet that locks, per site location, that is accessible only to the site managers and FEC staff.
- vi. Contractor shall ensure that computer equipment, the client database and other materials will not be used by anyone other than FEC-trained and approved coaches and will not be used outside of the parameters of the FEC.
- vii. Contractor will ensure that all paper documents with personally identifiable information will be stored in locked file cabinets with access limited to FEC staff only. Financial coaching records, including sensitive financial information must be kept in a locked drawer/cabinet separate from other Contractor client information. Any old, duplicative, or unnecessary documents containing personally identifiable information shall be shredded using a cross cut paper shredder. Personally identifiable information includes, but is not limited to: social security numbers; full names; telephone numbers; addresses; email addresses; dates of birth; and financial account numbers.
- viii. Contractor will use standard database security practices, which include: using strong passwords (combinations of letters, numbers, and special characters) to limit access; changing passwords at least quarterly; and not sharing passwords with other employees or by storing passwords where others may access them.
- ix. Contractor will limit the ability of non-FEC staff to view data by locking, turning off or logging out of computer systems when not in use. This shall include setting security systems to automatically lock with a screen saver at frequent intervals, not more than ten minutes.
- x. Contractor will protect computers and other network devices that can be used to access client data with anti-virus and anti-spyware malware protection software, a firewall, and timely installation of Windows “patches.”
- xi. It is the responsibility of the Contractor to immediately report to OFE any issues with data collection, data quality or the performance of Change Machine.
- xii. The Contractor is required to correct any data entry errors, including but not limited to incomplete or missing data and/or issues related to poor data quality.

H. Performance Outcomes

- i. Performance outcomes are based on the calendar year, beginning July 1-December 31, 2017.
- ii. Contractor is responsible for notifying the OFE of any issues (personnel or otherwise) that affect the operations of the FEC during this contract period and work with OFE to come to a resolution.
- iii. Contractor shall ensure consistent delivery of services during staff transitions. Upon request by the Contractor, OFE will consider adjustments to program deliverables due to extenuating staffing circumstances.

iv. Contractor shall meet the following performance outcomes as follows:

FEC Outcomes	
Total # of sessions	1400 sessions
average # of sessions <i>per client</i>	minimum of 2 sessions per client
Total amount of increased savings	\$237,725
Total amount of debt reduced	\$721,977
Open and/or transition to a safe and affordable bank account	30 clients
Bank account is open 6 months later	30 clients (75% of 60 clients who opened account)
Establish and/or maintain a regular savings habit	24 clients
Increase savings by at least 2% of net annual income	38 clients
Establish credit score	10 clients
Decrease debt at least 10%	50 clients
Increase credit score by at least 35 points	30 clients
Energy Efficiency Outcomes	
Provide referrals to LEAP, Crisis Intervention Program (as needed), WAP, CARE, and home energy assistance	Track # of referrals made to LEAP, CIP, WAP, CARE, EOC home energy assistance grants
Energy Efficiency Program services	Increase the # of qualified residents receiving Energy Efficiency Program services by 50 (50 referrals)
Improve Credit	25% of clients receiving Energy Efficiency Program and FEC services will improve credit
Reduce debt	A minimum of \$18,750 in reduced debt by clients receiving Energy Efficiency Program and FEC services
Increase savings	A minimum of \$7,500 in increased savings by clients receiving Energy Efficiency Program and FEC services
Increase assets	A minimum of \$7,5000 in increased assets by clients receiving Energy Efficiency Program FEC services
150 clients will receive coaching	150 LEAP clients will receive FEC services
Screen and enroll clients in the EOC energy assistance grant program	Track # of FEC clients enrolled in EOC grant program

500 FEC clients will receive energy behavior coaching

Track # of FEC clients educated on how to save energy as a debt reduction strategy. Track # FEC clients who implement a minimum of 1 change in behavior.

I. Budget

- i. Contractor will be compensated in accordance with the following budget not to exceed a total of \$239,134.84 for the 6-month contract period.

Financial Empowerment Center		
2017 Contractor Budget Q3-Q4		
Budget Categories		Budgeted Amount
Salaries and Wages		Proposed
Program Manager 1.0	100%	\$ 24,960.00
Financial Coach 1.0	100%	\$ 19,612.50
Financial Coach 1.0	100%	\$ 19,612.50
Financial Coach 1.0	100%	\$ 19,612.50
Financial Coach 1.0	100%	\$ 19,612.50
Financial Coach 1.0	100%	\$ 19,612.50
Financial Coach 1.0	100%	\$ 19,612.50
Phone/Scheduler	50%	\$ 7,721.25
Subtotal Salaries		\$ 150,356.25
Fringe 19.7%		
Program Manager		\$ 4,917.12
Financial Coach 1.0		\$ 3,863.66
Financial Coach 1.0		\$ 3,863.66
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Financial Coach 1.0		\$ 3,863.66
Financial Coach 1.0		\$ 3,863.66
Financial Coach 1.0		\$ 3,863.66
Phone/Scheduler		\$ 1,521.09
Subtotal Fringe		\$ 29,620.18
Total Personnel Costs		\$ 179,976.43
Other than Personnel Services Costs		
Supplies		\$ 6,000.00
Cell Phones		\$ 4,000.00
Equipment		\$ -
Credit Report Pulls		\$ 3,000.00
Training		\$ 9,000.00
Travel/Mileage		\$ 3,500.00
Marketing		\$ 2,000.00
Total Other Costs		\$ 27,500.00
Subtotal		\$ 207,476.43
Indirect 17.8%		\$ 31,658.41
Total		\$ 239,134.84

Financial Empowerment Center		
2017 Contractor Budget Q3-Q4		
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Marketing		\$ 2,000.00
Total Other Costs		\$ 27,500.00
Subtotal		\$ 207,476.43
Indirect 17.8%		\$ 31,658.41
Total		\$ 239,134.84

Sessions	Outcomes
275	42
275	42
275	42
275	42
150	22 *
150	22 *
1400	212

Total

*If we end up needing to hire a new coach to support this position or two positions, the calculations are based on 4 weeks to hire, and 8 weeks to train. Coach will begin with a less than full schedule after 6 weeks of training. Sessions and outcomes goals based on remaining 14 weeks of year.

NCCI #: WC000313
Policy #: 4116505

INSURED:

Mpowered
2009 Wadsworth Blvd #100
Denver, CO 80214

AGENT:

Hub International/CNIA
1125 17th Street
Ste. 900
Denver, CO 80202-4364
(888) 795-0300

ENDORSEMENT: Waiver Of Subrogation

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

SCHEDULE

City and County of Denver
Denver Department of Human Services
1200 Federal Boulevard
Denver, CO 80204

Effective Date: May 3, 2017 Expires on August 1, 2017
Pinnacol Assurance has issued this endorsement May 3, 2017.

Irma Vigil
Underwriter

PRODUCER
Pinnacol Assurance
7501 E Lowry Blvd
Denver, CO 80230-7006

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.

INSURERS AFFORDING COVERAGE

NAIC#

INSURED
Mpowered
2009 Wadsworth Blvd #100
Lakewood, CO 80214

INSURER A: **Pinnacol Assurance**

41190

INSURER B:

INSURER C:

INSURER D:

INSURER E:

COVERAGES

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	ADD'L INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE(MM/DD/YYYY)	POLICY EXPIRATION DATE(MM/DD/YYYY)	LIMITS
		GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR _____ GEN'L AGGREGATE LIMIT APPLIERS PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC				EACH OCCURRENCE DAMAGE TO RENTED PREMISES MED EXP(Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG
		AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS _____				COMBINED SINGLE LIMIT (Ea Accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT OTHER THAN EA ACC AUTO ONLY: AGG
		EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE _____ <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE AGGREGATE
A		WORKERS COMPENSATION AND EMPLOYER'S LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, please describe under SPECIAL PROVISIONS below	4116505	08/01/2016	08/01/2017	<input checked="" type="checkbox"/> WC STATU- <input type="checkbox"/> OTHER TORY LIMITS E.L EACH ACCIDENT \$100,000 E.L DISEASE - EA EMPLOYEE \$100,000 E.L DISEASE - POLICY LIMIT \$500,000
		OTHER				

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

CERTIFICATE HOLDER

1797110
City and County of Denver
Denver Department of Human Services
1200 Federal Boulevard
Denver, CO 80204

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO NOTIFY 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO NOTIFY SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

Irma Vigil
Underwriter

ACORD CORPORATION 1988

CERTIFICATE HOLDER COPY

City and County of Denver
Denver Department of Human Services
1200 Federal Boulevard
Denver, CO 80204

IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

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).

DISCLAIMER

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.