



Neil-Garing Insurance an affiliate of  
Mountain West Insurance & Financial Services, LLC  
Two Rivers Park Plaza, 201 Centennial St.  
Glenwood Springs, CO 81601

**November 1, 2018**

**Insurance Ready Reference for  
Chamonix At Woodrun Condominium Association, Inc.**

**Please retain this form in your insurance file along with your policy.**

Thank you for choosing our agency for your Community Association Master Insurance Policy. To provide the best possible service to the unit owners, we ask that you review and observe the following procedures regarding coverage, claim reporting and certificates of insurance.

Retain this form for future reference with the actual policy to answer any questions that may arise. Coverage questions should be referred to your service team. It is preferred that the property manager or a board member makes contact.

Please provide a copy of the enclosed Unit Owners letter, the Association Insurance Summary, a certificate of insurance, and a copy of the association declarations and bylaws to each unit owner.

**Your Service Team**

Producer: John Wilkinson  
Commercial Account Executive: Taylor Westley, CISR  
Commercial Account Manager: Dawndrea Morse  
Phone: 970-945-9111  
Toll Free: 800-255-6390  
Fax: 970-945-2350

**Claim Reporting**

Report all claims promptly at 970-945-9111 to the attention of Dawndrea Morse

**Certificates**

All requests for certificates of insurance for lending purposes must be emailed or faxed to our office at [assncert@neil-garing.com](mailto:assncert@neil-garing.com) or 970-945-2350 and must include the full name, physical address and complete mortgagee clause for each owner. Blank certificates may not be issued under any circumstance.

**Coverage**

Please reference the following pages for a summary of all insurance policies written through Neil-Garing Insurance.

The attached Unit Owner letter summarizes the coverage as applicable to the Association relative to our agreed interpretation of its Declarations and Bylaws.

**This notice is furnished to you in accordance with Colorado Revised Statute 38-33.3-209.4 (2) (f)**



Neil-Garing Insurance an affiliate of  
Mountain West Insurance & Financial Services, LLC  
Two Rivers Park Plaza, 201 Centennial St.  
Glenwood Springs, CO 81601

**November 1, 2018**

**Insurance Summary for  
Chamonix At Woodrun Condominium Association, Inc.**

**Package Policy**

Carrier: Allianz Global Corporate  
Policy #: TBD  
Policy Term: 10/31/18 – 10/31/19  
Building/Structures: \$25,874,173  
Personal Property: \$23,000  
Loss Assessment Income: \$15,000  
Building Ordinance/Law A Undamaged Buildings: 50% of Building Limit  
Building Ordinance/Law B Demolition Costs: \$1,000,000  
Building Ordinance/Law C Increased Construction Costs: \$1,000,000  
Property Deductible: \$5,000  
Equipment Breakdown: Included  
Back-up Sewers and Drains: Included  
General Liability: \$1,000,000 per Occurrence / \$2,000,000 Aggregate  
Medical Payments: \$5,000 per Person  
Hired & Non-Owned Auto Liability: \$1,000,000  
**Annual Premium under WVR Colorado, LLC Master: \$150,213.00**

**Umbrella Policy**

Carrier: Fireman's Fund  
Policy #: G71333516  
Policy Term: 10/31/18 – 10/31/19  
Limit: \$25,000,000 per Occurrence / Aggregate  
Self Insured Retention: \$0  
**Annual Premium under WVR Colorado, LLC Master: \$4,881.00**

**Directors and Officers Liability**

Carrier: United States Liability  
Policy #: CAP1000472L  
Policy Term: 10/31/18 – 10/31/19  
Limit: \$1,000,000 per Occurrence / Aggregate  
Deductible: \$1,000  
Additional Defense Limit: \$1,000,000 / \$1,000 Deductible  
**Annual Premium: \$700.00**



Neil-Garing Insurance an affiliate of  
Mountain West Insurance & Financial Services, LLC  
Two Rivers Park Plaza, 201 Centennial St.  
Glenwood Springs, CO 81601

**DICC Policy (Flood, Subsidence, Mudslide)**

Carrier: International Marine Underwriters  
Policy #: 7900140780005  
Policy Term: 10/31/18 – 10/31/19  
Building Limit: \$25,874,173  
Content Limit: \$23,000  
Flood Limit: \$5,000,000  
Earthquake Limit: \$5,000,000  
Deductible All Other Perils: \$5,000  
Deductible DICC: \$25,000  
**Annual Premium: \$8,932.00**

**Workers Compensation Policy**

Carrier: The PMA Insurance Group  
Policy #: 2018010824938Y  
Policy Term: 11/01/18 – 11/01/19  
Each Accident Limit: \$500,000  
Disease Policy Limit: \$500,000  
Disease Each Employee Limit: \$500,000  
Deductible: \$0  
**Annual Premium: \$352.00**

**Fidelity**

Carrier: Travelers  
Policy #: 105489544  
Policy Term: 10/31/18 – 10/31/19  
Employee Dishonesty Limit: \$750,000  
Forgery or Alteration Limit: \$750,000  
Computer Fraud Limit: \$750,000  
Funds Transfer Fraud Limit: \$750,000  
Deductible: \$7,500  
Social Engineering Fraud: \$50,000 Limit / \$7,500 Deductible  
**Annual Premium: \$1,625.00**

**Disclaimer**

This is only a summary of the insurance policy(ies) written through Neil-Garing Insurance for Chamonix At Woodrun Condominium Association, Inc. Please consult the actual policy(ies) for complete coverage, limits, endorsements and exclusions.