



Mountain West Insurance & Financial Services, LLC

201 Centennial St. 4th Floor, Glenwood Springs, CO 81601
(800) 390-0559 toll-free
(970) 945-9111 office
(970) 945-2350 fax
www.mtnwst.com

10/24/2023

Insurance Ready Reference for

The Enclave Association, Inc.

Please retain this form in your insurance file along with your policies.

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: Meghan Wilson, CIC
Commercial Account Executive: Ileana Jenkins
Commercial Account Manager: Tamara Handa
Phone: 970-945-9111
Toll Free: 800-255-6390
Fax: 970-945-2350

Claim Reporting

Report all claims promptly to claims@mtnwst.com or by phone 970-945-9111

Certificates

All requests for certificates of insurance for lending purposes must be emailed to assncert@mtnwst.com or faxed to our office. The request 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 Mountain West Insurance & Financial Services, LLC.

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)



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Insurance Summary for

The Enclave Association, Inc.

Package Policy

Carrier: Allianz Global Corp
Policy #: USC033657240 & USC028556240
Policy Term: 10/31/2024 to 10/31/2025
Commercial Package Master Policy Building Limit for All Locations: \$151,086,243
Building/Structures: \$30,693,493
Personal Property: \$25,000
Loss Assessment Income: \$25,000
Undamaged Buildings (Building Ordinance Law A): 50% of Building Limit
Demolition Costs (Building Ordinance Law B): \$1,000,000
Increased Construction Costs (Building Ordinance Law C): \$1,000,000
Property Deductible: \$25,0000
Equipment Breakdown: Included
Sewer Drain Backup: Included
General Liability: \$1,000,000 each occurrence / \$2,000,000 general aggregate
Medical Payments: \$10,000
Hired & Non-Owned Auto Liability: \$1,000,000

DIC Policy (Flood, Subsidence, Mudslide)

Carrier: Atlantic Specialty Insurance
Policy #: 3000004210003
Policy Term: 10/31/2024 to 10/31/2025
Flood Limit: \$5,000,000
Earthquake Limit: \$5,000,000
Stop Loss Limit: \$5,000,000
Deductible DIC: \$25,000

Directors and Officers Liability

Carrier: Philadelphia / GIG Insurance
Policy #: PCAP0367210322
Policy Term: 10/31/2024 to 10/31/2025
Limit: \$2,000,000
Additional Defense Limit: Included
Deductible: \$1,000



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Fidelity

Carrier: Travelers Insurance
Policy #: 106828046
Policy Term: 10/31/2024 to 10/31/2025
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 Limit: \$75,000
Social Engineering Deductible: \$3,750

Workers Compensation Policy

Carrier: The PMA Insurance Companies
Policy #: 2024010840983Y
Policy Term: 10/31/2024 to 10/31/2025
Each Accident Limit: \$1,000,000
Disease Policy Limit: \$1,000,000
Disease Each Employee Limit: \$1,000,000

Excess Policies

Carrier: Various
Policy Term: 10/31/2024 – 10/31/2025
Total Limit - \$55,000,000
1st Layer – ACE Property & Casualty Insurance - PUMB-24-A-G73934199 - \$10M
2nd Layer – Starr Indemnity & Liability Co – 1001259057 - \$15M
3rd Layer – StarStone Specialty Insurance Co - M70957241ALI - \$5M
4th Layer – Allied World Assurance Comp – 03142068 - \$10M
5th Layer – Navigators Insurance Co - NY24EXCZODV19IV - \$15M

Disclaimer

This is only a summary of the insurance policies written through Mountain West Insurance & Financial Services, LLC for The Enclave Association, Inc.. Please consult the actual policies for complete coverage, limits, endorsements, and exclusions.