



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

January 2, 2019

**Insurance Ready Reference for
Homestead At Snowmass Association**

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 970-824-8185 to the attention of Dawndrea Morse

Certificates

All requests for certificates of insurance for lending purposes must be emailed or faxed to our office and must include the full name, physical address and complete mortgage 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
Homestead At Snowmass Association**

Package Policy

Carrier: Munich Reinsurance America
Policy #: CAU505659
Policy Term: 01/01/19 – 01/01/20
Building/Structures: **Guaranteed Replacement Cost**
Building Ordinance/Law A Undamaged Buildings: Included
Building Ordinance/Law B Demolition Costs: \$300,000
Building Ordinance/Law C Increased Construction Costs: \$300,000
Property Deductible: \$5,000
Equipment Breakdown: Included
Back-up Sewers and Drains: Included
General Liability: \$1,000,000 per Occurrence / N/A Aggregate
Medical Payments: \$5,000 per Person
Hired & Non-Owned Auto Liability: \$1,000,000
Annual Premium: \$26,265.00

Umbrella Policy

Carrier: Greenwich Insurance Company
Policy #: PPP7440371
Policy Term: 01/01/19 – 01/01/20
Limit: \$15,000,000 per Occurrence / Aggregate
Self Insured Retention: \$0
Annual Premium: \$1,793.00

Directors and Officers Liability

Carrier: Travelers
Policy #: 106036725
Policy Term: 01/01/19 – 01/01/20
Limit: \$1,000,000 per Occurrence / Aggregate
Deductible: \$2,500
Additional Defense Limit: \$1,000,000 / \$2,500 Deductible
Annual Premium: \$1,697.00



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Workers Compensation Policy

Carrier: The PMA Insurance Group
Policy #: 2019010843987Y
Policy Term: 01/01/19 – 01/01/20
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 #: 106036725
Policy Term: 01/01/19 – 01/01/20
Employee Dishonesty Limit: \$250,000 / Deductible: \$2,500
Forgery or Alteration Limit: \$100,000 / Deductible: \$2,000
Computer Fraud Limit: \$100,000 / Deductible: \$2,000
Funds Transfer Fraud Limit: \$100,000 / Deductible: \$2,000
Social Engineering Fraud: \$100,000 Limit / \$5,000 Deductible
Annual Premium: Included in Directors and Officers

Disclaimer

This is only a summary of the insurance policies written through Neil-Garing Insurance for Homestead At Snowmass Association. Please consult the actual policies for complete coverage, limits, endorsements and exclusions.