



## Mountain West Insurance & Financial Services, LLC

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

11/20/2024

### Insurance Ready Reference for

### Owl Creek Homes 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](mailto: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](mailto: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

#### Owl Creek Homes Association, Inc

##### Package Policy

Carrier: Allianz Global Corp  
Policy #: USC033657240 & USC025122240  
Policy Term: 10/31/2024 to 10/31/2025  
Commercial Package Master Policy Building Limit for All Locations: \$151,086,243  
Building/Structures: \$75,499,243  
Undamaged Buildings (Building Ordinance Law A): Included  
Demolition Costs (Building Ordinance Law B): \$1,000,000  
Increased Construction Costs (Building Ordinance Law C): \$1,000,000  
Property Deductible: \$25,000  
Per Unit Deductible: \$25,000  
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: \$1,000,0000

##### DIC Policy (Flood, Subsidence, Mudslide)

Carrier: Atlantic Specialty Insurance Company  
Policy #: 3000010780002  
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 Indemnity Insurance  
Policy #: PCAP037780-0323  
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 #: 106222492  
Policy Term: 10/31/2024 to 10/31/2025  
Employee Dishonesty Limit: \$3,500,000  
Forgery or Alteration Limit: \$3,500,000  
Computer Fraud Limit: \$3,500,000  
Funds Transfer Fraud Limit: \$3,500,000  
Deductible: \$35,000  
Social Engineering Limit: \$100,000  
Social Engineering Deductible: \$11,000

### Workers Compensation Policy

Carrier: The PMA Insurance Companies  
Policy #: 2024070843979Y  
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  
Distinguished Program Group  
Total Limit - \$55,000,000  
1st Layer – ACE Property & Casualty Insurance - PUMB-24-A-G73934175 - \$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 Owl Creek Homes Association, Inc. Please consult the actual policies for complete coverage, limits, endorsements, and exclusions.