



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  
Owl Creek Homes 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 970-824-8185 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  
Owl Creek Homes Association, Inc.**

**Package Policy**

Carrier: Cincinnati Insurance Company  
Policy #: ENP0168582  
Policy Term: 01/01/19 - 01/01/20  
Building/Structures: \$ 74,194,000  
Building Ordinance/Law A Undamaged Buildings: Included  
Building Ordinance/Law B Demolition Costs: \$1,000,000  
Building Ordinance/Law C Increased Construction Costs: \$1,000,000  
Property Deductible: \$10,000  
Equipment Breakdown: Included  
Back-up Sewers and Drains: \$ 100,000  
General Liability: \$1,000,000 per Occurrence / \$2,000,000 per Aggregate  
Medical Payments: \$10,000 per person  
Hired & Non-Owned Auto Liability: Included  
**Annual Premium: \$114,795.00**

**Umbrella Policy**

Carrier: Greenwich Insurance Company  
Policy #: PPP7440323  
Policy Term: 01/01/19 - 01/01/20  
Limit: \$25,000,000 per Occurrence/Aggregate  
Self Insured Retention: \$0  
**Annual Premium: \$2,222.00**

**Directors and Officers Liability**

Carrier: Travelers  
Policy #: 106222492  
Policy Term: 01/01/19 - 01/01/20  
Limit: \$1,000,000 per occurrence/aggregate  
Deductible: \$1,000  
Additional Defense Limit: \$1,000,000 / \$1,000 Deductible  
**Annual Premium: \$2,270.00**



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

Carrier: International Marine Underwriters  
Policy #: 7900165070004  
Policy Term: 01/01/19 - 01/01/20  
Building Limit: \$74,194,000  
Content Limit: \$15,000  
Earthquake Limit: \$5,000,000  
Flood Limit: \$5,000,000  
Deductible All Other Perils: \$10,000  
Deductible DICC: \$25,000  
**Annual Premium: \$20,523.00**

**Workers Compensation Policy**

Carrier: The PMA Insurance Group  
Policy #: 2019010843979Y  
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 #: 106222492  
Policy Term: 01/01/19 - 01/01/20  
Employee Dishonesty Limit: \$1,100,000 / Deductible: \$11,000  
Forgery or Alteration Limit: \$175,000 / Deductible: \$ 9,000  
Computer Fraud Limit: \$175,000 / Deductible: \$ 9,000  
Funds Transfer Fraud Limit: \$175,000 / Deductible: \$ 9,000  
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 Owl Creek Homes Association, Inc. Please consult the actual policies for complete coverage, limits, endorsements and exclusions.