



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

11/5/2025

Insurance Ready Reference for

Chamonix At Woodrun Condominium 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)



11/5/2025

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

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

Package Policy

Carrier: Fortegra Specialty Insurance Company
Policy #: FMW-1000025-00
Policy Term: 10/31/2025 to 10/31/2026
Building/Structures: \$44,919,087 | Replacement Cost
Personal Property: \$23,000
Loss Assessment Income: \$30,000
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: \$50,000
Sewer Drain Backup: Included
General Liability: \$1,000,000 each occurrence / \$2,000,000 general aggregate
Medical Payments: \$5,000
Hired & Non-Owned Auto Liability: \$1,000,000

DIC Policy (Flood, Subsidence, Mudslide)

Carrier: Atlantic Specialty Insurance
Policy #: 3000004200004
Policy Term: 10/31/2025 to 10/31/2026
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 #: PCAP03670000422
Policy Term: 10/31/2025 to 10/31/2026
Limit: \$2,000,000
Additional Defense Limit: \$1,000,000
Deductible: \$1,000

Fidelity

Carrier: Travelers Property Casualty Company of America
Policy #: 105489544
Policy Term: 10/31/2025 to 10/31/2026
Employee Dishonesty Limit: \$4,000,000
Forgery or Alteration Limit: \$4,000,000
Computer Fraud Limit: 4,000,000
Funds Transfer Fraud Limit: \$4,000,000
Deductible: \$40,000
Social Engineering Limit: \$100,000
Deductible: \$5,000



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

Workers Compensation Policy

Carrier: Pinnacol Assurance
Policy #: 4249341
Policy Term: 11/1/2025 to 11/1/2026
Each Accident Limit: \$1,000,000
Disease Policy Limit: \$1,000,000
Disease Each Employee Limit: \$1,000,000

Equipment Breakdown Policy

Carrier: Travelers Indemnity Company of Connecticut
Policy #: Pending
Policy Term: 10/31/2025 to 10/31/2026
Limit: \$44,942,087
Deductible: \$5,000

Excess Policy

Carrier: Various
Policy Term: 10/31/2025 – 10/31/2026
Total Limit - \$55,000,000 | PUMB-24-A-G73934187
Layer 1 - Ace Property & Casualty Insurance Co - G28970365001 - \$10,000,000
Layer 2 – Starr Indemnity & Liability Co – 1001259057 - \$15,000,000
Layer 3 - StarStone Specialty Insurance Co - M70957241ALI - \$5,000,000
Layer 4 - Allied World Assurance Company –03142068- \$10,000,000
Layer 5 - Navigators Insurance Co - NY24EXCZODV1PIV - \$15,000,000

Disclaimer

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