



## 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](http://www.mtnwst.com)

11/4/2025

### 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](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  
The Enclave Association, Inc.**

**Package Policy**

Carrier: Fortegra Specialty Insurance Company  
Policy #: FMW-1000026-00  
Policy Term: 10/31/2025 to 10/31/2026  
Blanket TIV: \$36,339,000  
Building/Structures: \$36,289,000 | Replacement Cost  
Building Personal Property: \$25,000  
Loss Assessment Income: \$25,000  
Undamaged Buildings (Building Ordinance Law A): \$36,339,000  
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: \$10,000  
Hired & Non-Owned Auto Liability: \$1,000,000

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

Carrier: Atlantic Specialty Insurance  
Policy #: 3000004210004  
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 #: PCAP0367210422  
Policy Term: 10/31/2025 to 10/31/2026  
Limit: \$2,000,000  
Additional Defense Limit: Included  
Deductible: \$1,000

**Workers Compensation Policy**

Carrier: The PMA Insurance Companies  
Policy #: 2025010840983Y  
Policy Term: 10/31/2025 to 10/31/2026  
Each Accident Limit: \$1,000,000  
Disease Policy Limit: \$1,000,000  
Disease Each Employee Limit: \$1,000,000



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### **Fidelity Policy**

Carrier: Travelers Insurance  
Policy #: 106828046  
Policy Term: 10/31/2025 to 10/31/2026  
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 #: 2025010840983Y  
Policy Term: 10/31/2025 to 10/31/2026  
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: \$ 75,499,243  
Deductible: \$5,000

### **Excess Property Policy**

Carrier: AXIS Surplus Insurance Company  
Policy #: P-001-001801206-01  
Policy Term: 10/31/2025 to 10/31/2026  
Limit: \$ 18,690,467  
Deductible: \$75,000

### **Excess Policies**

Carrier: Various  
Policy Term: 10/31/2025 – 10/31/2026  
Total Limit - \$55,000,000  
1st Layer – ACE Property & Casualty Insurance - PUMB-25-A-G73937644 - \$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



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### **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.