



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

11/4/2025

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 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

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Insurance Summary for

Owl Creek Homes Association, Inc

Package Policy

Carrier: Fortegra Specialty Insurance Company
Policy #: FMW-1000029-00
Policy Term: 10/31/2025 to 10/31/2026
Blanket TIV: \$78,690,764
Building/Structures: \$60,000,000 | Replacement Cost
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: \$75,000
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

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

DIC Policy (Flood, Subsidence, Mudslide)

Carrier: Atlantic Specialty Insurance Company
Policy #: 3000010780003
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 Indemnity Insurance
Policy #: PCAP037780-0423
Policy Term: 10/31/2025 to 10/31/2026
Limit: \$2,000,000
Additional Defense Limit: Included
Deductible: \$1,000



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Equipment Breakdown Policy

Carrier: Travelers Indemnity Company of Connecticut
Policy #: TBD
Policy Term: 10/31/2025 to 10/31/2026
Limit: \$ 75,499,243
Deductible: \$5,000

Fidelity

Carrier: Travelers Insurance
Policy #: 106222492
Policy Term: 10/31/2025 to 10/31/2026
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 #: 2025070843979Y
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

Excess Policies

Carrier: Various
Policy Term: 10/31/2025 – 10/31/2026
Distinguished Program Group - PUMB-24-A-G73934175
Total Limit - \$55,000,000
1st Layer – ACE Property & Casualty Insurance - G28970365001 - \$10M
2nd Layer – Starr Indemnity & Liability Co – 1001259057 - \$15M
3rd Layer – StarStone Specialty Insurance Co - M70957241ALI - \$5M
4th Layer – Allied World Assurance Comp – 0314-2068 - \$10M
5th Layer – Navigators Insurance Co - NY24EXCZ0DV1PIV - \$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.