

### 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

11/21/2022

### **Insurance Ready Reference for**

# **Snowmass Mountain 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: Samantha Burk

Claims Advocate: Liz Cooper

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 <a href="mailto:assncert@mtnwst.com">assncert@mtnwst.com</a> 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 Snowmass Mountain Condominium Association, Inc.

## Package Policy

Carrier: Allianz Global Corp Policy #: USC010053220

Policy Term: 12/1/2022 to 12/1/2023 Building/Structures: \$51,200,250 Personal Property: \$10,000 Loss Assessment Income: \$24,000

Undamaged Buildings (Building Ordinance Law A): \$25,600,125 Demolition Costs (Building Ordinance Law B): \$1,000,000

Increased Construction Costs (Building Ordinance Law C): \$1,000,000

Property Deductible: \$25,000 Equipment Breakdown: Included 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 #: 3000004600001

Policy Term: 12/1/2022 to 12/1/2023

Flood Limit: \$5,000,000 Earthquake Limit: \$5,000,000 Stop Loss Limit: \$5,000,000 Deductible DIC: \$25,000

## **Directors and Officers and Crime Liability**

Carrier: Travelers Insurance

Policy #: 106367133

Policy Term: 12/1/2022 to 12/1/2023

Limit: \$1,000,000

Additional Defense Limit: \$1,000,000

Deductible: \$2,500

Employee Dishonesty Limit: \$585,000 Forgery or Alteration Limit: \$585,000 Computer Fraud Limit: \$585,000 Funds Transfer Fraud Limit: \$585,000

Deductible: \$5,850

Social Engineering Limit: \$10,000 Social Engineering Deductible: \$0



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# **Workers Compensation Policy**

Carrier: The PMA Insurance Companies

Policy #: 2022011363084Y

Policy Term: 12/1/2022 to 12/1/2023 Each Accident Limit: \$1,000,000 Disease Policy Limit: \$1,000,000

Disease Each Employee Limit: \$1,000,000

# **Excess Policy**

Carrier: Greenwich Insurance Company

Policy #: PPP7452381

Policy Term: 12/1/2022 to 12/1/2023

Limit: \$25,000,000

Self-Insured Retention: \$0

## **Disclaimer**

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