



TRUENORTH®

Insurance and Financial Strategies

April 1, 2025

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Denver, CO 80237
Phone: 303.740.8101
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Pristine Point Homeowners Associaton
ATTN: Bayliss Baker
PO Box 504
Crested Butte, CO 81224-0504

Dear Bayliss:

Enclosed please find your new General Liability policy for the period of 1/12/2025 to 1/12/2026.

Please take a few minutes to read through your policy. Pay careful attention to policy conditions and exclusions. Additional coverage or increased limits are also available.

We appreciate the opportunity to handle this coverage for you. If you have any questions or wish to make any coverage changes, please contact me at 303-268-4475 or sbriggs@truenorthcompanies.com.

Thank you for your business and for the trust you have placed in TrueNorth.

Sincerely,

Stacey Briggs
Account Manager

Enclosures



Your needs are unique.

Just as you are different from every other person, so are your needs and reasons for having them. From health insurance to home and auto policies, retirement, and financial planning, the specialists at TrueNorth will help you develop a proactive, long-term strategy that is as individual as you are. Partner with our experts and you will find success beyond your greatest expectations. Please contact us at 800-798-4080 and your Account Manager can direct you to one of our specialists.

INDIVIDUAL

Health Insurance

Once we know what is important to you, we will find a competitively priced plan that suits your budget.

Personal Financial Planning

Save for tomorrow while enjoying today by creating a personal financial plan with the specialists at TrueNorth. Our specialists will help you build a plan to protect the financial security you want for yourself and your family.

Personal Home and Auto

You work hard to provide a comfortable lifestyle for yourself and your family. The specialists at TrueNorth work equally hard to preserve it. Our highly skilled staff works closely with the industry's top-rated insurance companies to tailor comprehensive, affordable plans that safeguard your most important treasures - and your peace of mind.

BUSINESS

Employee Benefits

Your employees are an integral part of your organization. You want to make sure you attract and retain the best. A strong benefits program can provide an excellent structure to help your employees manage their present and future. TrueNorth's approach begins by listening to your needs and objectives. Then our employee benefits specialists design a plan to meet those objectives. The implementation phase includes employee education, communication, and enrollment services. Finding solutions requires expert knowledge and creative thinking. The specialists at TrueNorth can design a plan that is right for you and your business.

Qualified Retirement Plans

In today's business environment, your employees expect you to provide them with a solid framework to help them plan for retirement. TrueNorth understands the complexities involved in selecting the appropriate retirement plan for your company. Our approach stresses employee education and communication to increase participation levels, benefiting the company and the employee.

You, your company, and your employees benefit from a qualified retirement plan that enables you to plan for the future **today**.



Privacy Policy Notice

Purpose of this notice:

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of TrueNorth®.

The GLBA further requires that we inform you that you have a right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for any purpose that is not specifically authorized by law. Your right to prevent us from sharing nonpublic personal information about you with a non-affiliated third party for a purpose that is not specifically authorized by law is called your right to “opt out” of such information sharing.

Our Privacy Policies and Practices

1. Information we collect:

We collect non-public personal information about you from the following sources:

- information we receive from you on applications or other forms
- information about your transactions with us, our affiliates or others
- information we receive from a consumer reporting agency

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional information will be collected about you.

2. Information we may disclose to third parties:

We may disclose the following kinds of nonpublic personal information about you:

- information we receive from you on applications or other forms (such as name, address, social security number)
- information about your transactions with us, our affiliates or others (such as account balance, payment history)
- information we receive from a consumer reporting agency (such as credit worthiness, credit history)

3. Nonaffiliated third parties to whom disclosures may be made:

A. Nonaffiliated Third Parties to Whom Disclosures May Be Made

We may disclose nonpublic personal information about you to the following types of third parties, unless you tell us not to:

- Financial service providers, such as life insurers, life insurance agents, group health insurers, group health agents with whom we have a joint marketing agreement or service provider agreement. Also, property and casualty insurers, mortgage bankers and any other insurance agents with whom we have a joint marketing or service provider agreement.

We may also disclose nonpublic personal information about you to non-affiliated third parties as permitted by law.



B. Notification of Your Right To Opt Out of Certain Disclosures

As we have indicated in this Privacy Policy Notice, we collect certain nonpublic personal information about you, and we may disclose that information to certain non-affiliated third parties for purposes other than those expressly permitted by the Gramm-Leach-Bliley Act and the federal and state regulations implementing that Act. If you prefer that we not disclose nonpublic personal information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than those disclosures that are expressly permitted by the Gramm-Leach-Bliley Act and its implementing regulations).

If you wish to opt out of such disclosures to non-affiliated third parties, you may call us at (319) 364-5193 or (800)798-4080. We will provide you with a signatory form.

4. **Our practices regarding information confidentiality and security:**

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

5. **Our policy regarding dispute resolution:**

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

6. **Reservation of the right to disclose information in unforeseen circumstances:**

In connection with the potential sale or transfer of its interests, TrueNorth® reserves the right to sell or transfer your information (including but not limited to your name, address, age, sex, zip code, state and country of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be TrueNorth® successor in interest with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.