

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

4/4/2023

Insurance Ready Reference for

<u>Wildwood Townhomes Association</u>

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: Alisa Corey

Commercial Account Executive: Stefan Hodgden, CISR

Commercial Account Manager: Cathy Stewart

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 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

Wildwood Townhomes Association

Package Policy

Carrier: Cincinnati Insurance Company

Policy #: EPP0417647

Policy Term: 12/28/2022 to 4/1/2024 Building/Structures: \$7,125,580

Undamaged Buildings (Building Ordinance Law A): Included Demolition Costs (Building Ordinance Law B): \$150,000

Increased Construction Costs (Building Ordinance Law C): \$150,000

Property Deductible: \$5,000 Equipment Breakdown: Included Sewer Drain Backup: Included

General Liability: \$1,000,000 per Occurrence / \$2,000,000 Aggregate

Medical Payments: \$5,000

Directors and Officers Liability

Carrier: Continental Casualty Company

Policy #: 618707734

Policy Term: 12/28/2022 to 4/1/2024

Limit: \$1,000,000 Deductible: \$1,000

Fidelity

Carrier: Continental Casualty Company

Policy #: 618707734

Policy Term: 12/28/2022 to 4/1/2024 Employee Dishonesty Limit: \$25,000 Forgery or Alteration Limit: \$25,000 Computer Fraud Limit: \$25,000

Deductible: \$250

Social Engineering Limit: \$25,000

Theft, Disappearance & Destruction Limit: \$25,000

Workers Compensation Policy

Carrier: The PMA Insurance Company

Policy #: 2023011396191Y

Policy Term: 04/01/2023 to 04/01/2024 Each Accident Limit: \$1,000,000 Disease Policy Limit: \$1,000,000

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



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Commercial Flood Policy

Carrier: Underwriters at Lloyds

Policy #: PENDING

Policy Term: 04/01/2023 - 04/01/2024

Building Limit: \$4,934,988 Deductible: \$25,000

Umbrella Policy

Carrier: Cincinnati Insurance Company

Policy #: EPP0417647

Policy Term: 12/28/2022 to 4/1/2024

Limit: \$2,000,000

Self-Insured Retention: \$0

Disclaimer

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