

## 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

10/19/2024

### **Insurance Ready Reference for**

# Valley View Village Townhomes Homeowners Association

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: Joseph Stewart, CIC Commercial Account Manager: Patricia Trinidad

Claims Advocate: Dustin Brown

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**

### Valley View Village Townhomes Homeowners Association

### **Package Policy**

Carrier: American Alternative Insurance Corporation

Policy#: CAU5025646

Policy Term: 10/22/2024 to 10/22/2025

Building/Structures: Guaranteed Replacement Costs: \$17,605,175

Loss Assessment Income: \$192,850

Undamaged Buildings (Building Ordinance Law A): Included Demolition Costs (Building Ordinance Law B): \$300,000

Increased Construction Costs (Building Ordinance Law C): \$300,000

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

General Liability: \$1,000,000 per Occurrence / No Aggregate

Medical Payments: \$5,000

Hired & Non-Owned Auto Liability: \$1,000,000

### **Fidelity**

Carrier: American Alternative Insurance Corporation

Policy #: CAU5025646

Policy Term: 10/22/2024 to 10/22/2025

Combined Limit: \$150,000

Employee Dishonesty / Forgery or Alteration / Computer Fraud / Funds Transfer Fraud

Deductible: \$0

## **Directors and Officers Liability**

Carrier: Travelers Casualty and Surety Company of America

Policy #: 107528870

Policy Term: 10/22/2024 to 11/22/2025

Limit: \$1,000,000

Additional Defense Limit: No

Deductible: \$1,000

# **Disclaimer**

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