



Mountain West Insurance & Financial Services, LLC

Two Rivers Park Plaza, 201 Centennial, 4th Floor
Glenwood Springs, CO 81601
(800) 255-6390 Toll Free
(970) 945-9111 Office
www.mtnwst.com

January 4, 2022

Insurance Ready Reference for **Antlers Condominium Association, Inc.**

Please retain this form in your insurance file along with your policy.

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: Dawndrea Morse
Phone: 970-945-9111
Toll Free: 800-255-6390
Fax: 970-945-2350

Claim Reporting

Report all claims promptly at 970-824-8185 to the attention of the Claims Advocate

Certificates

All requests for certificates of insurance for lending purposes must be emailed or faxed to our office and 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 **Antlers Condominium Association, Inc.**

Package Policy

Carrier: Chubb Custom Insurance Company
Policy #: 35911062WCE
Policy Term: 01/01/22 - 01/01/23
Building/Structures: \$ 68,706,523
Personal Property: \$ 213,804
Loss Assessment Income: \$ 1,425,358
Building Ordinance/Law A Undamaged Buildings: Included
Building Ordinance/Law B Demolition Costs: Included
Building Ordinance/Law C Increased Construction Costs: Included
Property Deductible: \$25,000
Equipment Breakdown: Included
Back-up Sewers and Drains: Included
General Liability: \$1,000,000 per Occurrence / \$2,000,000 per Aggregate
Medical Payments: \$10,000 per Person
Annual Premium: \$40,266.00

Auto Policy

Carrier: Progressive Companies
Policy #: 01677452
Policy Term: 12/21/21 - 06/21/22
Auto Liability: \$1,000,000 Combined Single Limit / Comprehensive & Collision Included
Deductible: \$500 Comprehensive / \$1,000 Collision
Hired & Non-Owned Auto Liability: Included
Annual Premium: \$2,416.00

Umbrella Policy

Carrier: Fireman's Fund
Policy #: USL01482121U157696
Policy Term: 01/01/22 - 01/01/23
Limit: \$10,000,000 per Occurrence / Aggregate
Self Insured Retention: \$0
Annual Premium: \$8,513.00



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Directors and Officers Liability

Carrier: Cincinnati Insurance Company
Policy #: EMO0600668
Policy Term: 01/01/22 - 01/01/23
Limit: \$1,000,000 per Occurrence/Aggregate
Deductible: \$5,000
Additional Defense Limit: Unlimited
Annual Premium: \$6,259.00

Fidelity

Carrier: Cincinnati Insurance Company
Policy #: EMO0600668
Policy Term: 01/01/22 - 01/01/23
Employee Dishonesty Limit: \$550,000
Forgery or Alteration Limit: \$550,000
Computer Fraud Limit: \$550,000
Funds Transfer Fraud Limit: \$550,000
Deductible: \$500
Social Engineering Fraud: \$100,000 Limit / \$10,000 Deductible
Annual Premium: Included in Directors and Officers

Disclaimer

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