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

11/12/2024

Insurance Ready Reference for

Racquet Club Owners 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 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

Racquet Club Owners Association

Package Policy

Carrier: The Cincinnati Indemnity Company
Policy #: EPP0512725
Policy Term: 11/13/2024 to 11/13/2025
Building/Structures: $116,772,000
Personal Property: $1,000,000
Loss Assessment Income: $5,570,240
Undamaged Buildings (Building Ordinance Law A): $112,280,300
Demolition Costs (Building Ordinance Law B): $3,000,000
Increased Construction Costs (Building Ordinance Law C): $5,000,000
Property Deductible: $25,000
Equipment Breakdown: Included
Sewer Drain Backup: $500,000
Equipment Data Processing: $150,000
Deductible: $5,000
Total Scheduled Equipment: $135,970
Deductible: $500
Leased/Rented Equipment: $160,000
General Liability: $1,000,000 per Occurrence / $2,000,000 Aggregate
Medical Payments: $5,000

Auto Policy

Carrier: The Cincinnati Indemnity Company
Policy #: EBA0512725
Policy Term: 11/13/2024 to 11/13/2025
Auto Liability: $1,000,000
Hired and Non-Owned Auto Liability: $1,000,000
Deductible: $1,000 – Comprehensive/Collision
Garage Keepers Comprehensive/Collision: $50,000
Deductible: $250

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Property Deductible Buy-Back Policy

Carrier: Ascot Insurance Company
Policy#: TBI
Policy Term: 11/13/2024 to 11/13/2025
Occurrence Limit: $15,000
Aggregate Limit: $45,000
Deductible: $10,000

Directors and Officers Liability

Carrier: Philadelphia Indemnity Insurance Company
Policy #: PCAP0158750718
Policy Term: 11/13/2024 to 11/13/2025
Limit: $3,000,000
Additional Defense Limit: Y
Deductible: $10,000

Fidelity

Carrier: Continental Casualty Company
Policy #: 618654971
Policy Term: 11/13/2024 to 11/1/2025
Employee Dishonesty Limit: $3,850,000
Forgery or Alteration Limit: $300,000
Computer Fraud Limit: $3,850,000
Funds Transfer Fraud Limit: $3,850,000
Deductible: $25,000
Social Engineering Limit: $100,000
Social Engineering Deductible: $25,000

Workers Compensation Policy

Carrier: Pinnacol Assurance
Policy #: 4053374
Policy Term: 1/1/2024 to 1/1/2025
Each Accident Limit: $500,000
Disease Policy Limit: $500,000
Disease Each Employee Limit: $500,000

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Professional Liability Policy

Carrier: The Cincinnati Specialty Underwriters Insurance Company
Policy #: CSU0091080
Policy Term: 11/13/2024 to 11/13/2025
Limit: $1,000,000 per Occurrence / $2,000,000 Aggregate
Deductible: $2,500

Commercial ERISA Bond

Carrier: Travelers Property Casualty Company of America
Policy#:106453396
Policy Term: 1/26/2025 to 1/26/2028
Limit: $130,000

Umbrella Policy

Carrier: Greenwich Insurance Company
Policy #: PPP7459471
Policy Term: 11/13/2024 to 11/13/2025
Limit: $25,000,000
Self-Insured Retention: $0

Umbrella 2nd Policy

Carrier: Chubb Custom Insurance Co.
Policy #: 936413555001547
Policy Term: 11/13/2024 to 11/13/2025
Limit: $25,000,000 Occurrence / Aggregate
Self-Insured Retention: $25,000,000 (first layer limit)

Disclaimer

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