



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

7/19/2024

### **Insurance Ready Reference for**

### **Links at Skyland 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: Alisa Corey  
Commercial Account Executive: Stefan Hodgden  
Commercial Account Manager: Cathy Stewart, CISR  
Claims Advocate: Liliana Schmid  
Phone: 970-945-9111  
Toll Free: 800-255-6390  
Fax: 970-945-2350

### **Claim Reporting**

Report all claims promptly to [claims@mtnwst.com](mailto: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](mailto: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**

### **Links at Skyland Association**

#### **Package Policy**

Carrier: CAU/American Alternative Insurance Corporation  
Policy #: CAU5128077  
Policy Term: 7/19/2024 to 7/19/2025  
Building/Structures: \$27,870,000  
Loss Assessment Income: Included/Actual Loss Sustained  
Undamaged Buildings (Building Ordinance Law A): Included  
Demolition Costs (Building Ordinance Law B): \$1,000,000  
Increased Construction Costs (Building Ordinance Law C): \$2,000,000  
Property Deductible: \$5,000  
Equipment Breakdown: Included  
Sewer Drain Backup: Included  
General Liability: \$2,000,000 per Occurrence  
Medical Payments: \$5,000  
Hired & Non-Owned Auto Liability: \$2,000,000

#### **Directors and Officers Liability**

Carrier: Travelers Property Casualty Company of America  
Policy #: 107671019  
Policy Term: 7/19/2024 to 7/19/2025  
Limit: \$1,000,000  
Additional Defense Limit: \$1,000,000  
Deductible: \$1,000

#### **Fidelity**

Carrier: CAU/American Alternative Insurance Corporation  
Policy #: CAU5128077  
Policy Term: 7/19/2024 to 7/19/2025  
Employee Dishonesty Limit: \$200,000  
Deductible: \$0

#### **Workers Compensation Policy**

Carrier: The PMA Insurance Companies  
Policy #: 2024011472653Y  
Policy Term: 7/19/2024 to 7/19/2025  
Each Accident Limit: \$1,000,000  
Disease Policy Limit: \$1,000,000  
Disease Each Employee Limit: \$1,000,000



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### **Umbrella Policy**

Carrier: Greenwich Insurance Company  
Policy #: PPP7465869  
Policy Term: 7/19/2024 to 7/19/2025  
Limit: \$5,000,000  
Self-Insured Retention: \$0

### **Disclaimer**

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