



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

February 26, 2021

Insurance Ready Reference for River Valley Ranch Master Association

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: Terri O'Hara-Montag, CIC
Commercial Account Manager: Samantha Burk
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 Buddy Montanez

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 River Valley Ranch Master Association

Package Policy

Carrier: Cincinnati Insurance
Policy #: ENP0176486
Policy Term: 03/01/21-03/01/22
Building/Structures: \$5,000,000
Personal Property: \$400,000
Loss Assessment Income: \$500,000
Building Ordinance/Law A Undamaged Buildings: Included
Building Ordinance/Law B Demolition Costs: \$500,000
Building Ordinance/Law C Increased Construction Costs: \$500,000
Property Deductible: \$5,000
Equipment Breakdown: Included
Back-up Sewers and Drains: \$100,000
General Liability: \$1,000,000/\$2,000,000
Medical Payments: \$5,000
Annual Premium: \$28,139.00

Umbrella Policy

Carrier: Greenwich Insurance
Policy #: PPP7455351
Policy Term: 03/01/21-03/01/22
Limit: \$25,000,000
Self Insured Retention: \$0
Estimated Annual Premium: \$2,933.00

Directors and Officers Liability

Carrier: Continental Casualty Company
Policy #: 618950685
Policy Term: 03/01/21-03/01/22
Limit: \$1,000,000
Deductible: \$10,000
Additional Defense Limit: \$1,000,000 / \$10,000 Deductible
Annual Premium: \$5,119.00



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Workers Compensation Policy

Carrier: Pinnacol Assurance
Policy #: 4113682
Policy Term: 05/01/20-05/01/21
Each Accident Limit: \$500,000
Disease Policy Limit: \$500,000
Disease Each Employee Limit: \$500,000
Deductible: \$0
Annual Premium: \$16,286.00

Fidelity

Carrier: Continental Casualty Company
Policy #: 618950685
Policy Term: 03/01/21-03/01/22
Employee Dishonesty Limit: \$925,000
Forgery or Alteration Limit: \$500,000
Computer Fraud/Wire Transfer Fraud Combined Limit: \$925,000
Deductible: \$5,000
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 River Valley Ranch Master Association. Please consult the actual policies for complete coverage, limits, endorsements, and exclusions.