



## 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](http://www.mtnwst.com)

1/12/2026

### Insurance Ready Reference for

### Ghostriders Homeowners Association, Inc.

**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: Ileana Jenkins  
Commercial Account Manager: Tamara Handa  
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](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)**



## 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](http://www.mtnwst.com)

1/12/2026

### Insurance Summary for

#### Ghostriders Homeowners Association, Inc.

##### Package Policy

Carrier: American Alternative Insurance Corporation  
Policy #: CAU505218  
Policy Term: 1/5/2026 to 1/5/2027  
Building/Structures: \$8,980,000  
Loss Assessment Income: \$120,000  
Undamaged Buildings (Building Ordinance Law A): Included  
Demolition Costs (Building Ordinance Law B): \$500,000  
Increased Construction Costs (Building Ordinance Law C): \$500,000  
Property Deductible: \$10,000  
Equipment Breakdown: Included  
Sewer Drain Backup: Included  
General Liability: \$2,000,000 per Occurrence / No Aggregate  
Medical Payments: \$5,000  
Hired & Non-Owned Auto Liability: \$1,000,000

##### Directors and Officers Liability

Carrier: Continental Casualty Company  
Policy #: 618941274  
Policy Term: 1/5/2026 to 1/5/2027  
Limit: \$2,000,000.00  
Deductible: \$2,500

##### Fidelity

Carrier: American Alternative Insurance Corporation  
Policy #: CAU505218  
Policy Term: 1/5/2026 to 1/5/2027  
Employee Dishonesty, Computer Fraud, Depositors Forgery Combined Limit: \$200,000  
Deductible: \$0

##### Disclaimer

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