



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

September 29, 2023

Insurance Ready Reference for  
**Fall Creek Village 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

Commercial Account Executive: Jesse Jenkins  
Commercial Account Manager: Dawndrea Morse  
Claims Advocate: Liz Cooper  
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  
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Package Policy

Carrier: American Family Home Insurance Company  
Policy #: CAU4003626  
Policy Term: 10/02/2023 to 10/02/2024  
Building/Structures: \$130,000  
Loss Assessment Income: \$20,000  
Undamaged Buildings (Building Ordinance Law A): Included  
Demolition Costs (Building Ordinance Law B): \$300,000  
Increased Construction Costs (Building Ordinance Law C): \$300,000  
Property Deductible: \$1,000  
General Liability: \$1,000,000 per Occurrence / No Aggregate  
Medical Payments: \$5,000 per Person  
Hired & Non-Owned Auto Liability: \$1,000,000

Directors and Officers Liability

Carrier: Continental Casualty Company  
Policy #: 618979393  
Policy Term: 10/02/2023 to 10/02/2024  
Limit: \$1,000,000 per Occurrence / Aggregate  
Additional Defense Limit: Unlimited  
Deductible: \$1,000

Fidelity

Carrier: American Family Home Insurance Company  
Policy #: CAU4003626  
Policy Term: 10/02/2023 to 10/02/2024  
Employee Dishonesty Limit: \$150,000  
Forgery or Alteration / Computer Fraud / Funds Transfer Fraud Limit: Included

Disclaimer

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