



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

May 17, 2023

Insurance Ready Reference for
Daved Commercial Condominiums 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: Adessa Owens
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 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
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Package Policy

Carrier: American Alternative Insurance Corporation
Policy #: CAU5110035
Policy Term: 05/24/23 – 05/24/24
Building/Structures: Ratable Limit: \$ 6,800,500 - Guaranteed Replacement Cost
Building Ordinance/Law A Undamaged Buildings: Included
Building Ordinance/Law B Demolition Costs: \$ 300,000
Building Ordinance/Law C Increased Construction Costs: \$ 300,000
Property Deductible: \$2,500
Equipment Breakdown: Included
Back-up Sewers and Drains: Included
General Liability: \$1,000,000 per Occurrence / N/A Aggregate
Medical Payments: \$5,000 per Person
Hired & Non-Owned Auto Liability: \$1,000,000
Annual Premium: \$7,766.00

Directors and Officers Liability

Carrier: American Alternative Insurance Corporation
Policy #: CAU5110035
Policy Term: 05/24/23 – 05/24/24
Limit: \$1,000,000 per Occurrence / Aggregate
Deductible: \$0
Annual Premium: Included in Package



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Fidelity

Carrier: American Alternative Insurance Corporation
Policy #: CAU5110035
Policy Term: 05/24/23 – 05/24/24
Employee Dishonesty Limit: \$150,000
Forgery or Alteration / Computer Fraud / Funds Transfer Fraud Limit: Included
Deductible: \$0
Annual Premium: Included in Package

Disclaimer

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