



Neil-Garing Insurance an affiliate of
Mountain West Insurance & Financial Services, LLC
Two Rivers Park Plaza, 201 Centennial St.
Glenwood Springs, CO 81601

January 2, 2019

**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: Beverly Beck, 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 Samantha Burk

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)



Neil-Garing Insurance an affiliate of
Mountain West Insurance & Financial Services, LLC
Two Rivers Park Plaza, 201 Centennial St.
Glenwood Springs, CO 81601

1/2/2019

**Insurance Summary for
River Valley Ranch Master Association**

Package Policy

Carrier: Cincinnati Insurance
Policy #: ENP0176486
Policy Term: 1/1/19-20
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
General Liability: #1,000,000/\$2,000,000
Medical Payments: \$5,000

Umbrella Policy

Carrier: Greenwich Insurance
Policy #: PPP7455351
Policy Term: 1/1/19-20
Limit: \$25,000,000
Self Insured Retention: \$0

Directors and Officers Liability

Carrier: Hudson Insurance
Policy #: HFPHNNPP4354
Policy Term: 1/1/19-20
Limit: \$1,000,000
Deductible: \$50,000



Workers Compensation Policy

Carrier: Pinnacol Assurance
Policy #: 4113682
Policy Term: 5/1/18-19
Each Accident Limit: \$500,000
Disease Policy Limit: \$500,000
Disease Each Employee Limit: \$500,000
Deductible: \$0

Fidelity

Carrier: Travelers Insurance
Policy #: 105715703
Policy Term: 1/1/19-20
Employee Dishonesty Limit: \$925,000
Forgery or Alteration Limit: \$500,000
Computer Fraud Limit: \$500,000
Funds Transfer Fraud Limit: \$500,000
Deductible: \$9,000

Disclaimer

This is only a summary of the insurance policy(ies) written through Neil-Garing Insurance for River Valley Ranch Master Association. Please consult the actual policy(ies) for complete coverage, limits, endorsements and exclusions.