



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

January 15, 2021

Insurance Ready Reference for  
Idarado Legacy Homeowners 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 970-945-9111 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 Idarado Legacy Homeowners Association General Liability Policy

Carrier: Travelers  
Policy #: 6607380B502  
Policy Term: 02/16/21-22  
General Liability: \$1,000,000 per occurrence / \$2,000,000 aggregate  
Medical Payments: \$5,000 per person

#### Umbrella Policy

Carrier: Greenwich Insurance Co.  
Policy #: PPP7441687  
Policy Term: 02/16/21-22  
Limit: \$5,000,000 per occurrence/aggregate  
Self Insured Retention: \$0

#### Directors and Officers Liability

Carrier: Travelers  
Policy #: 106058901  
Policy Term: 02/16/21-22  
Limit: \$2,000,000 per occurrence/aggregate  
Deductible: \$1,000

#### Workers Compensation Policy

Carrier: Pinnacle Assurance  
Policy #: 4162247  
Policy Term: 02/01/21-22  
Each Accident Limit: \$500,000  
Disease Policy Limit: \$500,000  
Disease Each Employee Limit: \$500,000

#### Fidelity

Carrier: Travelers  
Policy #: 106058901  
Policy Term: 02/16/21-22  
Employee Dishonesty Limit: \$50,000  
Forgery or Alteration Limit: \$50,000  
Computer Fraud Limit: \$50,000  
Deductible: \$ 500

#### Disclaimer

This is only a summary of the insurance policy(ies) written through Mountain West Insurance for Idarado Legacy Homeowners Association, Inc. Please consult the actual policy(ies) for complete coverage, limits, endorsements and exclusions.

Colorado Office Locations: | Alamosa | Craig | Durango | Edwards | Englewood | Frisco | Glenwood Springs | Grand Junction |  
| Gunnison | Meeker | Montrose | Pagosa Springs | Steamboat Springs | New Mexico Office Location: | Farmington |