



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
11/8/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement.

Table with 2 main columns: PRODUCER (Mountain West Insurance - Glenwood) and CONTACT NAME (Stefan Hodgden, CISR). Includes phone, fax, email, and a list of insurers (Cincinnati, Greenwich, Pinnacle, Travelers).

COVERAGES CERTIFICATE NUMBER: 1 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES.

Main table with columns: INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, POLICY EFF, POLICY EXP, LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella Liability, Workers Compensation, Property, and Crime.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Directors & Officers Liability: Cincinnati Insurance / Policy #EMO0512310 / 11/15/2021 - 11/15/2022 / \$1,000,000 Limit

No Residential Building Coverage

CERTIFICATE HOLDER

CANCELLATION

ASSOCIATION COPY INFORMATIONAL ONLY

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Handwritten signature of the authorized representative.



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

November 8th, 2021

Insurance Ready Reference for

Riverwalk at Edwards Property Owners Association

Please retain this form in your insurance file along with your policy.

Thank you for choosing Mountain West Insurance 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 Mountain West Insurance. It is preferred that the property manager or a board member makes contact.

Please provide a copy of the enclosed Association Insurance Summary, a certificate of insurance, and a copy of the association declarations and bylaws to each association member.

Your Mountain West Team

Producer: Meghan Wilson, CIC
Commercial Account Executive: Stefan Hodgden
Commercial Account Manager: Joe Stewart
Claims Advocate: Buddy Montanez
Phone: 970-945-9111
Toll Free: 800-255-6390
Fax: 970-945-2350

Claim Reporting

Report all claims promptly to 970-945-9111 to the attention of Buddy Montanez.

Certificates

All requests for certificates of insurance for lending purposes must be emailed assncert@mtnwst.com 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.

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

Riverwalk at Edwards Property Owners Association

Package Policy

Carrier: Cincinnati Insurance Company
Policy #: ENP0218868
Policy Term: 11/15/2021 to 11/15/2022
Building/Structures: \$4,175,000 / Breezeway & Garage
Personal Property: \$100,000
Exterior Signs: \$200,000
Building Ordinance/Law A Undamaged Buildings: Included
Building Ordinance/Law B Demolition Costs: \$200,000
Building Ordinance/Law C Increased Construction Costs: \$200,000
Equipment Breakdown: Included
Property Deductible: \$2,500
General Liability: \$1,000,000 per occurrence / \$2,000,000 aggregate
Medical Payments: \$10,000 per person

Auto Policy

Carrier: Cincinnati Insurance Company
Policy #: EBA0218868
Policy Term: 11/15/2021 to 11/15/2022
Auto Liability: \$1,000,000 / Comprehensive & Collision Included
Deductible: \$500

Umbrella Policy

Carrier: Greenwich Insurance Co.
Policy #: PPP7453617
Policy Term: 11/15/2021 to 11/15/2022
Limit: \$10,000,000 per occurrence/aggregate
Self Insured Retention: \$0



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Directors and Officers Liability

Carrier: Cincinnati Insurance
Policy #: EMO0512310
Policy Term: 11/15/19 to 11/15/22
Limit: \$1,000,000 per occurrence/aggregate
Deductible: \$1,000

Workers Compensation Policy

Carrier: Pinnacol Assurance
Policy #: 4110757
Policy Term: 01/01/2021 to 01/01/2022
Each Accident Limit: \$500,000
Disease Policy Limit: \$500,000
Disease Each Employee Limit: \$500,000
Deductible: \$0

Fidelity

Carrier: Travelers
Policy #: 105863008
Policy Term: 11/15/2021 to 11/15/2024
Employee Dishonesty Limit: \$500,000
Forgery or Alteration Limit: \$150,000
Computer Fraud Limit: \$150,000
Funds Transfer Fraud Limit: \$150,000
Social Engineering Fraud
Deductible: \$5,000

Disclaimer

This is only a summary of the insurance policies written through Mountain West Insurance & Financial Services, LLC for Riverwalk at Edwards Property Owners Association. Please consult the actual policies for complete coverage, limits, endorsements and exclusions.