



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

10/31/2022

**Insurance Ready Reference for**

**Riverwalk at Edwards Property Owners 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**

Producer: Meghan Wilson, CIC  
Commercial Account Executive: Terri O'Hara-Montag, CIC  
Commercial Account Manager: Samantha Burk  
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**

**Riverwalk at Edwards Property Owners Association, Inc.**

**Package Policy**

Carrier: Cincinnati Insurance Company  
Policy #: ENP0218868  
Policy Term: 1/1/2022 to 1/1/2023  
Building/Structures: \$4,474,349  
Personal Property: \$108,500  
Loss Assessment Income: \$110,000  
Undamaged Buildings (Building Ordinance Law A): Included  
Demolition Costs (Building Ordinance Law B): \$200,000  
Increased Construction Costs (Building Ordinance Law C): \$200,000  
Property Deductible: \$2,500  
Equipment Breakdown: Included  
Sewer Drain Backup: Included  
General Liability: \$1,000,000 each occurrence / \$2,000,000 general aggregate  
Medical Payments: \$10,000  
Auto Liability: \$1,000,000

**Directors and Officers Liability**

Carrier: Cincinnati Insurance Company  
Policy #: EMO0512310  
Policy Term: 11/15/2022 to 11/15/2023  
Limit: \$1,000,000  
Additional Defense Limit: Included  
Deductible: \$1,000,000

**Fidelity**

Carrier: Travelers Insurance  
Policy #: 105863008  
Policy Term: 1/1/2022 to 1/1/2023  
Employee Dishonesty Limit: \$500,000  
Forgery or Alteration Limit: \$150,000  
Computer Fraud Limit: \$150,000  
Funds Transfer Fraud Limit: \$150,000  
Deductible: \$5,000  
Social Engineering Limit: \$100,000  
Social Engineering Deductible: \$5,000



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**Workers Compensation Policy**

Carrier: Pinnacle Assurance  
Policy #: 4110757  
Policy Term: 1/1/2022 to 1/1/2023  
Each Accident Limit: \$500,000  
Disease Policy Limit: \$500,000  
Disease Each Employee Limit: \$500,000

**Excess Policy**

Carrier: Greenwich Insurance Company  
Policy #: PPP7453617  
Policy Term: 1/1/2022 to 1/1/2023  
Limit: \$10,000,000  
Self-Insured Retention: \$0

**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, Inc.. Please consult the actual policies for complete coverage, limits, endorsements, and exclusions.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/31/2022

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. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**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. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER <b>Mountain West Insurance - Glenwood</b> 201 Centennial St 4th Floor Glenwood Springs, CO 81601	CONTACT NAME:	
	PHONE (A/C, No, Ext): <b>(970) 945-9111</b>	FAX (A/C, No): <b>(970) 945-2350</b>
	E-MAIL ADDRESS:	
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A : <b>Cincinnati Insurance Company</b>		<b>10677</b>
INSURER B : <b>Greenwich Insurance Company</b>		<b>22322</b>
INSURER C : <b>Pinnacol Assurance</b>		<b>41190</b>
INSURER D : <b>Travelers Property Casualty Company of America</b>		<b>25674</b>
INSURER E :		
INSURER F :		

INSURED	<b>Riverwalk at Edwards Property Owners Association</b> 28 Second Street - Suite 216 Edwards, CO 81632
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### 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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
<b>A</b>	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			<b>ENP0218868</b>	<b>11/15/2022</b>	<b>11/15/2023</b>	EACH OCCURRENCE \$ <b>1,000,000</b> DAMAGE TO RENTED PREMISES (Ea occurrence) \$ <b>500,000</b> MED EXP (Any one person) \$ <b>10,000</b> PERSONAL & ADV INJURY \$ <b>1,000,000</b> GENERAL AGGREGATE \$ <b>2,000,000</b> PRODUCTS - COMP/OP AGG \$ <b>2,000,000</b> \$
<b>A</b>	<b>AUTOMOBILE LIABILITY</b> <input checked="" type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			<b>ENP0218868</b>	<b>11/15/2022</b>	<b>11/15/2023</b>	COMBINED SINGLE LIMIT (Ea accident) \$ <b>1,000,000</b> BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
<b>B</b>	<b>UMBRELLA LIAB</b> <input checked="" type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ <b>0</b>			<b>PPP7453617</b>	<b>11/15/2022</b>	<b>11/15/2023</b>	EACH OCCURRENCE \$ <b>10,000,000</b> AGGREGATE \$ <b>10,000,000</b> \$
<b>C</b>	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y / N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		<b>N / A</b>	<b>4110757</b>	<b>1/1/2022</b>	<b>1/1/2023</b>	<input checked="" type="checkbox"/> PER STATUTE <input checked="" type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ <b>500,000</b> E.L. DISEASE - EA EMPLOYEE \$ <b>500,000</b> E.L. DISEASE - POLICY LIMIT \$ <b>500,000</b>
<b>A</b>	<b>Property</b>			<b>ENP0218868</b>	<b>11/15/2022</b>	<b>11/15/2023</b>	<b>Garage/Common</b> <b>4,474,349</b>
<b>D</b>	<b>Crime</b>			<b>105863008</b>	<b>11/15/2022</b>	<b>11/15/2023</b>	<b>Fidelity</b> <b>500,000</b>

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 Buidling 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 <i>Samantha Buck</i>