



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

10/16/2024

Insurance Ready Reference for

**Benchmark Condominium Homeowners Association dba Westlake Village
Condominium 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: Joseph Stewart, CIC

Commercial Account Manager: Patricia Trinidad

Claims Advocate: Dustin Brown

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

Benchmark Condominium Homeowners Association dba Westlake Village Condominium Association, Inc.

Package Policy

Carrier: American Alternative Insurance Corporation

Policy: CAU5028338

Policy Term: 10/17/2024 to 10/17/2025

Building/Structures: **Guaranteed Replacement Costs:** Ratable Limit \$21,400,000

Loss Assessment Income: \$350,000

Undamaged Buildings (Building Ordinance Law A): Included

Demolition Costs (Building Ordinance Law B): \$500,000

Increased Construction Costs (Building Ordinance Law C): \$500,000

Property Deductible: \$5,000

Equipment Breakdown: Included

Sewer Drain Backup: Included

General Liability: \$1,000,000 per Occurrence / No Aggregate

Medical Payments: \$5,000 per Person

Auto Policy

Carrier: American Alternative Insurance Corporation

Policy #: CAU5028338

Policy Term: 10/17/2024 to 10/17/2025

Hired & Non-Owned Auto Liability: \$1,000,000

Fidelity

Carrier: American Alternative Insurance Corporation

Policy #: CAU5028338

Policy Term: 10/17/2024 to 10/17/2025

Combined Limit: \$350,000

Employee Dishonesty / Forgery or Alteration / Computer Fraud / Funds Transfer Fraud

Deductible: \$0



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Directors and Officers Liability

Carrier: Philadelphia Indemnity Insurance Co
Policy #: PCAP0364140322
Policy Term: 10/17/2024 to 10/17/2025
Limit: \$1,000,000
Additional Defense Limit: Y
Deductible: \$1,000

Workers Compensation Policy

Carrier: The PMA Insurance Companies
Policy #: 2024011040146Y
Policy Term: 10/17/2024 to 10/17/2025
Each Accident Limit: \$1,000,000
Disease Policy Limit: \$1,000,000
Disease Each Employee Limit: \$1,000,000
Deductible: \$0

Umbrella Policy

Carrier: Greenwich Insurance Company
Policy #: PPP7490248
Policy Term: 10/17/2024 to 10/17/2025
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 Benchmark Condominium Homeowners Association dba Westlake Village Condominium Association, Inc.. Please consult the actual policies for complete coverage, limits, endorsements, and exclusions.