



## 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

June 10<sup>th</sup>, 2021

### **Insurance Ready Reference for Crystal River Country Estates 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 unit owner.

#### **Your Mountain West Team**

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 Mountain West Insurance 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 at [assncert@mtnwst.com](mailto:assncert@mtnwst.com) or 970-945-2350 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 Crystal River Country Estates Property Owners Association**

#### **Package Policy**

Carrier: American Alternative Insurance  
Policy #: CAU500511  
Policy Term: 07/26/20 to 07/26/21  
Building/Structures: \$25,000 Incidental Only / No residential building coverage  
Property Deductible: \$1,000  
General Liability: \$1,000,000 per occurrence  
Medical Payments: \$5,000 per person  
Hired & Non-Owned Auto Liability: \$1,000,000

#### **Directors and Officers Liability**

Carrier: American Alternative Insurance  
Policy #: CAU500511  
Policy Term: 07/26/20 to 07/26/21  
Limit: \$1,000,000 per occurrence/aggregate  
Deductible: \$0

#### **Fidelity**

Carrier: American Alternative Insurance  
Policy #: CAU500511  
Policy Term: 07/26/20 to 07/26/21  
Combined Fidelity Limit: \$150,000  
Employee Dishonesty / Forgery or Alteration / Computer Fraud / Funds Transfer Fraud

#### **Disclaimer**

This is only a summary of the insurance policy(ies) written through Mountain West Insurance for Crystal River Country Estates Property Owners Association. Please consult the actual policy(ies) for complete coverage, limits, endorsements and exclusions.