



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

7/15/2025

Insurance Ready Reference for

Crystal River Country Estates Property Owners Association

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: Joseph Stewart, 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

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Package Policy

Carrier: American Alternative Insurance Corporation
Policy #: CAU5005118
Policy Term: 7/26/2025 to 7/26/2026
Building/Structures: \$280,000 Incidental Only / No Residential Building Coverage
Property Deductible: \$1,000
General Liability: \$1,000,000 per Occurrence N/A per Aggregate
Medical Payments: \$5,000 per Person
Hired & Non-Owned Auto Liability: \$1,000,000

Directors and Officers Liability

Carrier: American Alternative Insurance Corporation
Policy #: CAU5005118
Policy Term: 7/26/2025 to 7/26/2026
Limit: \$1,000,000 per Occurrence / Aggregate
Deductible: \$0

Fidelity

Carrier: American Alternative Insurance Corporation
Policy #: CAU5005118
Policy Term: 7/26/2025 to 7/26/2026
Employee Dishonesty Limit: \$150,000
Forgery or Alteration / Computer Fraud / Funds Transfer Fraud Limit: Included

Disclaimer

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