



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

6/27/2025

**Insurance Summary for
Minturn Towne Homes Owners Association, Inc.**

Package Policy

Carrier: American Alternative Insurance Corporation
Policy #: CAU5292042
Policy Term: 7/1/2025 to 7/1/2026
Building/Structures: \$9,295,000 – Guaranteed Replacement Cost
Undamaged Buildings (Building Ordinance Law A): Included
Demolition Costs (Building Ordinance Law B): \$1,500,000
Increased Construction Costs (Building Ordinance Law C): \$1,500,000
Property Deductible: \$10,000
Equipment Breakdown: Included
Sewer Drain Backup: Included – Replacement Cost
General Liability: \$1,000,000 Each Occurrence
Medical Payments: \$5,000
Hired & Non-Owned Auto Liability: \$1,000,000

Directors and Officers/Crime Liability

Carrier: CNA Surety
Policy #: 618680325
Policy Term: 7/1/2025 to 7/1/2025
Limit: \$1,000,000
Additional Defense Limit: Included
Deductible: \$1,000
Employee Dishonesty Limit: \$385,000
Forgery or Alteration Limit: \$385,000
Computer Fraud/Wire Transfer Fraud Limit: \$385,000
Deductible: \$1,000

Workers Compensation Policy

Carrier: The PMA Insurance Companies
Policy #: 2025011095611Y
Policy Term: 7/1/2025 to 7/1/2026
Each Accident Limit: \$1,000,000
Disease Policy Limit: \$1,000,000
Disease Each Employee Limit: \$1,000,000



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Excess Liability Policy

Carrier: Greenwich Insurance Company
Policy #: PPP7460908
Policy Term: 7/1/2025 to 7/1/2026
Limit: \$5,000,000
Self-Insured Retention: \$0

Disclaimer

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