



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

5/18/2026

Insurance Summary for

Minturn Towne Homes Owners Association, Inc.

Package

Carrier: American Alternative Insurance Corporation
Policy #: CAU5292043
Policy Term: 7/1/2026 to 7/1/2027
Building/Structures: \$10,185,000 – **Guaranteed Replacement Cost**
Undamaged Buildings (Building Ordinance Law A): Included
Demolition Costs (Building Ordinance Law B): \$2,000,000
Increased Construction Costs (Building Ordinance Law C): \$2,000,000
Property Deductible: \$10,000
Ice Damming Deductible: \$10,000 per Unit
2% Wind/Hail Deductible
Equipment Breakdown: Included
Sewer Drain Backup: Included
General Liability: \$1,000,000 per Occurrence // no Aggregate
Medical Payments: \$5,000
Hired & Non-Owned Auto Liability: \$1,000,000

Directors and Officers Liability

Carrier: Continental Casualty Company
Policy #: 618680325
Policy Term: 7/1/2026 to 7/1/2027
Limit: \$1,000,000.00
Additional Defense Limit: Yes
Retention: \$1,000
Full Prior Acts

Fidelity

Carrier: Continental Casualty Company
Policy #: 618680325
Policy Term: 7/1/2026 to 7/1/2027
Employee Dishonesty Limit: \$385,000
Forgery or Alteration Limit: \$385,000
Computer Fraud Limit: \$385,000
Funds Transfer Fraud Limit: \$385,000
Deductible: \$1,000
Social Engineering Limit: \$100,000
Social Engineering Deductible: \$1,000



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Workers' Compensation

Carrier: Pennsylvania Manufacturers' Association Insurance Company
Policy #: 2026011095611Y
Policy Term: 7/1/2026 to 7/1/2027
Each Accident Limit: \$1,000,000
Disease Policy Limit: \$1,000,000
Disease Each Employee Limit: \$1,000,000

Excess Liability

Carrier: Spinnaker Insurance Company
Policy #: PPP7460908
Policy Term: 7/1/2026 to 7/1/2027
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 Minturn Towne Homes Owners Association, Inc.. Please consult the actual policies for complete coverage, limits, endorsements, and exclusions.