



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

1/13/2026

Insurance Ready Reference for

Timber Ridge Corporation, A Condominium 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: Edward Sheptak
Commercial Account Executive: Cathy Stewart, CISR
Commercial Account Manager: Michelle Castilla
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 #: CAU5070539
Policy Term: 1/29/2026 to 1/29/2027
Building/Structures: **Guaranteed Replacement Cost** - \$10,765,000
Loss Assessment Income: Actual Loss Sustained
Undamaged Buildings (Building Ordinance Law A): Included
Demolition Costs (Building Ordinance Law B): \$1,000,000
Increased Construction Costs (Building Ordinance Law C): \$1,000,000
Property Deductible: \$10,000
Water Damage Deductible: \$10,000 per unit
Ice Damming Deductible: \$10,000 per unit
Sewer Backup Deductible: \$10,000 per unit
Sprinkler Leakage Deductible: \$10,000 per unit
Wind/Hail Deductible: 1%
Equipment Breakdown: Included
Sewer Drain Backup: Included
General Liability: \$2,000,000 Per Occurrence
Medical Payments: \$5,000
Hired & Non-Owned Auto Liability: \$2,000,000

Directors and Officers Liability

Carrier: American Alternative Insurance Corporation
Policy #: CAU5070539
Policy Term: 1/29/2026 to 1/29/2027
Limit: \$2,000,000
Additional Defense Limit: No
Deductible: \$0

Fidelity

Carrier: American Alternative Insurance Corporation
Policy #: CAU5070539
Policy Term: 1/29/2026 to 1/29/2027
Combined Limit: \$150,000
Combined Coverages: Employee Dishonesty / Depositors Forgery / Computer Fraud
Deductible: \$0



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Workers Compensation Policy

Carrier: Pennsylvania Manufacturers' Association Insurance Company
Policy #: 2026011671510Y
Policy Term: 1/29/2026 to 1/29/2027
Each Accident Limit: \$1,000,000
Disease Policy Limit: \$1,000,000
Disease Each Employee Limit: \$1,000,000
Deductible: NA

Umbrella Policy

Carrier: Spinnaker Insurance Company
Policy #: PPP7493446
Policy Term: 1/29/2026 to 1/29/2027
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 Timber Ridge Corporation, A Condominium Association. Please consult the actual policies for complete coverage, limits, endorsements, and exclusions.