



Mountain West Insurance & Financial Services, LLC

Two Rivers Park Plaza, 201 Centennial, 4th Floor
Glenwood Springs, CO 81601
PO Box 1576 Glenwood Springs, CO 81602
(800) 255-6390 Toll Free
(970) 945-9111 Office
www.mtnwst.com

September 16, 2020

Insurance Ready Reference for
Panorama Ranches Homeowners Association
Please retain this form in your insurance file along with your policy.

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: Meghan Wilson, CIC
Commercial Account Executive: Terri O'Hara-Montag, CIC
Commercial Account Manager: Samantha Burk
Phone: 970-945-9111
Toll Free: 800-255-6390
Fax: 970-945-2350

Claim Reporting

Report all claims promptly at 970-824-8185 to the attention of Buddy Montanez

Certificates

All requests for certificates of insurance for lending purposes must be emailed or faxed to our office 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 & 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 Panorama Ranches Homeowners Association

Package Policy

Carrier: Liberty Mutual Insurance
Policy #: BKS55742277
Policy Term: 9/20/20-21
Building/Structures: \$51,512
Property Deductible: \$500
Equipment Breakdown: Included
General Liability: \$1,000,000 / \$2,000,000
Medical Payments: \$15,000
Hired & Non-Owned Auto: Included

Directors and Officers Liability

Carrier: Travelers Insurance
Policy #: 105995686
Policy Term: 9/20/20-21
Limit: #1,000,000
Deductible: \$1,000

Fidelity

Carrier: Travelers Insurance
Policy #: 106388678
Policy Term: 9/23/20-21
Employee Dishonesty Limit: \$92,000
Forgery or Alteration Limit: \$92,000
Computer Fraud Limit: \$92,000
Funds Transfer Fraud Limit: \$92,000
Deductible: \$900

Disclaimer

This is only a summary of the insurance policy(ies) written through Mountain West Insurance for Panorama Ranches Homeowners Association. Please consult the actual policy(ies) for complete coverage, limits, endorsements, and exclusions.