



Mountain West Insurance & Financial Services, LLC

100 E. Victory Way Craig, CO 81625
(800) 390-0559 toll-free
(970) 824-8185 office
(970) 824-8188 fax
www.mtnwst.com

August 14, 2019

Nadia Nel
Panorama Ranches Homeowners Association
c/o Silver Mountain Properties
326 Hwy 133 Suite 120
Carbondale, CO 81623

Re: Company: Liberty Mutual Insurance & Travelers Insurance
Policy Type: Commercial Package, Policy # BKS55742277 & Directors & Officers, Policy 105995686
Effective Date: 9/20/2019 to Expiration Date: 9/20/2020

Dear Courtney:

Thank you for allowing our agency the opportunity to serve you. Your insurance policies are enclosed. Please review thoroughly to assure that the limits of coverage meet your needs, that no items have been omitted, and that you are aware of any applicable exclusions. If there are any portions that you do not understand, please feel free to call for an explanation. Please note that it is your responsibility to read your policies thoroughly. We suggest that you retain the full copy for future reference and to attach any future changes or renewals.

You will be billed separately from Liberty Mutual Insurance as your policy has been issued on a direct billed basis. It is important for you to note that your payment must be received on time to avoid cancellation of your insurance. Please be sure to mail your payment along with the billing stub or invoice at least 10 days prior to the due date.

Please read the enclosed Notice of Terrorism Insurance Coverage, complete the form as to whether you wish to accept or reject coverage, and return to us in the enclosed envelope.

For service on your policies throughout the term, please refer to the enclosed "Your Service Team" document for our professionals dedicated to your account.

Our goal is to provide competitive products and responsive service. Please let me know if you have any questions or concerns. Thank you for placing your insurance with our agency!

Sincerely,

Beverly Beck, CIC
Producer

Enclosures: Contact Information
Privacy Disclosure
Incident Response Steps
Insurance Policy(ies)

Colorado Office Locations: | Alamosa | Craig | Durango | Edwards | Englewood | Frisco | Glenwood Springs | Grand Junction |
| Gunnison | Meeker | Montrose | Pagosa Springs | Steamboat Springs | **New Mexico Office Location:** | Farmington |



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INSURANCE POLICIES FOR: Panorama Ranches Homeowners Association

Your Service team is available to assist you when you need to make a change to your policy, require claim service, and/or have any questions. The primary duties are listed below for each individual; however, all of these members are available at any time for any issue.

Beverly Beck, CIC, Producer

Phone extension 970-384-8236

Email : bevb@mtnwst.com

- Visits to review and discuss operational changes in your organization
- Presentation of coverage recommendations and competitive pricing options
- Review of contracts and provides insurance recommendations to your firm on an ongoing basis
- Analysis of claims data
- Offers risk management recommendations

Terri O'Hara-Montag, CIC, Account Executive

Phone extension 970-384-8223

Email: terrim@mtnwst.com

- Serves as your primary contact for insurance solutions
- In-house review and analysis of coverage
- Manages the insurance placement process to provide coverage options and competitive pricing

Samantha Burk, Account Manager

Phone extension 970-384-8229

Email: samib@mtnwst.com

Serves as additional contact for insurance questions and assistance

- Primary contact for billing and general accounting questions, and policy changes
- Receives and reviews certificate of insurance and evidence of insurance requests to be certain adequate coverage and limits are in effect. Coordinates issuance of certificates and evidence forms within 24 hours of receipt
- Serves as an additional contact for filing of new claims
- Monitors claim status to conclusion
- Works with all parties to expedite claim resolution

Employee Benefits Department

- Provides expertise and creative solutions for employer groups with 20 or more benefits-eligible employees
- Scope of service includes group medical, dental, vision, life and disability benefit plans
- Help clients with employee paid supplemental plans such as accident and critical illness

Personal Insurance

- Provides a wide range of personal insurance products that include homeowner's, automobile, recreational vehicles and personal umbrellas
- Offers a complimentary review of your current personal insurance program

In the event the individuals listed are unavailable, we have a full staff at your service. Please contact our office and ask our friendly receptionists to direct you to the appropriate team member. We also offer a full range of products for your employee benefits needs, as well as your personal insurance.

We look forward to a successful partnership providing you with your insurance needs!

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Privacy Policy Disclosure

As a valued customer of our agency, we take this opportunity to both thank you and share with you the importance in which we hold the privacy and confidentiality of your insurance, personal and business information.

Our Agency, as a member of the financial services industry, is subject to federal and state privacy laws regarding the collection and exchange of your insurance information. The Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution from sharing nonpublic personal information about you unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects and the categories of persons or entities to whom it may be disclosed. **In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices.**

Working with you, we gather necessary information from you and other insurance sources to execute the insurance market search and placement for the coverages you require. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer-reporting agency.

We exchange this information only with other insurance related parties that are similarly obligated under state and federal privacy laws and have in place the appropriate procedures to keep all treatments and exchanges of your information in compliance with the requirements of these laws.

We may disclose the following kinds of nonpublic personal information about you to them:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, and beneficiary information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums, and payment history; and
- Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. Moreover, we do not disclose any nonpublic information to any third parties.

As we place your insurance with our carriers, both our agency and the carriers work together (as well as individually) to retain uses for only those activities required to underwrite, issue and service your policy, as well as conduct claims activities - should that be necessary on your behalf. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We know that you have other choices when it comes to insurance. That is why we appreciate your decision to place your insurance with us. We value you and your business and look forward to a continuing client relationship with you. We want to earn your partnership to explore your insurance needs, determine the various placement options that may respond to these needs and over time build the type of insurance portfolio you need to secure your needs and assets.



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Incident Response Steps

1. Check for personal injuries and send for an ambulance, if needed.
2. If fire or smoke is present, evacuate all occupants to a safe location.
3. If fire, smoke or spilled chemicals are present, send for the fire department.
4. If a crime may have been committed call the police immediately. Record names, badge number and report numbers.
5. Record names, addresses and phone numbers of all witnesses, injured or not.
6. Do whatever necessary to prevent any further damage to the property. Do not dispose of damaged property or make permanent repairs until you have approval from the claims adjuster.
7. Complete the appropriate loss form immediately and ask for written statements from any witnesses or people involved.
8. Contact our office immediately to report the loss. (Refer to the contact information on page 2.) *If the loss happens after hours, you may also report directly to the insurance company.
9. Keep detailed records of all expenses incurred in regards to the incident including photos, invoices, receipts, etc.
10. Submit all documentation to the claims adjuster.

* If you report the claim to the insurance company directly, please notify our agency also. We can help assure you get the best possible claims service available.