



Mountain West Insurance & Financial Services, LLC

201 Centennial St. 4<sup>th</sup> Floor, Glenwood Springs, CO 81601  
(800) 390-0559 toll-free  
(970) 945-9111 office  
(970) 945-2350 fax  
www.mtnwst.com

2/27/2026

### **Insurance Ready Reference for**

### **River Valley Ranch Master 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: Meghan Wilson, CIC  
Commercial Account Executive: Taylor Westley, CISR, CIC  
Commercial Account Manager: Michelle Davis  
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](mailto: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](mailto: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 circumstances.

#### **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 Statutes 38-33.3-209.4 (2) (f)**



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### **Insurance Summary for**

#### **River Valley Ranch Master Association**

##### **Package Policy**

Carrier: Cincinnati Insurance Company  
Policy #: ENP0176486/EBA0176486  
Policy Term: 3/1/2026 to 3/1/2027  
Building/Structures: **Replacement Cost** - \$9,305,411  
Personal Property: \$949,535  
Loss Assessment Income: Actual Loss Sustained  
Undamaged Buildings (Building Ordinance Law A): Included  
Demolition Costs (Building Ordinance Law B): \$500,000  
Increased Construction Costs (Building Ordinance Law C): \$500,00  
Property Deductible: \$25,000  
Equipment Breakdown: Included  
Sewer Drain Backup: \$100,000  
General Liability: \$1,000,000 per Occurrence - \$2,000,000 Aggregate  
Medical Payments: \$5,000  
Hired & Non-Owned Auto Liability:

##### **Business Auto Policy**

Carrier: Cincinnati Insurance Company  
Policy #: ENP0176486/EBA0176486  
Policy Term: 3/1/2026 to 3/1/2027  
Auto Liability: \$1,000,000  
Deductible:

##### **Directors and Officers Liability**

Carrier: Continental Casualty Company  
Policy #: 618950685  
Policy Term: 3/1/2026 to 3/1/2027  
Limit: \$1,000,000  
Additional Defense Limit: N  
Retention: \$10,000



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### **Fidelity**

Carrier: Continental Casualty Company  
Policy #: 618950685  
Policy Term: 3/1/2026 to 3/1/2027  
Employee Dishonesty Limit: \$925,000  
Forgery or Alteration Limit: \$500,000  
Computer Fraud Limit: \$925,000  
Funds Transfer Fraud Limit: \$925,000  
Deductible: \$5,000  
Social Engineering Limit: \$100,000  
Social Engineering Deductible: \$5,000

### **Umbrella Policy**

Carrier: Liberty Insurance Underwriters, Inc  
Policy #: PPP7501846  
Policy Term: 3/1/2026 to 3/1/2027  
Limit: \$15,000,000  
Self-Insured Retention: \$0

### **Disclaimer**

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