



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](http://www.mtnwst.com)

10/16/2024

**Insurance Ready Reference for**

**Benchmark Condominium Homeowners Association dba Westlake Village  
Condominium Association, Inc.**

**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: Joseph Stewart, CIC  
Commercial Account Manager: Patricia Trinidad  
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 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

#### **Benchmark Condominium Homeowners Association dba Westlake Village Condominium Association, Inc.**

#### **Package Policy**

Carrier: American Alternative Insurance Corporation  
Policy: CAU5028338  
Policy Term: 10/17/2024 to 10/17/2025  
Building/Structures: **Guaranteed Replacement Costs:** Ratable Limit \$21,400,000  
Loss Assessment Income: \$350,000  
Undamaged Buildings (Building Ordinance Law A): Included  
Demolition Costs (Building Ordinance Law B): \$500,000  
Increased Construction Costs (Building Ordinance Law C): \$500,000  
Property Deductible: \$5,000  
Equipment Breakdown: Included  
Sewer Drain Backup: Included  
General Liability: \$1,000,000 per Occurrence / No Aggregate  
Medical Payments: \$5,000 per Person

#### **Auto Policy**

Carrier: American Alternative Insurance Corporation  
Policy #: CAU5028338  
Policy Term: 10/17/2024 to 10/17/2025  
Hired & Non-Owned Auto Liability: \$1,000,000

#### **Fidelity**

Carrier: American Alternative Insurance Corporation  
Policy #: CAU5028338  
Policy Term: 10/17/2024 to 10/17/2025  
Combined Limit: \$350,000  
Employee Dishonesty / Forgery or Alteration / Computer Fraud / Funds Transfer Fraud  
Deductible: \$0



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### **Directors and Officers Liability**

Carrier: Philadelphia Indemnity Insurance Co  
Policy #: PCAP0364140322  
Policy Term: 10/17/2024 to 10/17/2025  
Limit: \$1,000,000  
Additional Defense Limit: Y  
Deductible: \$1,000

### **Workers Compensation Policy**

Carrier: The PMA Insurance Companies  
Policy #: 2024011040146Y  
Policy Term: 10/17/2024 to 10/17/2025  
Each Accident Limit: \$1,000,000  
Disease Policy Limit: \$1,000,000  
Disease Each Employee Limit: \$1,000,000  
Deductible: \$0

### **Umbrella Policy**

Carrier: Greenwich Insurance Company  
Policy #: PPP7490248  
Policy Term: 10/17/2024 to 10/17/2025  
Limit: \$10,000,000  
Self-Insured Retention: \$0

### **Disclaimer**

This is only a summary of the insurance policies written through Mountain West Insurance & Financial Services, LLC for Benchmark Condominium Homeowners Association dba Westlake Village Condominium Association, Inc.. Please consult the actual policies for complete coverage, limits, endorsements, and exclusions.