



## 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)

10/10/2025

### 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: Brady Cox

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 #: CAU5028339

Policy Term: 10/17/2025 to 10/17/2026

Building/Structures: **Guaranteed Replacement Cost** - \$22,460,000

Loss Assessment Income: \$500,000

Undamaged Buildings (Building Ordinance Law A): Included

Demolition Costs (Building Ordinance Law B): \$750,000

Increased Construction Costs (Building Ordinance Law C): \$750,000

Property Deductible: \$15,000

Equipment Breakdown: Included

Sewer Drain Backup: Included

General Liability: \$1,000,000 per Occurrence / No Aggregate

Medical Payments: \$5,000

Hired & Non-Owned Auto Liability: \$1,000,000

##### Fidelity

Carrier: American Alternative Insurance Corporation

Policy #: CAU5028339

Policy Term: 10/17/2025 to 10/17/2026

Combined Limit: \$400,000

Employee Dishonesty / Forgery or Alteration / Computer Fraud / Funds Transfer Fraud

Deductible: \$0

##### Directors and Officers Liability

Carrier: Philadelphia Indemnity Insurance Company

Policy #: PCAP0364140422

Policy Term: 10/17/2025 to 10/17/2026

Limit: \$1,000,000

Additional Defense Limit: \$1,000,000

Deductible: \$1,000



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### **Workers Compensation Policy**

Carrier: Pennsylvania Manufacturers' Association Insurance Company  
Policy #: 2025011040146Y  
Policy Term: 10/17/2025 to 10/17/2026  
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: 10/17/2025 to 10/17/2026  
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.