



**Insurance Summary for
The Enclave at Keystone, Inc.**

**Location Address: 23077 – 23237 Barbour Drive & 23197 Willow Lane,
Dillon, CO 80435**

Package Policy:

Insurance Company Name: American Alternative Insurance Corp. / CAU
Policy Number: CAU508187-2
Policy Term: 03/01/19 to 03/01/20

Blanket Property Limits:

Buildings: \$26,750,000 (Ratable Limit) - Guaranteed Replacement Cost
Association Loss of Income: 12 Months / Actual Loss Sustained
Earthquake Sprinkler Leakage - \$1,000 Loss Limit
Building Ordinance or Law Coverage – Included
Boiler & Machinery/ Equipment Breakdown - Included
Deductible: \$10,000 (Property)
Special Form / Guaranteed Replacement Cost

General Liability: \$1,000,000 Per Occurrence / Aggregate - Unlimited
Medical Payments: \$5,000

Crime and Fidelity:

Insurance Company Name: American Alternative Insurance Corp. / CAU
Policy Number: CAU508187-2
Policy Term: 03/01/19 to 03/01/20
Limits: \$300,000 Including Employee Dishonesty, Computer Fraud and Depositors
Forgery

Director's and Officer's Liability:

Insurance Company Name: American Alternative Insurance Corp. / CAU
Policy Number: CAU508187-2
Policy Term: 03/01/19 to 03/01/20
Policy Limits: \$1,000,000 Each Wrongful Act / \$1,000,000 Aggregate

Umbrella/Excess Liability

Insurance Company Name: Greenwich Ins. Co.
Policy Number: PPP7457931
Policy Term: 03/01/19 to 03/01/20
Limit of Liability: \$5,000,000



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Workers' Compensation

Insurance Company Name: Ohio Security Ins. Co. / Liberty Mutual
Workers' Compensation – Per State of CO Statute
Employers' Liability - \$1,000,000 / \$1,000,000 / \$1,000,000
Policy Number: XWS5946591
Policy Term: 03/01/19 to 03/01/20

The association, property manager, unit owners and mortgage holders are “insureds” on all of the above policies. This is only a summary of the insurance policies written through Robert E. Harris Insurance Agency, Inc. for The Association. Please refer to the actual policies for complete coverage.

AGENCY CUSTOMER ID: 00005746

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

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AGENCY Robert Harris Insurance Agency, Inc.		NAMED INSURED The Enclave at Keystone, Inc.	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

The Enclave at Keystone, Inc.
 Location: 23077 - 23237 Barbour Drive, Dillon, CO 80435 & 23197 Willow Lane, Dillon, CO 80435
 # of Buildings - 11 + 1 Clubhouse
 # of Units - 43 Residential Units

COMMERCIAL PROPERTY COVERAGE:

INSURANCE CARRIER: American Alternative Ins. Corp. / CAU
 EFFECTIVE DATES: 03/01/19 - 03/01/20
 POLICY # CAU508187-2
 BUILDING RATABLE LIMIT: \$26,750,000 - GUARANTEED REPLACEMENT COST
 LOSS OF ASSOCIATION ASSESSMENT INCOME - 12 MONTHS / ACTUAL LOSS SUSTAINED
 EARTHQUAKE SPRINKLER LEAKAGE - \$1,000 LOSS LIMIT
 SPECIAL FORM
 DEDUCTIBLE: \$10,000
 NO CO-INSURANCE
 NO INFLATION GUARD
 SEWER & DRAIN BACKUP - INCLUDED
 BUILDING ORDINANCE OR LAW - INCLUDED
 EQUIPMENT BREAKDOWN - INCLUDED
 SEPARATION OF INSURED INCLUDED

CRIME / FIDELITY COVERAGE:

\$300,000 INCL. EMPLOYEE DISHONESTY, COMPUTER FRAUD AND DEPOSITORS FORGERY

Crime / Fidelity Coverage includes coverage for Property Management Company, Property Manager, Volunteers and Board Members