Mountain West Insurance & Financial Services, LLC

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

8/6/2026

Insurance Ready Reference for

Knollridge Townhomes 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: Ileana Jenkins
Commercial Account Manager: Tamara Handa
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 or by phone 970-945-9111.

Certificates

All requests for certificates of insurance for lending purposes must be emailed to 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
Knollridge Townhomes Association

Package Policy

Carrier: American Alternative Insurance Corporation
Policy #: CAU5019017
Policy Term: 9/16/2026 to 9/16/2027
Building/Structures: $8,520,925 | Guaranteed Replacement Cost
Loss Assessment Income: $55,000 | Actual Loss Sustained
Undamaged Buildings (Building Ordinance Law A): Included
Demolition Costs (Building Ordinance Law B): $300,000
Increased Construction Costs (Building Ordinance Law C): $300,000
Property Deductible: $5,000
Equipment Breakdown: Included
Sewer Drain Backup: Included
General Liability: $1,000,000 | Each Occurrence
Medical Payments: $5,000
Hired & Non-Owned Auto Liability: $1,000,000
Crime: $150,000 – Combined Limit | Employee Dishonesty/Computer Fraud/Depositors Forgery
Directors and Officers Liability: $1,000,000 | Each Claim/Aggregate
Deductible: $0 | Retro Date: None | Optional Extended Reporting: 3 years / $1,159

Disclaimer

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