Neil-Garing

INSURANCE

January 13, 2012

Insurance Ready Reference for Fairway Four Townhome Association

Please retain this form in your insurance file along with your policy.

Thank you for choosing Neil-Garing Insurance 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 Neil-Garing Insurance. 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 Neil-Garing Team

Producer: Steve DeRaddo, CIRMS
Commercial Account Executive: Susan Schmitz, CIC
Commercial Account Manager: Kim Harding
Phone: 970-945-9111
Toll Free: 800-255-6390
Fax: 970-945-2350

Claim Reporting

Report all claims promptly to Neil-Garing Insurance at 970-945-9111 to the attention of Kim Harding.

Certificates

All requests for certificates of insurance for lending purposes must be emailed or faxed to our office at assncert@neil-garing.com or 970-945-2350 and 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 page for a summary of all insurance policies written through Neil-Garing Insurance.

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)

201 Centennial Street Fourth Floor, P O Box 1576, Glenwood Springs, CO 81601-1576
Phone: 970-945-9111 Fax: 970-945-2350

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Insurance Summary for Fairway Four Townhome Association

Package Policy

Carrier: Fireman's Fund Insurance Co
Policy #: FZX80934828
Policy Term: 01/15/12 to 01/15/13
Building/Structure: $6,349,350
Loss Assessment Income: $68,000
Building Ordinance/Law A Undamaged Buildings: Included
Building Ordinance/Law B Demolition Costs: $250,000
Building Ordinance/Law C Increased Construction Costs: $250,000
Property Deductible: $2,500
General Liability: $1,000,000 per occurrence / $2,000,000 aggregate
Medical Payments: $5,000 per person
Hired & Non-Owned Auto Liability: $1,000,000

Directors and Officers Liability

Carrier: Travelers
Policy #: 104253692
Policy Term: 01/15/10 to 01/15/13
Limit: $1,000,000 per occurrence/aggregate
Deductible: $2,500

Workers Compensation Policy

Carrier: Pinnacol Assurance
Policy #: 4145519
Policy Term: 02/01/12 to 02/01/13
Each Accident Limit: $500,000
Disease Policy Limit: $500,000
Disease Each Employee Limit: $500,000
Deductible: $0

Fidelity

Carrier: Travelers
Policy #: 105557280
Policy Term: 01/15/11 to 01/15/14
Employee Dishonesty Limit: $50,000
Forgery or Alteration Limit: $50,000
Computer Fraud Limit: $50,000
Funds Transfer Fraud Limit: $50,000
Deductible: $1,000

Additional Insureds

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 policy(ies) written through Neil-Garing Insurance for Fairway Four Townhome Assoc.
Please consult the actual policy(ies) for complete coverage, limits, endorsements and exclusions.

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