



**2023 - 2024 Insurance Summary for  
Snowdance Manor Homeowners Association**

Mailing Address: P.O. Box 2590, Dillon, CO 80435  
Location Address: 23034 U.S. Hwy 6, Keystone, CO 80435

**Commercial Property:**

Insurance Company Name: Philadelphia Ins. Co.  
Policy Number: PHPK2551354  
Policy Term: 05/10/2023 to 05/10/2024

Blanket Building Limit: GUARANTEED REPLACEMENT COST (GRC)  
Loss of Association Fee Income: \$100,000  
Building Ordinance or Law Covg A: Undamaged Portion of Buildings: Included  
Building Law / Ordinance B&C - \$300,000  
Equipment Breakdown – Included  
Data Compromise - Included  
Deductibles: \$5,000 Property / 72 Hour Waiting Period (Business Income / Extra  
Expense)  
Valuation: GUARANTEED REPLACEMENT COST – Property / Actual Loss  
Sustained – up to 12 Mos. Loss of Income  
Causes of Loss: Special Form

**Commercial General Liability:**

Insurance Company Name: Philadelphia Ins. Co.  
Policy Number: PHPK2551354  
Policy Term: 05/10/2023 to 05/10/2024

Policy Limits:  
\$1,000,000 Each Occurrence  
\$100,000 Damage to Rented Premises  
\$5,000 Medical Payments  
\$1,000,000 Personal & Advertising Injury  
\$2,000,000 General Aggregate  
\$2,000,000 Products & Completed Operations Aggregate

**Director's and Officer's Liability:**

Insurance Company Name: Philadelphia Indemnity Ins. Co.  
Policy Number: PCAP028637-0321  
Policy Term: 05/10/2023 to 05/10/2024  
Policy Limits: \$1,000,000 Liability Limit / \$1,000,000 Aggregate  
Policy Retention: \$2,500



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**Crime and Fidelity:**

Insurance Company Name: Philadelphia Ins. Co.  
Policy Number: PHPK2551354  
Policy Term: 05/10/2023 to 05/10/2024  
Employee Dishonesty: \$500,000 / \$5,000 Deductible  
Forgery/Alteration; Computer Fraud: \$250,000 / \$2,500 Deductible  
Money & Securities; Money Order / Counterfeit Currency: \$5,000 / \$500 Deductible

**Umbrella/Excess Liability**

Insurance Company Name: Greenwich Insurance Co /Preferred Property Program  
Policy Number: PPP7479295  
Policy Term: 05/10/2023 to 05/10/2024  
Policy Limits: \$5,000,000  
Policy Retention: \$0

**Workers' Compensation**

Insurance Company Name: PA Manufacturers' Association Ins. Co.  
Policy Number: 202311325612Y  
Policy Term: 5/10/2023 to 05/10/2024  
Policy Limits:  
Workers' Compensation Insurance – Per Workers' Comp Laws in the State of CO  
Employers' Liability Insurance: \$1,000,000 Each Accident  
\$1,000,000 Policy Limit  
\$1,000,000 Each Employee

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.**