



**5/10/2024 - 5/10/2025 Insurance Summary for
Snowdance Manor Homeowners Associaton**

Mailing Address: PO Box 2590, Dillon, CO 80435

Location Address: 23034 U.S. Highway 6, Keystone CO 80435

Commercial Property:

Insurance Company Name: Philadelphia Insurance Companies
Policy Number: PHPK2682440
Policy Term: 5/10/2024 to 5/10/2025
Building Replacement Cost Limit: \$ Guaranteed Replacement Cost
Loss of Association Fee Income: \$100,000
Actual Loss Sustained – 12 Months
Building Ordinance or Law Covg A: \$300,000
Undamaged Portion of Buildings: \$ Included
Building Law / Ordinance B&C - \$300,000
Property Deductibles: \$5,000 Property
72 Hour Waiting Period (Association 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 Insurance Companies
Policy Number: PHPK2682440
Policy Term: 5/10/2024 to 5/10/2025
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
\$1,000,000 Hired and Non-Owned Auto Liability

Director's and Officer's Liability:

Insurance Company Name: Philadelphia Insurance Company
Policy Number: PCAP0286370421
Policy Term: 05/10/2024 to 05/10/2025
Policy Limits: \$1,000,000 For All Claims
Policy Retention: \$0 – Agreement A / \$2,500 Agreements B & C

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Crime and Fidelity*:

Insurance Company Name: Philadelphia Insurance Companies

Policy Number: PHPK2682440

Policy Term: 05/10/2024 to 05/10/2025

Employee Dishonesty: \$500,000

Forgery/Alteration: \$250,000

Computer Fraud/Crime: \$250,000

Policy Deductible: \$2,500

*Defined Covered Employee: Any Board Member, Property Manager and Third Parties that may have access to funds.

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**