



**2026 - 2027 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: PHPK2682440-004
Policy Term: 05/10/2026 to 05/10/2027

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: PHPK2682440-004
Policy Term: 05/10/2026 to 05/10/2027
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: PCAP028637-0621
Policy Term: 05/10/2026 to 05/10/2027
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: PHPK2682440-004
Policy Term: 05/10/2026 to 05/10/2027
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: PPP4003647
Policy Term: 05/10/2026 to 05/10/2027
Policy Limits: \$5,000,000
Policy Retention: \$0

Workers' Compensation

Insurance Company Name: PA Manufacturers' Association Ins. Co.
Policy Number: 202611325612Y
Policy Term: 5/10/2026 to 05/10/2027
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.**