



**2026 – 2027 Insurance Summary for
Mountain Side Condominium**

Mailing Address: C/O Summit Resort Group P.O. Box 2590, Dillon, CO 80435

Location Address: 570 Bills Ranch Road, Avon, CO 80443

Commercial Property:

Insurance Company Name: Avalon Risk Management – Lexington
Insurance Company Policy Number: ARMB000201-25
Policy Term: 2/1/2026- 11/30/2026
Building Replacement Cost Limit: \$52,367,213
Association Business Personal Property Limit: \$100,000
Building Ordinance or Law
 Coverage A: Included
 Coverage B&C :20 % of Bldg Value
Equipment Breakdown: Included
Deductible: \$100,000
 Wind/Hail: 3% Per Building
Valuation: Replacement Cost – Property - 115% of TIV per scheduled location
 Actual Loss Sustained – Loss of Association Assessments
Coinsurance: N/A (Agreed Amount)

Commercial General Liability:

Insurance Company Name: Philadelphia Insurance Co
Policy Number: PHPK2705820-001
Policy Term: 2/5/2026 – 2/5/2027 General
Liability: \$1,000,000 Per Occurrence General
Aggregate: \$2,000,000
Products / Completed Operations Aggregate: \$2,000,000
Personal & Advertising Injury: \$1,000,000
Damage to Premises You Rent: \$100,000
Medical Payments: \$5,000
Hired & Non-Owned Auto Liability: \$1,000,000

Crime and Fidelity:

Insurance Company Name: Philadelphia Insurance Company
Policy Number: PCAC020158-0224
Policy Term: 01/01/2025 – 5/30/2026
Employee Dishonesty: \$750,000
Forgery/Alteration: \$750,000
Computer Fraud/Crime: \$750,000
Policy Deductible: \$5,000



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Director's and Officer's Liability:

Insurance Company Name: Philadelphia Insurance Company
Policy Number: PCAP041696-0224
Policy Term: 01/01/2025 – 5/30/2026
Liability Limit: \$1,000,000
Aggregate Limit: \$1,000,000
Deductible: \$1,000

Umbrella Liability:

Insurance Company Name: Allied World Insurance Company / Umbrella Pro – Great Point
Policy Number: PRP-253288000-02-33229830
Policy Term: 2/5/2026-2/5/2027
Aggregate: \$15,000,000
Products / Completed Aggregate: \$15,000,000
Each Occurrence: \$15,000,000
Self-Insured Retention: \$0

*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.***