



February 25, 2011

Association Insurance Ready Reference for Aspen Highlands Village 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: Katherine Vincent, CISR
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 Katherine Vincent.

Certificates

All requests for certificates of insurance for lending purposes must be faxed to our office at 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)



I N S U R A N C E

February 25, 2011

Association Insurance Summary for Aspen Highlands Village Association

Package Policy

Carrier: Travelers
Policy #: I6601539C167
Policy Term: 03/03/10 to 03/03/11
Mailboxes: \$70,478
Office Contents: \$13,639
Property Deductible: \$ 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 #: 103589072
Policy Term: 03/03/11 to 03/03/12
Limit: \$1,000,000 per occurrence/aggregate
Deductible: \$2,500

Fidelity

Carrier: Travelers
Policy #: 105057347
Policy Term: 03/03/11 to 03/03/14
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 Aspen Highlands Village Assoc. Please consult the actual policy(ies) for complete coverage, limits, endorsements and exclusions.