



March 25, 2011

**Association Insurance Ready Reference for Eagle Pines Homeowners 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: Caitlin Cheney  
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 Caitlin Cheney.

**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)**



March 25, 2011

**Association Insurance Summary for Eagle Pines Homeowners Association**

**Package Policy**

Carrier: QBE Insurance Corporation  
Policy #: 302045/27493  
Policy Term: 04/07/09 to 04/07/12  
Building/Structure: \$70,000  
Loss Assessment Income: \$25,000  
Property Deductible: \$1,000  
General Liability: \$1,000,000 per occurrence  
Medical Payments: \$5,000 per person  
Hired & Non-Owned Auto Liability: \$1,000,000

**Directors and Officers Liability**

Carrier: QBE Insurance Corporation  
Policy #: 302045/27493  
Policy Term: 04/07/09 to 04/07/12  
Limit: \$1,000,000 per occurrence/aggregate  
Deductible: \$0

**Fidelity**

Carrier: QBE Insurance Corporation  
Policy #: 302045/27493  
Policy Term: 04/07/09 to 04/07/12  
Employee Dishonesty Limit: \$50,000  
Forgery or Alteration Limit: \$50,000  
Computer Fraud: \$50,000  
Deductible: \$0

**Umbrella Policy**

Carrier: Greenwich Insurance Co.  
Policy #: TBD  
Policy Term: 04/07/11 to 04/07/12  
Limit: \$5,000,000 per occurrence/aggregate  
Self Insured Retention: \$0

**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 Eagle Pines HOA. Please consult the actual policy(ies) for complete coverage, limits, endorsements and exclusions.