



**2021 – 2022 Insurance Summary for
Stone Creek Meadows Homeowners Association, Inc.**

**Location Address: 264 Eagle Drive, Avon, CO 81620
Mailing Address: P.O. Box 6130, Avon, CO 81620**

Package Policy:

Insurance Company Name: American Alternative Ins. Corp. / CAU Program
Policy Number: CAU521338-1
Policy Term: 07/16/21 – 07/16/22
Blanket Building Limit: **GUARANTEED REPLACEMENT COST (GRC)**
Business Personal Property: **GUARANTEED REPLACEMENT COST**
Business Interruption: Actual Loss Sustained
Building Ordinance or Law Coverage: **GRC**
Property Deductible: \$10,000 (Property) / 24 Hour Waiting Period (Business Income & Extra Expense)
Valuation: Guaranteed Replacement Cost (Property) /
Actual Loss Sustained (Business Income & Extra Expense)
Coinsurance: N/A (Agreed Amount)

General Liability: \$1,000,000 Per Occurrence / General Aggregate: Unlimited
Products / Completed Operations Aggregate: \$1,000,000
Personal & Advertising Injury: \$1,000,000
Damage to Premises Rented to You: \$1,000,000
Medical Payments: \$5,000

Non-Owned & Hired Auto Liability: \$1,000,000

Crime and Fidelity:

Insurance Company Name: American Alternative Ins. Co.
Policy Number: CAU21338-1
Policy Term: 07/16/21 to 07/16/22
Limit of Insurance: \$150,000 / \$0 Deductible
Coverage: Employee Theft, Forgery or Alteration, Computer Fraud

Director's and Officer's Liability:

Insurance Company Name: American Alternative Ins. Co.
Policy Number: CAU521338-1
Policy Term: 07/16/21 to 07/16/22
Limit of Insurance: \$1,000,000 / \$0 Deductible

Umbrella Liability:

Insurance Company Name: Greenwich Ins. Co.
Policy Number: PPP7480296
Policy Term: 07/16/21 to 07/16/22
Limit of Insurance: \$5,000,000 Ea. Occurrence / \$5,000,000 Aggregate / \$0 Deductible

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.**