



**2022 – 2023 Insurance Summary for  
Stone Creek Meadows Homeowners Association, Inc.**  
Location Address: 264 Eagle Drive, Avon, CO 81620  
Mailing Address: c/o Vail Management Co., P.O. Box 6130, Avon, CO 81620

**Package Policy:**

Insurance Company Name: American Alternative Ins. Corp. / CAU Programs  
Policy Number: CAU521338-2  
Policy Term: 07/16/22 – 07/16/23  
Blanket Building Limit: GUARANTEED REPLACEMENT COST (GRC)  
Business Personal Property: GUARANTEED REPLACEMENT COST  
Business Interruption: Actual Loss Sustained  
Building Ordinance or Law Coverage A: GRC  
Coverage B: Demolition \$300,000  
Coverage C: Increased Cost of Construction \$300,000  
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)  
Causes of Loss: Special Form  
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: CAU21338-2  
Policy Term: 07/16/22 to 07/16/23  
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: CAU521338-2  
Policy Term: 07/16/22 to 07/16/23  
Limit of Insurance: \$1,000,000 / \$0 Deductible

**Umbrella Liability:**

Insurance Company Name: Greenwich Ins. Co.  
Policy Number: PPP7480296  
Policy Term: 07/16/22 to 07/16/23  
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.**