



**2022 – 2023 Insurance Summary for  
First Westwind at Vail Condominium Association**

**Location Address: 548 Frontage Road, Vail, CO 81657  
c/o Vail Management Co., P.O. Box 6130, Avon, CO 81620**

**Property Coverage:**

Insurance Company Name: Philadelphia Ins. Co.

Policy Number: PHPK2309171

Policy Term: 08/01/22 to 08/01/23

Property Limits:

Building Replacement Cost Limit: **Guaranteed Replacement Cost**

Association Personal Property: \$100,000

Loss of Assessment Income: \$300,000

Building Ordinance or Law Coverage – Undamaged Portion - Included

Increased Cost of Construction - \$750,000

Demolition - \$750,000

Boiler & Machinery/ Equipment Breakdown – Included

Sewer & Drain Backup – Building Limit

Deductible: \$10,000 (Property) / 72 Hours Waiting Period (Loss of Association  
Income)

Special Form /**Guaranteed Replacement Cost**

**Commercial General Liability / Non-Owned & Hired Automobile Liability:**

Insurance Company Name: Philadelphia Ins. Co.

Policy Number: PHPK2309171

Policy Term: 08/01/22 to 08/01/23

General Liability Limits:

\$1,000,000 Each Occurrence

\$2,000,000 General Aggregate

\$5,000 Medical Payments – Any One Person

Non-Owned & Hired Automobile Liability Limits:

\$1,000,000 Combined Single Limit – Each Accident



**Crime and Fidelity:**

Insurance Company Name: PMA Ins. Co.  
Policy Number: 41190111101252Y  
Policy Term: 08/01/22 – 08/01/23  
Employee Theft: \$125,000  
Computer and Funds Transfer Fraud: \$125,000  
Forgery/Alteration: \$25,000  
Deductible: \$1,000

**Umbrella/Excess Liability**

Insurance Company Name: Greenwich Insurance Co /Preferred Property Program  
Policy Number: PPP7449712  
Policy Term: 08/01/22 – 08/01/23  
Policy Limits: \$25,000,000  
Policy Retention: \$0

**Director's and Officer's Liability:**

Insurance Company Name: Travelers Casualty & Surety Co. of America  
Policy Number: 106340685  
Policy Term: 08/01/22 – 08/01/23  
Policy Limits: \$1,000,000  
Policy Retention: \$0 – Agreement A / \$1,000 Agreement B & C

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.**