



**2026 – 2027 Insurance Summary for
First Westwind at Vail Condominium Association**

Location Address: 548 Frontage Road, Vail, CO 81657

Mailing Address: c/o Vail Management, P.O. Box 6130, Avon, CO 81620

Property Coverage:

Insurance Company Name: Philadelphia Ins. Co.

Policy Number: PHPK2581037-006

Policy Term: 08/01/2026 to 08/01/2027

Property Limits:

Replacement Cost Limit: **\$33,687,500 – Extended Replacement Cost Limit
Including 125% Valuation per Extended Replacement Cost Endorsement**

Association Business Personal Property: **Replacement Cost**

Association Loss of Assessment Income: \$300,000

Building Ordinance or Law Coverage – Undamaged Portion - Included

Increased Cost of Construction - \$1,500,000

Demolition - \$1,500,000

Boiler & Machinery/ Equipment Breakdown – Included

Sewer & Drain Backup – Building Limit

Deductible: \$20,000 (Property) / 72 Hours Waiting Period (Loss of Association
Income)

Special Form / Extended Replacement Cost

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

Insurance Company Name: Philadelphia Ins. Co.

Policy Number: PHPK2581037-006

Policy Term: 08/01/2026 to 08/01/2027

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: 41250111101252Y
Policy Term: 08/01/2026 to 08/01/2027
Employee Theft: \$125,000
Computer and Funds Transfer Fraud: \$125,000
Forgery/Alteration: \$25,000
Deductible: \$1,000

Umbrella/Excess Liability

Insurance Company Name: Midvale Indemnity Co.
Policy Number: PRP229824000002875288
Policy Term: 08/01/2026 to 08/01/2027
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: 08/01/2026 to 08/01/2027
Policy Limits: \$1,000,000
Policy Retention: \$0 – Agreement A / \$10,000 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.**