



2019 – 2020 Insurance Summary for The Homestead Owners Association, Inc.

Package Policy:

Insurance Company Name: ResortGuard Program / Granite State Ins. Co.
Policy Number: 02-LX-000478304-14
Policy Term: 05/1/19 to 05/1/20
Clubhouse Building Limit: \$6,641,250
Association Personal Property: \$100,000
Business Interruption: Actual Loss Sustained – 12 Months
Building Ordinance or Law Coverage A, B & C Combined: \$6,641,250
Property Deductible: \$5,000
General Liability: \$1,000,000 Per Occurrence / \$2,000,000 Aggregate
Medical Payments: \$5,000

Business Auto:

Insurance Company Name: ResortGuard Program / Lexington Ins. Co.
Policy Number: 02-CA-019048191-7
Policy Term: 05/1/19 to 05/1/20
Liability Limit: \$1,000,000
Uninsured/Underinsured Motorist: \$1,000,000
Hired & Non-Owned Auto Liability: \$1,000,000
Medical Payments: \$5,000
Physical Damage Deductibles: \$1,000 OTC / \$1,000,000 Collision

Covered Vehicles:
2008 Ford Econoline #1FBSS31L38DA29541
2002 Ford F250 #1FTNX21S62EC98220
2012 Ford E350 #1FBSS3B87CDB20575

Director's and Officer's Liability:

Insurance Company Name: Continental Casualty Co. / Ian Graham
Policy Number: 0250664101
Policy Term: 05/1/19 to 05/1/20
Policy Limits: \$1,000,000
Policy Retention: \$5,000

Crime and Fidelity:

Insurance Company Name: Travelers Ins. Co.
Policy Number: 105754981
Policy Term: 05/1/19 to 05/1/20
Employee Dishonesty: \$1,500,000
Policy Deductible: \$25,000
Forgery/Alteration: Included
Computer Fraud/Crime: Included
Funds Transfer Fraud: Included



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Umbrella/Excess Liability:

Insurance Company Name: Greenwich Insurance Co /Preferred Property Program
Policy Number: PPP7445597
Policy Term: 05/1/19 to 05/1/20
Policy Limits: \$10,000,000
Policy Retention: \$0

Workers' Compensation Liability:

Insurance Company Name: Employers Ins. Co.
Policy #EIG2628835 01
Policy Term: 5/1/19 – 5/1/20
Workers Compensation: Per State of CO Statute
Employers Liability: \$1,000,000 Each Accident / Aggregate
Policy Deductible: \$0

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.**