



**2026-2027 Insurance Summary for
The Homestead Owners Association, Inc.
Mailing Address: P.O. Box 808, Edwards, CO 81632**

Package Policy:

Insurance Company Name: Philadelphia Ins. Co.
Policy Number: PHPK2683346-004
Policy Term: 05/1/26 to 05/1/27
Clubhouse Building Limit: 100% Replacement Cost
Association Personal Property: \$200,000 Replacement Cost
Business Interruption / Extra Expense: \$775,000
Building Ordinance or Law Coverage A Undamaged Portion: Included
Demolition Cost: \$300,000
Increased Cost of Construction: \$300,00
Property Deductible: \$5,000 / Business Income & Extra Expense: \$775,000
Special Form

General Liability: \$1,000,000 Per Occurrence / \$2,000,000 Aggregate
Medical Payments: \$5,000

Business Auto:

Liability Insurance Company Name: Philadelphia Ins. Co.
Policy Number: PHPK2683346-004
Policy Term: 05/1/26 to 05/1/27
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 Collision

Covered Vehicles:
2008 Ford Econoline #1FBSS31L38DA29451
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: 05/1/26 to 05/1/27
Policy Limits: \$1,000,000
Policy Retention: Agreement A – \$0
Agreement B & C - \$5,000



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Crime and Fidelity:

Insurance Company Name: PA Manufacturers Association Insurance
Policy Number: 4126011161710Y
Policy Term: 05/1/26 to 05/1/27
Employee Dishonesty: \$500,000
Forgery/Alteration: \$25,000
Computer Fraud/Crime: 500,000
Funds Transfer Fraud: Included
Inside Premises – Robbery or Safe Burglary - \$25,000
Outside Premises - \$25,000
Money Orders & Counterfeit Money - \$25,000
Policy Deductible: Employee Theft & Computer Fraud - \$2,500
All Other Deductible: \$1,000

Umbrella/Excess Liability:

Insurance Company Name: Greenwich Insurance Co /Preferred Property Program
Policy Number: PPP4003530
Policy Term: 05/1/26 to 05/16/27
Policy Limits: \$10,000,000
Policy Retention: \$0

Workers' Compensation Liability:

Insurance Company Name: Employers Ins. Co.
Policy #EIG2628835 08
Policy Term: 5/1/25 – 5/1/26
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.**