



**2025- 2026 Insurance Summary for
Eagle River Commercial Condominium Association
Location: 770 Lindbergh Drive, Gypsum, CO 81637
Mailing Address: c/o Walter Realty Group, Inc. PO Box 1988 Edwards Colorado, CO 81632**

Commercial Property:

Insurance Company Name: Kinsale Insurance Co. / Golden Bear Insurance Co
Policy Number: 12PRM117606-02 / FS03000150
Policy Term: 10/06/2025 – 10/06/2026

Building Replacement Cost Limit \$11,983,660
Causes of Loss: Special Form
Valuation: Replacement Cost - Property
Actual Loss Sustained: Loss of Association Assessments
Water Damage: \$100,000
Deductible: \$10,000 - AOP per Building
24 Hour Waiting Period (Business Income & Extra Expense)
2% Wind/Hail per unit
\$250,000 Wildfire Per location

Special Endorsements:
Roof Surfacing Limitation with Cosmetic Damage Exclusion
Exclusions: as per policy
Minimum earned premium upon binding 25%

Commercial General Liability:

Insurance Company Name: Evanston Insurance Company
Number: 3AA939152
Policy Term: 10/06/2025 – 10/06/2026
General Aggregate: \$2,000,000
Products/Completed Operations Aggregate: Included
Personal & Advertising Injury: \$1,000,000
Each Occurrence: \$1,000,000
Damage to Premises Rented to You: \$100,000
Medical Payments (any one person): \$5,000

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Director's and Officer's Liability:

Insurance Company Name: ACE Fire Underwriters Insurance Company/ CHUBB
Policy Number: ADOCOF172829802-003
Policy Term: 10/06/2025 – 10/06/2026
Liability Limit: \$1,000,000
Aggregate Limit: \$1,000,000
Policy Retention: \$5,000

Crime and Fidelity:

Insurance Company Name: Travelers Insurance Company
Policy Number: 107924472
Policy Term: 10/06/2025 – 10/06/2026
Employee Dishonesty: \$200,000
Including:
 Forgery or Alteration \$200,000
 Computer Fraud \$200,000
 Fund Transfer Fraud \$200,000
Deductible: \$5,000

Umbrella/Excess Liability:

Insurance Company Name: Great Point Services / Allied Insurance Company
Policy Number: PRP-229824000-01-2485546
Policy Term: 10/06/2025 – 10/06/2026
Aggregate: \$5,000,000
Each Occurrence: \$5,000,000
Retention: \$0

Workers Compensation:

Insurance Company Name: PA Insurance Company
Policy Number: 2025011492313Y
Policy Term: 10/06/2025 – 10/06/2026
Bodily Injury by Accident or Disease: \$1,000,000

*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.***