



**2023 - 2024 Insurance Summary for Tamarron Association of Condominium Owners, Inc.**

**Mailing Address: 314 N. Tamarron Drive, Durango, CO 81301**

**Location Address: 314 N, 961 N, 365 S, & 73 S Tamarron Drive, Durango, CO 8130**

**Commercial Property Program:**

**Lodge Building:**

Insurance Company: Gotham Ins. Co.  
Policy Number: PR2023CCP00871  
Effective Date: 10/15/2023 – 10/15/2024  
Limits of Insurance: \$10,000,000 (Primary Layer) – Any One Occurrence

Insurance Company: Landmark American Ins. Co.  
Policy Number: LHD937306  
Effective Date: 10/15/2023 – 10/15/2024  
Limits of Insurance: \$5,000,000 Excess of \$10,000,000

Insurance Company: Mt. Hawley Ins. Co.  
Policy Number: MCP0174594  
Effective Date: 10/15/2023 – 10/15/2024  
Limits of Insurance: \$5,000,000 Excess of \$15,000,000

Insurance Company: Bridgeway Ins. Co. / Munich Re Specialty Ins.  
Policy Number: 7EA7XP1003496-00  
Effective Date: 10/15/2023 – 10/15/2024  
Limits of Insurance: \$5,000,000 Excess of \$20,000,000

Insurance Company: Kinsale Ins. Co.  
Policy Number: 0100264124-0  
Effective Date: 10/15/2023 – 10/15/2024  
Limits of Insurance: \$5,000,000 Excess of \$25,000,000

Insurable Values - \$30,000,000 Buildings / \$450,000 Contents / \$182,000 BI/Rents  
Total Insurable Values - \$30,632,000

Perils: All Risk excluding Flood and Earth Movement,

Including Equip. Breakdown, as per schedule, not to exceed \$10,000,000

Valuation: Replacement Cost – Property / BI/Rents – Actual Loss Sustained

Causes of Loss: Special Form Excluding EQ and Flood

Deductibles: All Other Perils (AOP) - \$100,000 Per Occurrence / Water Damage - \$250,000 Per Occurrence / \$100,000 Equipment Breakdown Per Occurrence / Wind /& Hail 5%

Building Ordinance or Law: Coverage – Included in Building Limit

Discharge from Sewer, Drain, or Sump (not flood related) - \$50,000 Property Damage

Service Interruption: \$100,000 (a qualifying period of 72 hours applies)



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**Condominium Buildings:**

Insurance Company: Great American Risk Solutions Surplus Lines Ins. Co.  
Policy Number: CPPF111344-0  
Effective Date: 10/15/2023 – 10/15/2024  
Limits of Insurance: \$54,341,400 – Any One Occurrence  
Deductible: \$25,000 Property / \$100,000 Water Damage / 2% wind/hail subject to \$1,086,000  
Special Form Excluding Earthquake & Flood  
Replacement Cost  
Wildfire Coverage Included outlined below:

Insurance Company: Assicurazioni Generalis S.p.A. (UK Branch)  
Policy Number: 23YP00458000  
Effective Date: 10/31/23 – 10/31/24  
Location Schedule: Per Statement of Values  
Annual Wildfire Aggregate Limit: \$10,000,000 USD

**Commercial General Liability:**

Insurance Company Name: Philadelphia Insurance Company  
Policy Number: PHPK2614408  
Policy Term: 10/15/2023 – 10/15/2024

General Aggregate: \$2,000,000  
Products/Completed Operations Aggregate: Included  
Personal & Advertising Injury: \$1,000,000  
Each Occurrence: \$1,000,000  
Damage to Premises you rent: \$100,000  
Medical Payments Expense Limit: \$5,000

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

Insurance Company Name: Travelers Casualty & Surety Company  
Policy Number: 107927166  
Policy Term: 10/15/2023 – 10/15/2024  
Liability Limits: \$1,000,000  
Aggregate Limit: \$1,000,000  
Deductible: Agreement A - \$5,000  
                  Agreement B, C, & D - \$10,000  
Full Prior Acts Coverage  
Non- Monetary Damage Claims  
EPLI Claims  
Duty to Defend & Claims Made Policy



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**Crime and Fidelity:**

Insurance Company Name: Travelers Casualty & Surety Co. Policy

Number: 107927166

Policy Term: 10/15/2023 – 10/15/2024

Employee Dishonesty: \$1,600,000

Forgery/Alteration: \$1,600,000

Computer & Funds Transfer Fraud: \$1,600,000

Deductible: \$16,000

**Umbrella Liability:**

Insurance Company Name: Great Point Insurance Services

Number: 0313-5686-2494205

Policy Term: 10/15/2023 – 10/15/2024

Aggregate: \$15,000,000

Products/Completed Ops Aggregate: \$15,000,000

Each Occurrence: \$15,000,000

*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.***