



**Insurance Summary for
The Terraces Home Owners Association, Inc.**

Commercial Package Policy:

Insurance Company Name: Philadelphia Indemnity Ins. Co.
Policy Number: PHPK2230431
Policy Term: 02/01/2021 to 02/01/2022

Blanket Property Limits:

Buildings: \$11,540,000 (**Guaranteed Replacement Cost**)
Association Loss of Income: \$170,000
Building Ordinance or Law Coverage:
Coverage A – Building Limit
Coverage B - \$1,000,000
Coverage C - \$1,000,000
Boiler & Machinery/ Equipment Breakdown - Included
Deductible: \$10,000 (Property) Except: \$50,000 Water Damage Deductible
72 Hours Waiting Period (Loss of Income)
Special Form / Guaranteed Replacement Cost

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

Crime and Fidelity:

Insurance Company Name: Philadelphia Indemnity Ins. Co.
Policy Number: PHPK2230431
Policy Term: 02/01/2021 to 02/01/2022
Employee Dishonesty: \$150,000 / \$2,500 Deductible
Forgery/Alteration: \$150,000 / \$2,500 Deductible
Computer Fraud/Crime: \$150,000 / \$2,500 Deductible
Money & Securities (Inside & Outside) – Included
Money Orders / Counterfeit - Included

Umbrella/Excess Liability

Insurance Company Name: Greenwich Insurance Co /Preferred Property Program
Policy Number: PPP74400005
Policy Term: 02/01/2021 to 02/01/2022
Policy Limits: \$5,000,000
Policy Retention: \$0



Director's and Officer's Liability:

Insurance Company Name: Travelers Casualty & Surety Co. of America
Policy Number: 106237890
Policy Term: 02/20/2021 – 02/20/2022
Policy Limits: \$1,000,000
Policy Retention: \$0 – Agreement A / \$1,000 Agreement B & C

Workers' Compensation

Insurance Company Name: Pennsylvania Manufacturers' Association Ins. Co.
Policy #2021011059963Y
Policy Term: 02/01/2021 – 02/01/2022
Workers' Compensation Insurance - Per the WC Law of the State of CO
Employers Liability Insurance:
Bodily Injury by Accident - \$1,000,000 each accident
Bodily Injury by Disease - \$1,000,000 policy limit
Bodily Injury by Disease - \$1,000,000 each employee

*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.***