



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

**Commercial Package Policy:**

Insurance Company Name: Philadelphia Indemnity Ins. Co.  
Policy Number: PHPK2092632  
Policy Term: 02/01/2020 to 02/01/2021

**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: PHPK2092632  
Policy Term: 02/01/2020 to 02/01/2021  
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: 02/01/2020 to 02/01/2021  
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: 02/20/2020 – 02/20/2021  
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 #2019011059963Y  
Policy Term: 02/01/2020 – 02/01/2021  
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.**