



**2025 - 2026 Insurance Summary for Wren House Condominium Association**  
**Mailing Address: C/O Community Management Specialists 7596 W Jewell Ave, Suite 103,**  
**Lakewood, CO 80232**  
**Location Address: 5024 Main Gore Dr., Vail, CO 81657**

**Package Policy:**

Insurance Company Name: American Alternative Insurance Corporation / CAU  
Policy Number: CAU505859-8  
Policy Term: 01/14/2025 to 01/14/2026  
Property Limits:  
    Building: Guaranteed Replacement Cost (GRC)  
    Association Business Personal Property: GRC  
    Association Loss of Income: Actual Loss Sustained  
Building Ordinance or Law  
    Coverage A: Guaranteed Replacement Cost  
    Coverage B - Demolition Cost: \$300,000  
    Coverage C – Increased Cost of Construction: \$500,000  
Boiler & Machinery/ Equipment Breakdown: Included  
Deductible: \$10,000 (Property) / 24 Hours Waiting Period (Loss of Income)  
Special Form / Guaranteed Replacement Cost (GRC)  
  
General Liability: \$2,000,000 Per Occurrence / General Aggregate: Unlimited  
Medical Payments: \$5,000  
Non-Owned & Hired Auto Liability: \$2,000,000

**Crime and Fidelity:**

Insurance Company Name: American Alternative Insurance Corporation / CAU  
Policy Number: CAU505859-8  
Policy Term: 01/14/2025 to 01/14/2026  
Employee Dishonesty: \$200,000  
Deductible: \$0  
Valuation: Actual Loss Sustained  
Coverages Included: Forgery or Alteration; Computer Fraud

**Directors & Officers Liability**

Insurance Company Name: American Alternative Insurance Corporation / CAU  
Policy Number: CAU505859-8  
Policy Term: 01/14/2025 to 01/14/2026  
Liability Limit: \$1,000,000 / Aggregate Limit: \$1,000,000  
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.*