

**STONEY BROOK HOMEOWNERS ASSOCIATION
INSURANCE INFORMATION (page 1)**

The Agent for all Stoney Brook Homeowners Association's insurance policies is:

Makey Towne
Moody Insurance Agency
3773 Cherry Creek North Drive
Suite 800
Denver CO 80209-3804

(303) 824-6600

(303) 370-0118

mtowne@moodyins.com

Main Office

Fax

email

LIABILITY/CASUALTY INSURANCE

Carrier:	St. Paul Travelers Insurance
Policy Period:	8/13/07 to 8/13/08
Policy Limits:	
General Aggregate	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You	
\$ 300,000	
Medical Payments Limit (any one person)	\$ 5,000
Deductible Amounts:	
Businessowners Property Coverage	\$ 5,000 per occurrence
Building Glass	\$ 250 per occurrence

BUSINESS AUTO INSURANCE

Carrier:	St. Paul Travelers Insurance
Policy Period:	8/13/07 to 8/13/08
Policy Limits:	
Liability	\$1,000,000
Auto Medical Payments	\$ 2,000 each person
Uninsured Motorists	\$1,000,000
Physical Damage (Comprehensive)	Actual cash value or cost of repair, whichever is less, minus deductible for each covered auto, but no deductible applies to loss caused by fire or lightning.
Physical Damage (Collision)	Actual cash value or cost of repair, whichever is less, minus deductible for each auto.

**STONEY BROOK HOMEOWNERS ASSOCIATION
INSURANCE INFORMATION (page 2)**

EMPLOYEE CRIME INSURANCE

Carrier:	Travelers Casualty & Surety
Policy Period:	8/13/05 to 8/13/08
Policy Limits:	
Per Occurrence	\$ 25,000

DIRECTORS & OFFICERS LIABILITY PROGRAM

Carrier:	U.S. Liability Insurance Co
Policy Period:	08/13/07 to 08/13/08
Policy Limits:	
Each Claim	\$1,000,000
In the Aggregate	\$1,000,000
Retention	\$ 2,500

UMBRELLA PROGRAM

Carrier:	Federal Insurance Co.
Policy Period	8/13/07 to 8/13/08
Policy Limits:	
Each Occurrence	\$15,000,000
Aggregate	\$15,000,000
Retained Limit	\$ 10,000