



# EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

|   |   |              |   |                                      |
|---|---|--------------|---|--------------------------------------|
| PRODUCER NAME,<br>CONTACT PERSON AND ADDRESS  | PHONE<br>(A/C, No. Ext):  | 970-444-1111 | COMPANY NAME AND ADDRESS  | NAIC NO:                             |
| Jesse Dryer Agency LLC<br>2558 Patterson Road<br>Grand Junction CO 81505  |   |              | Mid-Century Insurance Company<br>Member Of The Farmers Insurance Group Of Companies<br>6301 Owensmouth Ave., Woodland Hills, CA 91367 |                                      |
| FAX<br>(A/C, No):   | E-MAIL<br>ADDRESS: <a href="mailto:service@jessedryeragency.com">service@jessedryeragency.com</a> |              | IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH  |                                      |
| CODE:   | SUB CODE:   |              | POLICY TYPE   |                                      |
| AGENCY<br>CUSTOMER ID #:  |   |              | Habitational BOP  |                                      |
| NAMED INSURED AND ADDRESS<br><b>PATTERSON GARDENS TOWNHOME ASSOCIATION</b><br>2650 N AVE SUIT 116 GRAND JCT, CO 81501 |   |              | LOAN NUMBER   | POLICY NUMBER<br><b>60542-65-82</b>  |
| ADDITIONAL NAMED INSURED(S)   |   |              | EFFECTIVE DATE<br><b>12/27/2025</b>   | EXPIRATION DATE<br><b>12/27/2026</b> |
|   |   |              | CONTINUED UNTIL<br>TERMINATED IF CHECKED  |                                      |
| THIS REPLACES PRIOR EVIDENCE DATED:   |   |              |   |                                      |

**PROPERTY INFORMATION** (ACORD 101 may be attached if more space is required)  **BUILDING** OR  **BUSINESS PERSONAL PROPERTY**

|  |   |  |  |
|--|---|--|--|
| LOCATION / DESCRIPTION   | 40 units in 11 buildings located at<br>2721 Patterson Rd CO 81506 |  |  |
| THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. |   |  |  |

|   |                |  |                     |                                       |         |  |
|---|----------------|--|---------------------|---------------------------------------|---------|--|
| COVERAGE INFORMATION  | PERILS INSURED | BASIC  | BROAD               | <input checked="" type="checkbox"/> X | SPECIAL |  |
| COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: <b>\$ 8,804,600</b>   |                |  | DED: <b>\$2,500</b> |                                       |         |  |
|   |                | YES  | NO                  | N/A                                   |         |  |
| <input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE  |                | If YES, LIMIT: <input type="text"/> Actual Loss Sustained; # of months: <input type="text"/> |                     |                                       |         |  |
| BLANKET COVERAGE  |                | If YES, indicate value(s) reported on property identified above: <input type="text"/>        |                     |                                       |         |  |
| TERRORISM COVERAGE  |                | Attach Disclosure Notice / DEC   |                     |                                       |         |  |
| IS THERE A TERRORISM-SPECIFIC EXCLUSION?  |                |  |                     |                                       |         |  |
| IS DOMESTIC TERRORISM EXCLUDED?   |                |  |                     |                                       |         |  |
| LIMITED FUNGUS COVERAGE   |                | If YES, LIMIT: <input type="text"/> DED: <input type="text"/>                                |                     |                                       |         |  |
| FUNGUS EXCLUSION (If "YES", specify organization's form used)   |                |  |                     |                                       |         |  |
| REPLACEMENT COST <input checked="" type="checkbox"/>  |                |  |                     |                                       |         |  |
| AGREED VALUE  |                |  |                     |                                       |         |  |
| COINSURANCE   |                | If YES, % <input type="text"/>   |                     |                                       |         |  |
| EQUIPMENT BREAKDOWN (If Applicable) <input checked="" type="checkbox"/>   |                | If YES, LIMIT: <input type="text"/> DED: <b>\$2,500</b>                                      |                     |                                       |         |  |
| ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg <input checked="" type="checkbox"/>   |                | If YES, LIMIT: <b>Included</b> DED: <b>None</b>  |                     |                                       |         |  |
| - Demolition Costs <input checked="" type="checkbox"/>  |                | If YES, LIMIT: <b>\$2,130,800</b> DED: <b>None</b>   |                     |                                       |         |  |
| - Incr. Cost of Construction <input checked="" type="checkbox"/>  |                | If YES, LIMIT: <b>\$397,000</b> DED: <b>None</b>   |                     |                                       |         |  |
| EARTH MOVEMENT (If Applicable)  |                | If YES, LIMIT: <input type="text"/> DED: <input type="text"/>                                |                     |                                       |         |  |
| FLOOD (If Applicable)   |                | If YES, LIMIT: <input type="text"/> DED: <input type="text"/>                                |                     |                                       |         |  |
| WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions: <input checked="" type="checkbox"/> |                | If YES, LIMIT: <b>policy limit</b> DED: <b>\$10,000</b>                                      |                     |                                       |         |  |
| NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions: <input checked="" type="checkbox"/> |                | If YES, LIMIT: <b>policy limit</b> DED: <b>\$10,000</b>                                      |                     |                                       |         |  |
| PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS   |                |  |                     |                                       |         |  |

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

## ADDITIONAL INTEREST

|   |                       |            |   |  |
|---|-----------------------|------------|---|--|
| CONTRACT OF SALE<br><input checked="" type="checkbox"/> MORTGAGEE | LENDER'S LOSS PAYABLE | LOSS PAYEE | LENDER SERVICING AGENT NAME AND ADDRESS         |  |
| NAME AND ADDRESS  |                       |            |   |  |
|   |                       |            | AUTHORIZED REPRESENTATIVE<br><b>Jesse Dryer</b> |  |

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## ADDITIONAL REMARKS SCHEDULE

|   |  |  |
|---|--|--|
| AGENCY<br><b>Jesse Dryer Agency LLC</b>         | NAMED INSURED<br><b>PATTERSON GARDENS TOWNHOME ASSOCIATION</b> |  |
| POLICY NUMBER<br><b>60542-65-82</b>             |  |  |
| CARRIER<br><b>Mid-Century Insurance Company</b> | NAIC CODE  | EFFECTIVE DATE: <b>12/27/2025-12/27/2026</b> |

### ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: **28** FORM TITLE: **EVIDENCE OF COMMERCIAL PROPERTY INSURANCE**

Coverage Limit Of Insurance Deductible/Waiting Period

Building ERC \$8,804,600 \$2,500

Business Personal Property (BPP) RC \$9,600 \$2,500

Accounts Receivables - On-Premises \$5,000 \$2,500

Building - Automatic Increase Amount 8%

Building Ordinance Or Law - 1 (Undamaged Part) Included None

Building Ordinance Or Law - 2 (Demolition Cost) \$2,130,800 None

Building Ordinance Or Law - 3 (Increased Cost) \$397,000 None

Building Ordinance Or Law - Increased Period of Restoration Included None

Cosmetic Damage Exclusion

Debris Removal 25% Of Loss + 10,000

Electronic Data Processing Equipment \$10,000 \$2,500

Equipment Breakdown Included \$2,500

Equipment Breakdown - Ammonia Contamination \$25,000

Equipment Breakdown - Drying Out Coverage Included

Equipment Breakdown - Expediting Expenses Included

Equipment Breakdown - Hazardous Substances \$25,000

Equipment Breakdown - Water Damage \$25,000

Exterior Building Glass Included \$2,500

Outdoor Property \$50,000 \$2,500

Outdoor Property - Trees, Shrubs & Plants (Per Item) \$25,000 \$2,500

Personal Effects \$2,500 \$2,500

Specified Property \$27,500 \$2,500

Valuable Paper And Records - On-Premises \$5,000 \$2,500

Windstorm Or Hail Percentage/Fixed Dollar Deductible \$10,000

Applies separately to:

- a. Each building that sustains loss or damage;
- b. Business Personal Property at each building that sustains loss or damage; and
- c. Business Personal Property in the open.

Coverage Amount/Date

General Aggregate (Other Than Products & Completed Operations) \$2,000,000

Products And Completed Operations Aggregate \$1,000,000

Personal And Advertising Injury Included

Each Occurrence \$1,000,000

Tenants Liability (Each Occurrence) \$75,000

Medical Expense (Each Person) \$5,000

Pollution Exclusion - Hostile Fire Exception Included

Directors & Officers Liability - Per Claim \$1,000,000

Directors & Officers Liability - Aggregate \$1,000,000

Directors & Officers Liability - Self Insured Retention \$500

Directors & Officers Liability - Discrimination Included

Directors & Officers Liability Retroactive Date 12/15/2012

Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this policy to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.



## ADDITIONAL REMARKS SCHEDULE

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|   |           |  |
|---|-----------|--|
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Coverage Limit Of Insurance Deductible/Waiting Period

Accounts Receivables - Off-Premises \$2,500 \$2,500

Association Fees And Extra Expense \$100,000

Back Up Of Sewers Or Drains \$10,000 \$2,500

Crime Conviction Reward \$5,000 None

Drone Aircraft - Direct Damage (per occurrence) \$10,000 \$2,500

Drone Aircraft - Direct Damage (per item) \$2,500 \$2,500

Employee Dishonesty \$10,000 \$500

Fire Department Service Charge \$25,000 None

Fire Extinguisher Systems Recharge Expense \$5,000 None

Forgery And Alteration \$2,500 \$2,500

Limited Biohazardous Substance Coverage - Per Occurrence \$10,000 \$2,500

Limited Biohazardous Substance Coverage - Aggregate \$20,000 \$2,500

Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate \$15,000 \$2,500

Master Key \$10,000 None

Master Key - Per Lock \$100 None

Money And Securities - Inside Premises \$10,000 \$500

Money And Securities - Outside Premises \$10,000 \$500

Money Orders And Counterfeit Paper Currency \$1,000 \$2,500

Newly Acquired Or Constructed Property \$250,000 \$2,500

Outdoor Signs \$50,000 \$500

Outdoor Signs - Per Sign \$25,000 \$500

Personal Property At Newly Acquired Premises \$100,000 \$2,500

Personal Property Off Premises \$5,000 \$2,500

Premises Boundary 100 Feet

Preservation Of Property 30 Days

Valuable Paper And Records - Off-Premises \$2,500 \$2,500