



# 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, CONTACT PERSON AND ADDRESS	PHONE (A/C, No. Ext): <b>(970) 444-1111</b>	COMPANY NAME AND ADDRESS	NAIC NO:
<b>Jesse Dryer Agency LLC</b> 2777 Crossroads Blvd Ste 2 Grand Junction CO 81506		<b>Truck Insurance Exchange</b> Member Of The Farmers Insurance Group Of Companies 6301 Owensmouth Ave., Woodland Hills, CA 91367	
FAX (A/C, No):	E-MAIL ADDRESS: <b>service@jessedryeragency.com</b>	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:	SUB CODE:	POLICY TYPE	
AGENCY CUSTOMER ID #:	<b>Habitational BOP</b>		
NAMED INSURED AND ADDRESS <b>FAIRWAY VILLAS SUBDIVISION HOA</b> 2650 NORTH AVE UNIT 116 GRAND JUNCTION, CO 81501		LOAN NUMBER	POLICY NUMBER <b>60715-78-82</b>
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE <b>01/22/2026</b>	EXPIRATION DATE <b>01/22/2027</b>
		CONTINUED UNTIL 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	46 units in 1 buildings located at 495 1/4 Spoon Ct Grand Junction CO 81501		
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"/> SPECIAL	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: <b>\$ 15,000</b>			DED: <b>\$1,000</b>		
		YES	NO	N/A	
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE		If YES, LIMIT: <input type="checkbox"/> Actual Loss Sustained; # of months:			
BLANKET COVERAGE		If YES, indicate value(s) reported on property identified above: \$			
TERRORISM COVERAGE		Attach Disclosure Notice / DEC			
IS THERE A TERRORISM-SPECIFIC EXCLUSION?					
IS DOMESTIC TERRORISM EXCLUDED?					
LIMITED FUNGUS COVERAGE		If YES, LIMIT: <input type="checkbox"/> DED:			
FUNGUS EXCLUSION (If "YES", specify organization's form used)					
REPLACEMENT COST <input checked="" type="checkbox"/>					
AGREED VALUE					
COINSURANCE		If YES, %			
EQUIPMENT BREAKDOWN (If Applicable) <input checked="" type="checkbox"/>		If YES, LIMIT: <input type="checkbox"/> DED:			
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>\$25,000</b> DED: <b>None</b>			
- Incr. Cost of Construction <input checked="" type="checkbox"/>		If YES, LIMIT: <b>\$10,000</b> DED: <b>None</b>			
EARTH MOVEMENT (If Applicable)		If YES, LIMIT: <input type="checkbox"/> DED:			
FLOOD (If Applicable)		If YES, LIMIT: <input type="checkbox"/> DED:			
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions: <input checked="" type="checkbox"/>		If YES, LIMIT: <input type="checkbox"/> DED:			
NAMED STORM INCL <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO Subject to Different Provisions: <input checked="" type="checkbox"/>		If YES, LIMIT: <input type="checkbox"/> DED:			
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 <input checked="" type="checkbox"/> MORTGAGEE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
NAME AND ADDRESS		AUTHORIZED REPRESENTATIVE <b>Jesse Dryer</b>	

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## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>Jesse Dryer Agency LLC</b>	NAMED INSURED <b>Fairway Villas Subdivision HOA</b> <b>2650 North Ave</b> <b>Unit 116</b> <b>Grand Junction, CO 81501-6405</b>	
POLICY NUMBER <b>60715-78-82</b>		
CARRIER <b>Truck Insurance Exchange</b>	NAIC CODE	EFFECTIVE DATE: <b>01/22/2026 - 01/22/2027</b>

### ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

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

Coverage Option Valuation Limit of Insurance Deductible/Waiting Period

Building ERC \$15,000 \$1,000

Business Personal Property (BPP) RC \$1,000 \$1,000

Accounts Receivables - On-Premises \$5,000 \$1,000

Building - Automatic Increase Amount 8%

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

Building Ordinance Or Law - 2 (Demolition Cost) \$25,000 None

Building Ordinance Or Law - 3 (Increased Cost) \$10,000 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 \$5,000 \$1,000

Exterior Building Glass Included \$1,000

Outdoor Property \$2,500 \$1,000

Outdoor Property - Trees, Shrubs & Plants (Per Item) \$500 \$1,000

Personal Effects \$2,500 \$1,000

Pollutant Clean Up And Removal Aggregate \$10,000 \$1,000

Specified Property \$2,500 \$1,000

Valuable Paper And Records - On-Premises \$5,000 \$1,000

Windstorm Or Hail Percentage/Fixed Dollar Deductible \$2,500

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.

Accounts Receivables - Off-Premises \$2,500 \$1,000

Association Fees And Extra Expense \$100,000

Back Up Of Sewers Or Drains \$5,000 \$1,000

Crime Conviction Reward \$5,000 None

Drone Aircraft - Direct Damage (per occurrence) \$10,000 \$1,000

Drone Aircraft - Direct Damage (per item) \$2,500 \$1,000

Employee Dishonesty \$5,000 \$500

Fire Department Service Charge \$1,000 None

Fire Extinguisher Systems Recharge Expense \$2,500 None

Forgery And Alteration \$2,500 \$1,000

Limited Biohazardous Substance Coverage - Per Occurrence \$10,000 \$1,000

Limited Biohazardous Substance Coverage - Aggregate \$20,000 \$1,000

Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate \$15,000 \$1,000

Master Key \$5,000 None

Master Key - Per Lock \$100 None

Money And Securities - Inside Premises \$5,000 \$500

Money And Securities - Outside Premises \$5,000 \$500

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

Newly Acquired Or Constructed Property \$250,000 \$1,000

Outdoor Signs \$2,500 \$500

Outdoor Signs - Per Sign \$1,000

Personal Property At Newly Acquired Premises \$100,000 \$1,000

Personal Property Off Premises \$5,000 \$1,000

Preferred Community Association Management - Crisis Response \$50,000 None

Premises Boundary 100 Feet

Preservation Of Property 30 Days



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Coverage Option Valuation Limit of Insurance Deductible/Waiting Period

Valuable Paper And Records - Off-Premises \$2,500 \$1,000

General Aggregate (Other Than Products & Completed Operations) \$4,000,000

Products And Completed Operations Aggregate \$2,000,000

Personal And Advertising Injury Included

Each Occurrence \$2,000,000

Tenants Liability (Each Occurrence) \$75,000

Medical Expense (Each Person) \$5,000

Pollution Exclusion - Hostile Fire Exception Included

Preferred Community Association Management - Per Claim \$1,000,000

Preferred Community Association Management - Aggregate \$1,000,000

Directors and Officers Errors and Omissions Liability - Per Claim/Aggregate Included

Third Party Discrimination and Employment Practices Liability - Per Claim/Aggregate Included

Preferred Community Association Management - Self Insured Retention \$1,000

Preferred Community Association Management - Retroactive Date Date Established

Preferred Community Association Management - Prior Knowledge Date 01/22/2026