



# EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
11-07-2024

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS 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 <b>Jesse Dryer Agency LLC</b> 2558 Patterson Road Grand Junction CO 81505		PHONE (A/C, No, Ext): <b>970-444-1111</b>	COMPANY NAME AND ADDRESS <b>Mid-Century Insurance Company</b> Member Of The Farmers Insurance Group Of Companies 6301 Owensmouth Ave., Woodland Hills, CA 91367	NAIC NO:
FAX (A/C, No): <b>970-444-1111</b>	E-MAIL ADDRESS: <b>service@jessedryeragency.com</b>		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:	SUB CODE:		POLICY TYPE <b>Habitational BOP</b>	
AGENCY CUSTOMER ID #:	NAMED INSURED AND ADDRESS <b>PATTERSON GARDENS TOWNHOME ASSOCIATION</b> 2650 N AVE SUIT 116 GRAND JCT, CO 81501		LOAN NUMBER	POLICY NUMBER <b>60542-65-82</b>
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE <b>12/27/2024</b>	EXPIRATION DATE <b>12/27/2025</b>	<input type="checkbox"/> 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 <b>40 units in 11 buildings located at</b> <b>2721 Patterson Rd</b> <b>CO 81506</b>	Heritage Property Management 2650 North Ave. Ste. 116 ...
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.	

<b>COVERAGE INFORMATION</b>		PERILS INSURED	BASIC	BROAD	SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: <b>\$ 8,077,600</b>		DED: <b>\$2,500</b>			
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	YES	NO	N/A	If YES, LIMIT: 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: DED:	
FUNGUS EXCLUSION (If "YES", specify organization's form used)					
REPLACEMENT COST	<b>X</b>				
AGREED VALUE					
COINSURANCE				If YES, %	
EQUIPMENT BREAKDOWN (If Applicable)	<b>X</b>			If YES, LIMIT: DED: <b>\$2,500</b>	
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	<b>X</b>			If YES, LIMIT: <b>Included</b> DED: <b>None</b>	
- Demolition Costs	<b>X</b>			If YES, LIMIT: <b>\$1,954,900</b> DED: <b>None</b>	
- Incr. Cost of Construction	<b>X</b>			If YES, LIMIT: <b>\$364,300</b> DED: <b>None</b>	
EARTH MOVEMENT (If Applicable)				If YES, LIMIT: DED:	
FLOOD (If Applicable)				If YES, LIMIT: DED:	
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:	<b>X</b>			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:	<b>X</b>			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.

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



## ADDITIONAL REMARKS SCHEDULE

AGENCY <b>Jesse Dryer Agency LLC</b>		NAMED INSURED <b>PATTERSON GARDENS TOWNHOME ASSOCIATION</b>	
POLICY NUMBER <b>60542-65-82</b>		EFFECTIVE DATE: <b>12/27/24- 12/27/25</b>	
CARRIER <b>Mid-Century Insurance Company</b>	NAIC CODE		

**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 \$8,077,600 \$2,500  
 Business Personal Property (BPP) RC \$8,900 \$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) \$1,954,900 None  
 Building Ordinance Or Law - 3 (Increased Cost) \$364,300 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.



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CARRIER <b>Mid-Century Insurance Company</b>	NAIC CODE EFFECTIVE DATE: <b>12/27/2024 - 12/27/2025</b>

**ADDITIONAL REMARKS**

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

- 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