



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

6/3/2024

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

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER License # 0757776 HUB International Insurance Services (COL) 2000 S. Colorado Blvd Tower 2, Suite 150 Denver, CO 80222 CONTACT NAME: Brandon Edwards PHONE (A/C, No, Ext): (719) 884-0714 FAX (A/C, No): (866) 290-9290 E-MAIL ADDRESS: brandon.edwards@hubinternational.com INSURER(S) AFFORDING COVERAGE INSURER A : Philadelphia Indemnity Insurance Company 18058 INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSD, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include Commercial General Liability (PHPK2547844), Automobile Liability, Umbrella Liability (PHUB909950), and Workers Compensation and Employers' Liability.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) This section intentionally left blank.

CERTIFICATE HOLDER: For Informational Purposes Only 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. AUTHORIZED REPRESENTATIVE: [Signature]



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
5/31/2024

THIS EVIDENCE OF 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.

AGENCY <b>HUB International Insurance Services (COL)</b> 2000 S. Colorado Blvd Tower 2, Suite 150 Denver, CO 80222	PHONE (A/C, No, Ext): <b>(720) 207-2373</b>	COMPANY <b>Philadelphia Indemnity Insurance Company</b> Issuing company
FAX (A/C, No): <b>(866) 243-0727</b>	E-MAIL ADDRESS: <b>katie.jasko@hubinternatioanl.com</b>	
CODE: AGENCY CUSTOMER ID #: <b>PALAEST-01</b>	SUB CODE: <b>License # 0757776</b>	
INSURED <b>Palace Estates Consolidated Condominium</b> c/o Heritage Property Management 2650 North Avenue, Suite 116 Grand Junction, CO 81501	LOAN NUMBER	POLICY NUMBER <b>PHPK2547844</b>
	EFFECTIVE DATE <b>5/1/2024</b>	EXPIRATION DATE <b>5/1/2025</b>
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

### PROPERTY INFORMATION

LOCATION/DESCRIPTION <b>Loc # 0, Bldg # 0, Blanket Limits - Various addresses in Palace Estates, Grand Junction, CO 81504</b>
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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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE	
			PERILS INSURED
<b>Loc # 0, Bldg # 0</b>			
<b>Blanket Building, Special (Including theft)</b>	<b>\$44,709,738</b>	<b>\$5,000</b>	
<b>Blanket Business Income, Special (Including theft)</b>	<b>\$1,260,830</b>	<b>24</b>	

### REMARKS (Including Special Conditions)

Special Conditions:

SEE ATTACHED ACORD 101

### 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

NAME AND ADDRESS          <b>For Informational Purposes Only</b>	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE 			

**ADDITIONAL REMARKS SCHEDULE**

AGENCY <b>HUB International Insurance Services (COL)</b>		License # 0757776	NAMED INSURED <b>Palace Estates Consolidated Condominium c/o Heritage Property Management 2650 North Avenue, Suite 116 Grand Junction, CO 81501</b>
POLICY NUMBER <b>PHPK2547844</b>			
CARRIER <b>Philadelphia Indemnity Insurance Company</b>	NAIC CODE <b>18058</b>	EFFECTIVE DATE: <b>05/01/2024</b>	

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

**Special Conditions:**

Total number of units 192  
 Agreed value, replacement cost  
 Equipment breakdown included  
 Ordinance or Law – undamaged portion included in building limit  
 Ordinance or Law – demolition \$250,000  
 Ordinance or Law – increased cost of construction \$250,000  
 Deductible for all perils \$5,000