



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
06-06-2025

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 Jesse Dryer Agency LLC 2558 Patterson Road Grand Junction CO 81505		PHONE (A/C, No, Ext): 9702419474	COMPANY NAME AND ADDRESS Mid-Century Insurance Company Member Of The Farmers Insurance Group Of Companies 6301 Owensmouth Ave., Woodland Hills, CA 91367		NAIC NO:
FAX (A/C, No): 9704546826	E-MAIL ADDRESS: service@jessedryeragency.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
CODE: AGENCY CUSTOMER ID #:		SUB CODE:		POLICY TYPE Habitational BOP	
NAMED INSURED AND ADDRESS PEPPER TREE HOMEOWNER'S 591 25 ROAD STE B1 GRAND JUNCTION, CO 81505		LOAN NUMBER		POLICY NUMBER 60670-34-57	
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE 06/21/2024		EXPIRATION DATE 06/21/2025	
				<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 48 units in 14 buildings located at 590 W Indian Creek Dr Grand Jct CO 81501	Heritage Property Management 2650 North Ave, #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.	

COVERAGE INFORMATION		PERILS INSURED	BASIC	BROAD	SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ \$8,028,900		DED: \$5,000			
		YES	NO	N/A	
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE					If YES, LIMIT: Actual Loss Sustained; # of months:
BLANKET COVERAGE					If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE		<input checked="" type="checkbox"/>			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		<input checked="" type="checkbox"/>			
AGREED VALUE					
COINSURANCE					If YES, %
EQUIPMENT BREAKDOWN (If Applicable)		<input checked="" type="checkbox"/>			If YES, LIMIT: DED: \$5,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		<input checked="" type="checkbox"/>			If YES, LIMIT: Included DED: None
- Demolition Costs		<input checked="" type="checkbox"/>			If YES, LIMIT: \$361,100 DED: None
- Incr. Cost of Construction		<input checked="" type="checkbox"/>			If YES, LIMIT: \$360,800 DED: None
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:		<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		<input checked="" type="checkbox"/>			If YES, LIMIT: 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	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS			AUTHORIZED REPRESENTATIVE Jesse Dryer

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ADDITIONAL REMARKS SCHEDULE

AGENCY Jesse Dryer Agency LLC		NAMED INSURED PEPPER TREE HOMEOWNER'S
POLICY NUMBER 60670-34-57		
CARRIER Mid-Century Insurance Company	NAIC CODE	EFFECTIVE DATE: 06/21/2024 -06/21/2025

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 \$8,028,900 \$5,000
 Accounts Receivables - On-Premises \$5,000 \$5,000
 Building - Automatic Increase Amount 8%
 Building Ordinance Or Law - 1 (Undamaged Part) Included None
 Building Ordinance Or Law - 2 (Demolition Cost) \$361,100 None
 Building Ordinance Or Law - 3 (Increased Cost) \$360,800 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 \$5,000
 Equipment Breakdown Included \$5,000
 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 \$5,000
 Outdoor Property \$50,000 \$5,000
 Outdoor Property - Trees, Shrubs & Plants (Per Item) \$25,000 \$5,000
 Personal Effects \$2,500 \$5,000
 Specified Property \$10,000 \$5,000
 Valuable Paper And Records - On-Premises \$5,000 \$5,000
 Windstorm Or Hail Percentage/Fixed Dollar Deductible 1% Of Limit

Base Coverage and Extensions Limit of Insurance Deductible/ Waiting Period
 Accounts Receivables - Off-Premises \$2,500 \$5,000
 Association Fees And Extra Expense \$100,000
 Back Up Of Sewers Or Drains \$20,000 \$5,000
 Crime Conviction Reward \$5,000 None
 Drone Aircraft - Direct Damage (per occurrence) \$10,000 \$5,000
 Drone Aircraft - Direct Damage (per item) \$2,500 \$5,000
 Employee Dishonesty \$50,000 \$500
 Fire Department Service Charge \$25,000 None
 Fire Extinguisher Systems Recharge Expense \$5,000 None
 Forgery And Alteration \$2,500 \$5,000
 Limited Biohazardous Substance Coverage - Per Occurrence \$10,000 \$5,000
 Limited Biohazardous Substance Coverage - Aggregate \$20,000 \$5,000
 Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate \$15,000 \$5,000
 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 \$5,000
 Newly Acquired Or Constructed Property \$250,000 \$5,000
 Outdoor Signs \$50,000 \$500
 Outdoor Signs - Per Sign \$25,000 \$500
 Personal Property At Newly Acquired Premises \$100,000 \$5,000
 Personal Property Off Premises \$5,000 \$5,000
 Premises Boundary 100 Feet
 Preservation Of Property 30 Days
 Valuable Paper And Records - Off-Premises \$2,500 \$5,000



ADDITIONAL REMARKS SCHEDULE

AGENCY Jesse Dryer Agency LLC		NAMED INSURED Pepper Tree HOA	
POLICY NUMBER 606703457		EFFECTIVE DATE: 06/21/2024- 06/21/2025	
CARRIER Mid-Century Insurance Company	NAIC CODE		

ADDITIONAL REMARKS

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

Coverage Amount/Date

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

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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 \$1,000

Directors & Officers Liability - Discrimination Included

Directors & Officers Liability Retroactive Date 06/21/2018

Hired Auto Liability \$1,000,000

Non-Owned Auto Liability \$1,000,000

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.