



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
02-13-2024

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 Jesse Dryer Agency LLC 2558 Patterson Road Grand Junction CO 81505		PHONE (A/C, No, Ext): 970-444-1111	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): 970-444-1111	E-MAIL ADDRESS: service@jessedryeragency.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:	SUB CODE:		POLICY TYPE Habitational BOP	
AGENCY CUSTOMER ID #:	NAMED INSURED AND ADDRESS PATTERSON GARDENS TOWNHOME ASSOCIATION 2650 N AVE SUIT 116 GRAND JCT, CO 81501		LOAN NUMBER	POLICY NUMBER 60542-65-82
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE 12/27/2023	EXPIRATION DATE 12/27/2024	<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 40 units in 11 buildings located at 2721 Patterson Rd CO 81506	Patterson Gardens HOA 2650 North Avenue Suite 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	DED: \$2,500
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 7,620,400						
<input type="checkbox"/> BUSINESS INCOME	<input type="checkbox"/> RENTAL VALUE	YES	NO	N/A		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			X			
AGREED VALUE						
COINSURANCE						If YES, %
EQUIPMENT BREAKDOWN (If Applicable)			X			If YES, LIMIT: DED: \$2,500
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg			X			If YES, LIMIT: Included DED: None
- Demolition Costs			X			If YES, LIMIT: \$1,844,200 DED: None
- Incr. Cost of Construction			X			If YES, LIMIT: \$343,700 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:			X			If YES, LIMIT: policy limit DED: \$10,000
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:			X			If YES, LIMIT: policy limit DED: \$10,000
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		LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE		LENDER SERVICING AGENT NAME AND ADDRESS
<input checked="" type="checkbox"/> CONTRACT OF SALE	<input type="checkbox"/> MORTGAGEE			
NAME AND ADDRESS		AUTHORIZED REPRESENTATIVE Jesse Dryer		

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ADDITIONAL REMARKS SCHEDULE

AGENCY Jesse Dryer Agency LLC		NAMED INSURED PATTERSON GARDENS TOWNHOME ASSOCIATION	
POLICY NUMBER 60542-65-82		EFFECTIVE DATE: 12/27/23- 12/27/24	
CARRIER Mid-Century Insurance Company	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 \$7,620,400 \$2,500
 Business Personal Property (BPP) RC \$8,500 \$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) \$1,844,200 None
 Building Ordinance Or Law - 3 (Increased Cost) \$343,700 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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- 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