



# EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
07-09-2025

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 <b>Jesse Dryer Agency LLC</b> <b>2558 Patterson Road</b> <b>Grand Junction CO 81505</b>		PHONE (A/C, No, Ext): <b>9704441111</b>	COMPANY NAME AND ADDRESS <b>Mid-Century Insurance Company</b> <b>Member Of The Farmers Insurance Group Of Companies</b> <b>6301 Owensmouth Ave., Woodland Hills, CA 91367</b>	NAIC NO:
FAX (A/C, No):	E-MAIL ADDRESS: <b>service@jessedryeragency.com</b>		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE: AGENCY CUSTOMER ID #:	SUB CODE:		POLICY TYPE <b>Habitational BOP</b>	
NAMED INSURED AND ADDRESS <b>PEPPER TREE HOMEOWNER'S</b> <b>591 25 ROAD STE B1</b> <b>GRAND JUNCTION, CO 81505</b>			LOAN NUMBER	POLICY NUMBER <b>60670-34-57</b>
ADDITIONAL NAMED INSURED(S)			EFFECTIVE DATE <b>06/21/2025</b>	EXPIRATION DATE <b>06/21/2026</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>48 units in 14 buildings located at</b> <b>590 W Indian Creek Dr Grand Jct CO 81501</b>
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: \$ <b>\$8,510,600</b>		DED: <b>\$5,000</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	<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: <b>\$5,000</b>
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>\$382,800</b> DED: <b>None</b>
- Incr. Cost of Construction	<input checked="" type="checkbox"/>				If YES, LIMIT: <b>\$382,400</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:	<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 <b>Jesse Dryer</b>

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# ADDITIONAL REMARKS SCHEDULE

AGENCY <b>Jesse Dryer Agency LLC</b>		NAMED INSURED <b>PEPPER TREE HOMEOWNER'S</b>
POLICY NUMBER <b>60670-34-57</b>		
CARRIER <b>Mid-Century Insurance Company</b>	NAIC CODE	EFFECTIVE DATE: <b>06/21/2025 -06/21/2026</b>

## 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 \$8,510,600 \$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 <b>Jesse Dryer Agency LLC</b>		NAMED INSURED <b>Pepper Tree HOA</b>	
POLICY NUMBER <b>606703457</b>		EFFECTIVE DATE: <b>06/21/2025- 06/21/2026</b>	
CARRIER <b>Mid-Century Insurance Company</b>	NAIC CODE		

### ADDITIONAL REMARKS

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#### 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.