



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10-24-2024

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 Rd Grand Junction CO 81505		PHONE (A/C, No, Ext): 9702419474	COMPANY NAME AND ADDRESS Truck Insurance Exchange Member Of The Farmers Insurance Group Of Companies 6301 Owensmouth Ave., Woodland Hills, CA 91367	NAIC NO:
FAX (A/C, No):	E-MAIL ADDRESS: service@jessedryeragency.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:	SUB CODE:		POLICY TYPE Habitational BOP	
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER 606761139
NAMED INSURED AND ADDRESS TOWN NORTH CONDOMINIUM 1140 WALNUT AVE GRAND JUNCTION , CO 81501		EFFECTIVE DATE 09/10/2024	EXPIRATION DATE 09/10/2025	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)		THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) BUILDING OR BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION 54 units in 3 buildings located at 1140 Walnut Ave Grand Junction CO 81501	Town North Condominiums HOA 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.	

COVERAGE INFORMATION	PERILS INSURED	BASIC	BROAD	SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 6,070,700				DED: \$2,500
<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		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: \$353,800 DED: None
- Incr. Cost of Construction		X		If YES, LIMIT: \$353,500 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: DED:
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		X		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 <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 Jesse Dryer	

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ADDITIONAL REMARKS SCHEDULE

AGENCY Jesse Dryer Agency LLC		NAMED INSURED Town North HOA	
POLICY NUMBER 606761139		EFFECTIVE DATE: 09/10/24 - 09/10/25	
CARRIER Truck Insurance Exchange	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
 FORM NUMBER: **28** FORM TITLE: **EVIDENCE OF COMMERCIAL PROPERTY INSURANCE**

Building ERC \$6,070,700 \$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) \$353,800 None
 Building Ordinance Or Law - 3 (Increased Cost) \$353,500 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 \$35,000 \$2,500
 Valuable Paper And Records - On-Premises \$5,000 \$2,500
 Windstorm Or Hail Percentage/Fixed Dollar Deductible 1% Of Limit
 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

Accounts Receivables - Off-Premises \$2,500 \$2,500
 Association Fees And Extra Expense \$100,000
 Back Up Of Sewers Or Drains \$50,000 \$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 \$100,000 \$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
 Unit Owners - Per CC&R's - Included Included \$2,500
 Valuable Paper And Records - Off-Premises \$2,500 \$2,500



ADDITIONAL REMARKS SCHEDULE

AGENCY Jesse Dryer Agency LLC		NAMED INSURED Town North HOA	
POLICY NUMBER 606761139			
CARRIER Truck Insurance Exchange	NAIC CODE	EFFECTIVE DATE: 09/10/24 - 09/10/25	

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) \$4,000,000**
- Products And Completed Operations Aggregate \$2,000,000**
- Personal And Advertising Injury Included**
- Each Occurrence \$2,000,000**
- 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 09/10/2019**
- Hired Auto Liability \$2,000,000**
- Non-Owned Auto Liability \$2,000,000**

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.