



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
07-15-2025

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): (970) 444-1111	COMPANY NAME AND ADDRESS Truck Insurance Exchange (A Reciprocal Insurer) Member Of The Farmers Insurance Group Of Companies Home Office: 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 CONDO/TOWNHOME PREMIER POLICY	
AGENCY CUSTOMER ID #:			LOAN NUMBER	POLICY NUMBER 60713-51-62
NAMED INSURED AND ADDRESS Little Creek Homeowners Association 2650 North Ave Suite 116 Grand Junction CO 81501			EFFECTIVE DATE 07/15/2025	EXPIRATION DATE 07/15/2026
ADDITIONAL NAMED INSURED(S)			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 17 Units in 1 Building located at Little Creek HOA 689 Tilman Dr CO 81506
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: \$ 1		DED: \$2,500			
☐ BUSINESS INCOME ☐ 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	☒				
AGREED VALUE					
COINSURANCE					If YES, %
EQUIPMENT BREAKDOWN (If Applicable)	☒				If YES, LIMIT: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	☒				If YES, LIMIT: Included DED: None
- Demolition Costs	☒				If YES, LIMIT: \$25,000 DED: None
- Incr. Cost of Construction	☒				If YES, LIMIT: \$10,000 DED: None
EARTH MOVEMENT (If Applicable)					If YES, LIMIT: DED:
FLOOD (If Applicable)					If YES, LIMIT: DED:
WIND / HAIL INCL ☒ YES ☐ NO Subject to Different Provisions:	☒				If YES, LIMIT: DED:
NAMED STORM INCL ☒ YES ☐ NO Subject to Different Provisions:	☒				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

© 2003-2015 ACORD CORPORATION. All rights reserved.



ADDITIONAL REMARKS SCHEDULE

AGENCY Jesse Dryer Agency LLC		NAMED INSURED Little Creek Homeowners Association	
POLICY NUMBER 60713-51-62			
CARRIER Truck Insurance Exchange	NAIC CODE	EFFECTIVE DATE: 07/15/2025 - 07/15/2026	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

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

Building ERC \$1 \$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) \$25,000 None
Building Ordinance Or Law - 3 (Increased Cost) \$10,000 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 \$5,000 \$2,500
Exterior Building Glass Included \$2,500
Outdoor Property \$2,500 \$2,500
Outdoor Property - Trees, Shrubs & Plants (Per Item) \$500 \$2,500
Personal Effects \$2,500 \$2,500
Pollutant Clean Up And Removal Aggregate \$10,000 \$2,500
Specified Property \$2,500 \$2,500
Valuable Paper And Records - On-Premises \$5,000 \$2,500

Accounts Receivables - Off-Premises \$2,500 \$2,500
Association Fees And Extra Expense \$100,000
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 \$5,000 \$500
Fire Department Service Charge \$1,000 None
Fire Extinguisher Systems Recharge Expense \$2,500 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 \$5,000 None
Master Key - Per Lock \$100 None
Money And Securities - Inside Premises \$5,000 \$500
Money And Securities - Outside Premises \$5,000 \$500
Money Orders And Counterfeit Paper Currency \$1,000 \$2,500
Newly Acquired Or Constructed Property \$250,000 \$2,500
Outdoor Signs \$2,500 \$500
Outdoor Signs - Per Sign \$1,000
Personal Property At Newly Acquired Premises \$100,000 \$2,500
Personal Property Off Premises \$5,000 \$2,500
Preferred Community Association Management - Crisis Response \$50,000 None
Premises Boundary 100 Feet
Preservation Of Property 30 Days
Valuable Paper And Records - Off-Premises \$2,500 \$2,500



ADDITIONAL REMARKS SCHEDULE

AGENCY Jesse Dryer Agency LLC		NAMED INSURED Little Creek Homeowners Association	
POLICY NUMBER 60713-51-62		EFFECTIVE DATE: 07/15/2025- 07/15/2026	
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**

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

Preferred Community Association Management - Per Claim \$1,000,000

Preferred Community Association Management - Aggregate \$1,000,000

Directors and Officers Errors and Omissions Liability - Per Claim/Aggregate Included

Third Party Discrimination and Employment Practices Liability - Per Claim/Aggregate Included

Preferred Community Association Management - Self Insured Retention \$1,000

Preferred Community Association Management - Retroactive Date Date Established

Preferred Community Association Management - Prior Knowledge Date 07/15/2025

Hired Auto Liability \$1,000,000

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