



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
07-15-2026

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 2777 Crossroads Blvd Ste 2 Grand Junction CO 81506		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):	E-MAIL ADDRESS: service@jessedryeragency.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE: AGENCY CUSTOMER ID #:	SUB CODE:		POLICY TYPE CONDO/TOWNHOME PREMIER POLICY	
NAMED INSURED AND ADDRESS Little Creek Homeowners Association 2650 North Ave Suite 116 Grand Junction CO 81501			LOAN NUMBER	POLICY NUMBER 60713-51-62
ADDITIONAL NAMED INSURED(S)			EFFECTIVE DATE 07/15/2026	EXPIRATION DATE 07/15/2027
			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 689 Tilman Dr CO 81506	Little Creek Homeowners Association 2650 North Ave 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
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 1		DED: \$2,500			
		YES	NO	N/A	
☐ BUSINESS INCOME ☐ RENTAL VALUE					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

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ADDITIONAL REMARKS SCHEDULE

AGENCY Jesse Dryer Agency LLC		NAMED INSURED Little Creek Homeowners Association	
POLICY NUMBER 60713-51-62		EFFECTIVE DATE: 07/15/2026 - 07/15/2027	
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**

Coverage Valuation Limit of Insurance Deductible/Waiting Period

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 \$2,700 \$2,500

Valuable Paper And Records - On-Premises \$5,000 \$2,500

Base Coverage and Extensions Limit of Insurance Deductible/Waiting Period

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



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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

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