



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

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 700 Belford Ave Ste 102 Grand Junction CO 81501		PHONE (A/C, No, Ext): 9702419474	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): 9704546826	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 60703-28-40
NAMED INSURED AND ADDRESS WINDRIDGE CONDOMINIUMS 200 S E AVE Grand Junction CO 81501			EFFECTIVE DATE 4/15/26	EXPIRATION DATE 4/15/27
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 16 Units in 1 Buildings located at 200 S E AVE, NEW CASTLE CO 81647
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: \$ \$2,236,696		DED: \$5,000			
☐ 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: \$41,096 DED: None			
- Incr. Cost of Construction	☒	If YES, LIMIT: \$41,096 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 WINDRIDGE CONDOMINIUMS
POLICY NUMBER 60703-28-40		
CARRIER Truck Insurance Exchange	NAIC CODE	EFFECTIVE DATE: 4/15/23 - 4/15/24

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

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

Coverage Limit Deductible/ Waiting Period

Building ERC \$2,236,696 \$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) \$41,096 None

Building Ordinance Or Law - 3 (Increased Cost) \$41,096 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 \$5,000

Exterior Building Glass Included \$5,000

Outdoor Property \$2,500 \$5,000

Outdoor Property - Trees, Shrubs & Plants (Per Item) \$500 \$5,000

Personal Effects \$2,500 \$5,000

Pollutant Clean Up And Removal Aggregate \$10,000 \$5,000

Specified Property \$2,500 \$5,000

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

Coverage Amount/ Date

Accounts Receivables - Off-Premises \$2,500 \$5,000

Association Fees And Extra Expense \$100,000

Back Up Of Sewers Or Drains \$50,000 \$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 \$1,000 None

Fire Extinguisher Systems Recharge Expense \$2,500 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 \$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 \$5,000

Newly Acquired Or Constructed Property \$250,000 \$5,000

Outdoor Signs \$2,500 \$500

Outdoor Signs - Per Sign \$1,000

Personal Property At Newly Acquired Premises \$100,000 \$5,000

Personal Property Off Premises \$5,000 \$5,000

Preferred Community Association Management - Crisis Response \$50,000 None

Premises Boundary 100 Feet

Preservation Of Property 30 Days

Unit Owners - Included With Building Included \$5,000

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



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Coverage / Amount or 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 **04/15/2023**

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.