



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 Mid-Century Insurance Company 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 606755149
NAMED INSURED AND ADDRESS The Orchard Townhomes 1512 Grand Ave Glenwood Springs CO 81601		EFFECTIVE DATE 08/01/2021	EXPIRATION DATE 08/01/2022	<input checked="" 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 41 units in 10 buildings located at 193 Orchard Ln Glenwood Springs CO 81601
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: \$ 8,988,000				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		<input checked="" type="checkbox"/>		
AGREED VALUE				
COINSURANCE				If YES, %
EQUIPMENT BREAKDOWN (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT: DED: \$2,500
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		<input checked="" type="checkbox"/>		If YES, LIMIT: Included DED: None
- Demolition Costs		<input checked="" type="checkbox"/>		If YES, LIMIT: \$280,900 DED: None
- Incr. Cost of Construction		<input checked="" type="checkbox"/>		If YES, LIMIT: \$280,800 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:		<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 <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 The Orchard Townhomes	
POLICY NUMBER 606755149		EFFECTIVE DATE: 08/01/2021 - 08/01/2022	
CARRIER Mid-Century Insurance Company	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 Limit Of Insurance Deductible/Waiting Period
- Building GRC \$8,988,000 \$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) \$280,900 None
- Building Ordinance Or Law - 3 (Increased Cost) \$280,800 None
- Building Ordinance Or Law - Increased Period of Restoration Included None
- 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 \$100
- Glass Deductible Buyback Included
- 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 \$10,000 \$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
- 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
- Valuable Paper And Records - Off-Premises \$2,500 \$2,500



ADDITIONAL REMARKS SCHEDULE

AGENCY Jesse Dryer Agency LLC		NAMED INSURED The Orchard Townhomes	
POLICY NUMBER 606755149			
CARRIER Mid-Century Insurance Company	NAIC CODE	EFFECTIVE DATE: 08/01/2021 - 08/01/2022	

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

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
 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 **08/01/2019**
 Hired Auto Liability **\$1,000,000**
 Non-Owned Auto Liability **\$1,000,000**