



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
02-16-2026

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 2558 Patterson Road Grand Junction CO 81505		PHONE (A/C, No, Ext): 9704441111	COMPANY NAME AND ADDRESS Truck Insurance Exchange	NAIC NO:
FAX (A/C, No): 9704441111	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 GOLD BASIN CONDOMINIUMS HOA PO BOX 2023 CRESTED BUTTE, CO 81224-2023			LOAN NUMBER	POLICY NUMBER 60681-13-16
ADDITIONAL NAMED INSURED(S)			EFFECTIVE DATE 10/09/2025	EXPIRATION DATE 10/09/2026
			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 18 Units in 4 Buildings located at 201 RIO GRANDE AVE GUNNISON CO 81230 Gold Basin HOA
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: \$ 9,606,100		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: Included		DED: 2,500	
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	☒	If YES, LIMIT: Included		DED: None	
- Demolition Costs	☒	If YES, LIMIT: \$367,100		DED: None	
- Incr. Cost of Construction	☒	If YES, LIMIT: \$367,100		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

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ADDITIONAL REMARKS SCHEDULE

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AGENCY Jesse Dryer Agency LLC		NAMED INSURED GOLD BASIN CONDOMINIUMS HOA
POLICY NUMBER 60681-13-16		
CARRIER Truck Insurance Exchange	NAIC CODE	EFFECTIVE DATE: 10/09/2025 - 10/09/2026

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

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

Building ERC \$9,606,100 \$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) \$367,100 None
 Building Ordinance Or Law - 3 (Increased Cost) \$367,100 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 \$10,000 \$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 \$10,000 \$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
 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
 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 GOLD BASIN CONDOMINIUMS HOA	
POLICY NUMBER 60681-13-16		EFFECTIVE DATE: 10/09/2025 - 10/09/2026	
CARRIER Truck Insurance Exchange	NAIC CODE		

ADDITIONAL REMARKS

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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 10/09/2020

Preferred Community Association Management - Prior Knowledge Date 10/09/2020

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.

Cancellation: Policies are continuous until cancelled and will be cancelled with the date specified (Which must be within the last 30 days.) If no date is specified, we will cancel the policy effective on the date of the first named insured or officer.