

**First & Harlan Carriage Homes Condominium Association  
c/o Realty One, Inc.  
1630 Carr Street, Suite D  
Lakewood CO 80214  
303.237.8000**

**Master Insurance Policy**

Mortgage Certificate of Insurance or a Master Insurance Policy

Policy Period: 11/29/24 - 11/29/25

Broker Information:

JJ Insurance  
Tracy Warren

303.552.3758  
303.733.5091 (fax)





# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
12/9/2024

THIS EVIDENCE OF 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.

AGENCY JJ Insurance 880 Buchtel Blvd Denver, CO 80210	PHONE (A/C, No, Ext): (303) 552-3758	COMPANY The Standard Fire Insurance Company
FAX (A/C, No): (303) 733-5091	E-MAIL ADDRESS: tracy@jj-insurance.com	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: FIRS&HA-01		
INSURED First & Harlan Carriage Homes Condominiums Association, Inc C/O Realty One, Inc 1630 Carr Street, Suite D Lakewood, CO 80214	LOAN NUMBER	POLICY NUMBER BIP-A2915608-24-42
	EFFECTIVE DATE 11/29/2024	EXPIRATION DATE 11/29/2025
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

### PROPERTY INFORMATION

LOCATION/DESCRIPTION  
Loc # 0, Bldg # 0, 32-86 Harlan Street and 11-89 Gray Street, Lakewood, CO 80226-2213

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	<input checked="" type="checkbox"/> SPECIAL		
COVERAGE / PERILS / FORMS				AMOUNT OF INSURANCE	DEDUCTIBLE
Loc # 0, Bldg # 0					
TIV Buildings - 33 Units Replacement Cost - Co-Insurance Waived				\$8,281,100	25,000
Building, Windstorm - 5% Per Building				\$8,281,100	5.0000%
Equipment Breakdown - Included Per Building				\$100,000	25,000
Business Income with Extra Expense - Actual Loss Sustained 12 Months					72
Ordinance or Law - Coverage A - Included					25,000
Ordinance Or Law Coverage B & C - Per Building				\$100,000	25,000
Water/Sewage Pump, - Per Building				\$25,000	25,000
Crime/Fidelity - Property Manager listed as an Additional Insured				\$150,000	1,000

### REMARKS (Including Special Conditions)

Special Conditions:  
Coverage applies per the associations governing documents:

"The Association's insurance policy shall be a "bare walls" policy that will rebuild the building structures. The Association's insurance policy shall exclude the finished surfaces of perimeter and partition walls, floors, and ceilings within the Unit (including, but not limited to paint, wallpaper, paneling, other wall coverings and window coverings, tile, carpet and any floor covering). The Association's policy shall also exclude all cabinetry, fixtures, interior appliances and improvements and betterments to Units made by Owners.

Proof of Insurance.

### 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

NAME AND ADDRESS  Realty One Inc 1630 Carr Street, Ste D Lakewood, CO 80214	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	<input checked="" type="checkbox"/> MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE <i>Tracy Warren</i>			