Vance Townhome 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: 4/1/24 - 4/1/25

Broker Information:

Tracy Warren
JJ Insurance
303.552.3758

TWARREN

ACORD"

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

3/21/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER JJ Insurance			of the policy, certain policies may require an endorsement. A statement on such endorsement(s). CONTACT Tracy Warren					
			NAME: PHONE (A/C, No, Ext): (303) 552-3758 FAX (A/C, No, Ext): (303) 552-3758					
880 Buchtel Blvd Denver, CO 80210			E-MAIL ADDRESS: tracy@jj	i-insurance	.com	<u> </u>		
					RDING COVERAGE		NAIG #	
			INSURER A : ST. PAUL FIRE AND MARINE INSURANCE COMPANY			NAIC #		
NSURED Vance Townhouse Condominium Association c/o Realty One 1630 Carr Street, Ste D			INSURER B: TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA 31194					
			INSURER C :				31134	
			INSURER D:					
Lakewood, CO 80214			INSURER E :					
			INSURER F:				 	
COVERAGES CER	TIFICAT	E NUMBER:			REVISION NUMBER:	-		
THIS IS TO CERTIFY THAT THE POLICIE INDICATED. NOTWITHSTANDING ANY R CERTIFICATE MAY BE ISSUED OR MAY EXCLUSIONS AND CONDITIONS OF SUCH	PERTAIN POLICIES	THE INSURANCE AFFOR LIMITS SHOWN MAY HAVE	RDED BY THE POLICE BEEN REDUCED BY	ICT OR OTHER IES DESCRIE PAID CLAIMS	RED NAMED ABOVE FOR			
NSR TYPE OF INSURANCE	ADDL SUBF	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMI	rs		
A X COMMERCIAL GENERAL LIABILITY			4/1/2024	4/1/2025	EACH OCCURRENCE	\$	1,000,000	
CLAIMS-MADE X OCCUR		BIP-9W929538-24-42			DAMAGE TO RENTED PREMISES (Ea occurrence)	S	300,000	
					MED EXP (Any one person)	\$	5,000	
	į l				PERSONAL & ADV INJURY	\$	1,000,000	
GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	S		
X POLICY PRO-			İ		PRODUCTS - COMP/OP AGG	S	2,000,000	
X OTHER Nonowned&Hired Auto					HNOA	\$	1,000,000	
AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	5		
ANY AUTO					BODILY INJURY (Per person)	S		
OWNED SCHEDULED AUTOS					BODILY INJURY (Per accident)	s		
HIRED NON-OWNED AUTOS ONLY			1		PROPERTY DAMAGE (Per accident)	s		
						S		
UMBRELLA LIAB OCCUR					EACH OCCURRENCE	S		
EXCESS LIAB CLAIMS-MADE					AGGREGATE	s		
DED RETENTION \$						S		
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					PER OTH- STATUTE ER			
ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A				E.L. EACH ACCIDENT	s	-	
					E.L. DISEASE - EA EMPLOYEE	S	-	
If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT			
B Directors&Officers		107609252	4/1/2024	4/1/2025	Per Claim / Aggregat		1,000,000	
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICL	ES (ACOPI	101 Additional Remarks School						
roof of Insurance.	· · · · · · · · · · · · · · · · · · ·	, , Konura Geneu	are, may be attached if Mor	e space is requir	euj			
			CANCELLATION					
CERTIFICATE HOLDER				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
Realty One 1630 Carr Street, Ste D			SHOULD ANY OF THE EXPIRATION ACCORDANCE WI	THE ABOVE DI N DATE TH TH THE POLIC	ESCRIBED POLICIES BE C. EREOF, NOTICE WILL I Y PROVISIONS.	ANCELL BE DEL	ED BEFORE LIVERED IN	
Realty One			SHOULD ANY OF THE EXPIRATION ACCORDANCE WIT	N DATE TH TH THE POLIC	ESCRIBED POLICIES BE CA EREOF, NOTICE WILL Y PROVISIONS.	ANCELL BE DEL	ED BEFORE LIVERED IN	
Realty One 1630 Carr Street, Ste D			ACCORDANCE WI	N DATE TH TH THE POLIC	ESCRIBED POLICIES BE CA EREOF, NOTICE WILL Y PROVISIONS.	ANCELL BE DEL	ED BEFORE LIVERED IN	



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

3/21/2024 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. PHONE (A/C, No, Ext): (303) 552-3758 COMPANY ST. PAUL FIRE AND MARINE INSURANCE COMPANY JJ Insurance 880 Buchtel Blvd Denver, CO 80210 FAX (A/C, No): (303) 733-5091 E-MAIL ADDRESS: tracy@jj-insurance.com CODE: SUB CODE: AGENCY CUSTOMER ID #: VANCTOW-01 Vance Townhouse Condominium Association INSURED LOAN NUMBER POLICY NUMBER c/o Realty One BIP-9W929538-24-42 1630 Carr Street, Ste D Lakewood, CO 80214 EFFECTIVE DATE EXPIRATION DATE 4/1/2024 CONTINUED UNTIL TERMINATED IF CHECKED 4/1/2025 THIS REPLACES PRIOR EVIDENCE DATED: PROPERTY INFORMATION LOCATION/DESCRIPTION Loc # 0, Bldg # 1, 1365-1399 Vance Street, Lakewood, CO 80214, 2 Buildings 8 units each Townhome 2 story 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 X | SPECIAL PERILS INSURED BASIC BROAD COVERAGE / PERILS / FORMS AMOUNT OF INSURANCE DEDUCTIBLE Loc # 0. Blda # 1 Blanket Buildings, RC - Special Form Co-Ins Waived. 16 Units \$3,564,682 5.000 Wind and Hail Deductible 5.0000% Equipment Breakdown, Special (Including theft) - Detail \$100,000 5.000 Business Income and Extra Expense - Actual Loss Sustained 12 Months Water/ Sewage Pump, Sewer or Drain Backup \$25,000 5,000 Building Ordinance or Law Coverage A - Included 5,000 Building Ordinance or Law, Coverage B & C Combined \$250,000 5.000 Fidelity - Crime - Property Manager Included as Additional Insured \$50,000 500 REMARKS (Including Special Conditions) Special Conditions Coverage is provided based on Governing Documents: A. policy of property insurance in an amount equal to the full replacement value (i.e. 100% of the current "Replacement cost" exclusive of land, excavation and other items normally excluded from coverage" Coverage is walls out. Inflation Guard does not apply. Values are reviewed annually. 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 ADDITIONAL INSURED LENDER'S LOSS PAYABLE LOSS PAYER MORTGAGEE LOAN # Realty One 1630 Carr Street, Ste D Lakewood, CO 80214 **AUTHORIZED REPRESENTATIVE** Tracy Warren