

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: 4/1/25 - 4/1/26

Broker Information:

Tracy Warren
JJ Insurance
303.552.3758



VANCTOW-01

TWARREN

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/14/2025

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 880 Buchtel Blvd Denver, CO 80210	CONTACT NAME: Tracy Warren PHONE (A/C, No, Ext): (303) 552-3758 E-MAIL ADDRESS: tracy@jj-insurance.com FAX (A/C, No):
INSURED Vance Townhouse Condominium Association c/o Realty One, Inc P.O. Box 140396 Edgewater, CO 80214	INSURER(S) AFFORDING COVERAGE INSURER A : Fidelity and Guaranty Insurance Company INSURER B : TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA INSURER C : INSURER D : INSURER E : INSURER F : NAIC # 190463 31194

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:	X		BIP-9W929538-25-42	4/1/2025	4/1/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 NONOWNED HIRED \$ 1,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
B	Directors & Officers			107609252	4/1/2025	4/1/2026	Per Claim/Aggregate \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Proof of Insurance.

CERTIFICATE HOLDER

CANCELLATION

Realty One, Inc P.O. Box 140396 Edgewater, CO 80214	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Tracy Warren</i>
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TWARREN

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
4/14/2025

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 Fidelity and Guaranty Insurance Company One Tower Square Hartford, CT 06183
FAX (A/C, No): (303) 733-5091	E-MAIL ADDRESS: tracy@jj-insurance.com	
CODE: AGENCY CUSTOMER ID #: VANCTOW-01	SUB CODE:	
INSURED Vance Townhouse Condominium Association c/o Realty One, Inc P.O. Box 140396 Edgewater, CO 80214	LOAN NUMBER	POLICY NUMBER BIP-9W929538-25-42
	EFFECTIVE DATE 4/1/2025	EXPIRATION DATE 4/1/2026
	CONTINUED UNTIL TERMINATED IF CHECKED	
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				PERILS INSURED	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL	
COVERAGE / PERILS / FORMS								
								AMOUNT OF INSURANCE
								DEDUCTIBLE
Loc # 0, Bldg # 1								
Blanket Buildings, RC - Special Form Co-Ins Waived. 16 Units								\$3,742,916
Wind and Hail Deductible								5,000
Equipment Breakdown, Special (Including theft) - Detail								5.0000%
Business Income and Extra Expense - Actual Loss Sustained 12 Months								\$100,000
Water/ Sewage Pump, Sewer or Drain Backup								5,000
Building Ordinance or Law Coverage A - Included								\$25,000
Building Ordinance or Law, Coverage B & C Combined								5,000
Fidelity - Crime - Property Manager Included as Additional Insured								\$250,000
								\$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 Realty One, Inc P.O. Box 140396 Edgewater, CO 80214	ADDITIONAL INSURED MORTGAGEE	LENDER'S LOSS PAYABLE	LOSS PAYEE
LOAN #			
AUTHORIZED REPRESENTATIVE <i>Shay Warren</i>			