



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

02/11/2025

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 Moody-Valley Insurance Agency, Inc. 760 Horizon Drive, Suite 302 Grand Junction CO 81506		PHONE (A/C, No, Ext): (970) 248-8300	COMPANY United Fire & Casualty Company P O Box 73909 Cedar Rapids IA 52407-3909	
FAX (A/C, No): (970) 242-1894	E-MAIL ADDRESS: certrequestgj@moodyins.com			
CODE: 01-0059	SUB CODE:			
AGENCY CUSTOMER ID #: 00029865		LOAN NUMBER		POLICY NUMBER 10176172819
INSURED Foresight Professional Plaza Condominium Association, Inc c/o Jenny Corneille 2532 Patterson Rd #5 Grand Junction CO 81505-3607		EFFECTIVE DATE 02/09/2025	EXPIRATION DATE 02/09/2026	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 2532 Patterson Rd Grand Junction Loc# 00001/Bldg# 00001	Ste 5 CO 81505-3607
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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	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS Building, Replacement Cost, Special form				1,872,000	1,000

REMARKS (Including Special Conditions)

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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 US Small Business Administration B:Side Capital 3350 Brighton Blvd, STE 235 Denver CO 80216-5072	ADDITIONAL INSURED	<input checked="" type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
LOAN #			
AUTHORIZED REPRESENTATIVE <i>Moody-Valley Insurance Agency</i>			



POLICY NUMBER

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BOP-Pro Businessowners

Declarations

PREMISES INFORMATION

Location Number	Building Number	Premises Address
1	1	2532 PATTERSON RD STE 5, GRAND JCT, CO 81505-3607
Building Description		Commercial Condo Bldg 1
Class Description		Accounting Services - Except CPAs - Condominium - Office - Lessors Risk Only
Construction Type		Non-combustible
Building Additional Interest		
Loss Payable		Schedule Number 1 Applicable Clause Lenders Loss Payee Loss Payee Name US SMALL BUSINESS ADMINISTRATION B SIDE CAPITAL Loss Payee Address 3350 BRIGHTON BLVD STE 235, DENVER, CO 80216-5072 Description of Property

Location Number	Building Number	Premises Address
1	2	2532 PATTERSON RD STE 5, GRAND JCT, CO 81505-3607
Building Description		Commercial Condo Bldg 2
Class Description		Accounting Services - Except CPAs - Condominium - Office - Lessors Risk Only
Construction Type		Frame Construction
Building Additional Interest		
Loss Payable		

SECTION I – PROPERTY

BLANKET INSURANCE

Blanket Type	Total Limit	Premium

PROPERTY COVERAGE LIMITS OF INSURANCE

Location Number	Building Number	Type of Property	Building Limit Automatic Increase % *if % not shown below, refer to base coverage form	Limit of Insurance	Premium
1	1	Building		\$1,872,000	\$1,355.00
1	2	Building		\$1,872,000	\$1,732.00

DEDUCTIBLES (Apply per location, per occurrence)

Location Number	Property Deductible	Windstorm or Hail Percentage Deductible
1	\$1,000	Not Applicable



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BOP-Pro Businessowners

Declarations

POLICY-WIDE

Coverage	Limit	Pr
Equipment Breakdown Protection		\$
Business Income		
Ordinary Payroll Number of Days: 60		
Exempt Employees/Jobs: No		
Extended Period of Indemnity Number of Days: 60		
Limited Fungi Bacteria Cov Busn Income Extra Expense		
Business Income/Extra Expense - Revised Number Of Days: 30		

LOCATION-LEVEL

Location Number	Building Number	Coverage	Limit	P
1	1, 2	Limitation Of Coverage To Designated Premises, Project Or Operation Schedule Item Number: 1 A. Premises: 1: 2532 PATTERSON RD, GRAND JCT, CO B. Project Or Operation:		

SECTION II – LIABILITY AND MEDICAL EXPENSES

POLICY-WIDE

Coverage	Limit of Insurance
Liability And Medical Expenses	\$1,000,000 Per Occurrence
Medical Expenses	\$5,000 Per Person
Other Than Products/Completed Operations Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Optional Property Damage Liability Deductible	

CLASSIFICATIONS

Location Number	Class Code	Exposure	Exposure Basis
1	63621		Limit of Insurance
1	63621		Limit of Insurance



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POLICY-WIDE

Coverage	Limit	Premium
Internet Security and Privacy		\$85.00
Endorsement Date: 02/09/2024		
Limit	\$25,000	
Deductible: 500		
Online Banking Theft		\$58.00
Endorsement Date: 02/09/2024		
Retroactive Date: 02/09/2024		
Limit	\$25,000	
Deductible: 250		

LOCATION-LEVEL

Location Number	Building Number	Coverage	Limit	Premium
1	1	Damage To Premises Rented To You		
		Damage To Premises Rented To You	\$50,000	
1	2	Damage To Premises Rented To You		
		Damage To Premises Rented To You	\$50,000	



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ADDITIONAL COVERAGES, EXCLUSIONS, CONDITIONS

Terrorism	Premium: \$39.00
Enhancement Endorsement	Premium: \$155.00
Enhancement endorsement	BOP-Pro Select

Exclusions	
Absolute PFAS Exclusion	
Exclusion - Unmanned Aircraft	
Bodily Injury And Property Damage:	No
Personal And Advertising Injury:	No

Coverages	
Location 1: 2532 PATTERSON RD STE 5, GRAND JCT, CO 81505-3607	
Business Personal Property Inflation Guard	
Inflation Percentage	8%

Conditions	
Location 1: 2532 PATTERSON RD STE 5, GRAND JCT, CO 81505-3607	
Building 1	
Limitations On Coverage For Roof Surfacing	Premium: -\$14.00
Indicate Applicability (Paragraph A. and/or Paragraph B.)	B (Cosmetic Exclusion)

Exclusions
Location 1: 2532 PATTERSON RD STE 5, GRAND JCT, CO 81505-3607
Building 1
Exclusion Of Loss Due To By-Products Of Production Or Processing Operations (Rental Properties)
Description Of Rental Unit



OP-Pro Businessowners

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Conditions

Location 1: 2532 PATTERSON RD STE 5, GRAND JCT, CO 81505-3607

Building 2

Exclusions On Coverage For Roof Surfacing

Premium: -\$17.00

Indicate Applicability (Paragraph A.
and/or Paragraph B.)

B (Cosmetic Exclusion)

Exclusions

Location 1: 2532 PATTERSON RD STE 5, GRAND JCT, CO 81505-3607

Building 2

Exclusion Of Loss Due To By-Products Of Production
Processing Operations (Rental Properties)

Description Of Rental Unit

State-Specific Surcharges, Taxes and Fees Included in Total Premium

Colorado Businessowners Hazard Mitigation Fee

Charge: \$2.00



FORMS AND ENDORSEMENTS

Schedule

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LINE OF BUSINESS

BOP-Pro

The following is a list of the forms and endorsements that make up your policy. This listing of titles is for ease of reference and does not represent the terms and conditions of the coverage set forth on the form and you are directed to the actual form for details.

FORM NUMBER	TITLE OF FORM
BP 00 03 07 13	Businessowners Coverage Form
BP 01 81 03 15	Colorado Changes
BP 04 12 04 17	Limitation Of Coverage To Designated Premises, Project Or Operation
BP 04 17 01 10	Employment-Related Practices Exclusion
BP 04 71 07 02	Exclusion - Volunteer Workers
BP 04 83 01 10	Removal Of Insurance-To-Value Provision
BP 04 92 07 02	Total Pollution Exclusion
BP 05 01 07 02	Calculation Of Premium
BP 05 17 01 06	Exclusion - Silica Or Silica-Related Dust
BP 05 23 01 15	Cap On Losses From Certified Acts Of Terrorism
BP 05 77 01 06	Fungi Or Bacteria Exclusion (Liability)
BP 05 98 07 13	Amendment Of Insured Contract Definition
BP 12 03 01 10	Loss Payable Clauses
BP 14 78 07 13	Exclusion Of Loss Due To By-Products Of Production Or Processing Operations (Rental Properties)
BP 14 86 07 13	Communicable Disease Exclusion
BP 15 04 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information and Data-Related Liability – With Limited Bodily Injury Exception
BP 15 11 12 16	Exclusion - Unmanned Aircraft
BP 15 31 09 19	Cannabis Property Exclusion With Hemp Exception
BP 15 33 09 19	Cannabis Liability Exclusion With Hemp Exception
BP 17 01 07 13	Condominium Association Coverage
BP 17 02 07 13	Condominium Commercial Unit-Owners Coverage
BP 70 22 01 10	Abuse or Molestation Exclusion
BP 70 47 01 10	Exclusion - Intercompany Products Suits
BP 71 15 08 17	Equipment Breakdown Enhancement Endorsement
BP 71 23 03 21	Businessowners Declaration
BP 71 74 08 15	Primary And Noncontributory - Other Insurance Condition
BP 71 99 03 19	Multiple Liability Coverages Limitation
BP 72 25 01 24	BOP-Pro Select Endorsement
BP 72 29 04 23	Cosmetic Damage Exclusion - Wind or Hail
IL 70 09 06 19	Amendatory Endorsement - Punitive or Exemplary Damages Exclusion
IL 70 28 02 23	Policy Jacket



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ORMS AND ENDORSEMENTS

chedule

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FORM NUMBER	TITLE OF FORM
70 68 01 10	Exclusion - Lead - Hazardous Properties
70 69 01 10	Exclusion - Underground Storage Tanks
70 70 09 12	Absolute Asbestos Exclusion
70 83 08 10	Payment of Losses
70 86 03 21	Occurrence Redefined
70 95 01 20	Internet Security And Privacy Insurance Endorsement
71 47 01 20	Online Banking Theft Insurance Endorsement
71 59 03 21	Common Declaration Page
71 77 08 22	Absolute PFAS Exclusion
18 13 01 20	Important Notice - Internet Security and Privacy
18 82 06 16	Notice to Policyholders - Location and Premises Clarification
19 26 09 19	Signature Forms Cover Letter
19 27 01 21	Policyholder Disclosure Notice Mandatory Availability Of Terrorism Insurance Coverage
19 65 01 21	Notice To Policyholders Communicable Disease Exclusion
20 02 09 21	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
20 03 11 21	Notice of Premium Audit Noncompliance Charge