

ACORDTM**EVIDENCE OF COMMERCIAL PROPERTY INSURANCE**

DATE (MM/DD/YYYY)

04/01/2025

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 USI Southwest Dallas /CL 14241 Dallas Pkwy STE 700 Dallas, TX 75254		PHONE (A/C, No, Ext): 214 443-3100	COMPANY NAME AND ADDRESS See List of Carriers in the Description of Operations Below		NAIC NO:
FAX (A/C, No): 214 443-3900	E-MAIL ADDRESS: carson.campbell@usi.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
CODE:	SUB CODE:		POLICY TYPE		
AGENCY CUSTOMER ID #: 2062502			LOAN NUMBER		POLICY NUMBER 1P792409155
NAMED INSURED AND ADDRESS Pinnacle at Deer Valley 1344 Amber Rd Park City, UT 84060			EFFECTIVE DATE 09/19/2024	EXPIRATION DATE 05/28/2025	CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)			THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) ☐ BUILDING OR ☐ BUSINESS PERSONAL PROPERTY

LOCATION/DESCRIPTION
1344 Amber Rd Park City, UT 84060 - 86 Units Multi-Family Apartment Complex


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
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$		\$82,980,933		DED: \$25,000	
		YES	NO	N/A	
<input type="checkbox"/> BUSINESS INCOME	<input checked="" type="checkbox"/> RENTAL VALUE	<input checked="" type="checkbox"/>			If YES, LIMIT: \$82,980,933 <input checked="" type="checkbox"/> Actual Loss Sustained; # of months
BLANKET COVERAGE		<input checked="" type="checkbox"/>			If YES, indicate value(s) reported on property identified above: \$ \$60,500,000
TERRORISM COVERAGE		<input checked="" type="checkbox"/>			Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?			<input checked="" type="checkbox"/>		
IS DOMESTIC TERRORISM EXCLUDED?			<input checked="" type="checkbox"/>		
LIMITED FUNGUS COVERAGE		<input checked="" type="checkbox"/>			If YES, LIMIT: \$100,000 DED: \$25,000
FUNGUS EXCLUSION (IF "YES", specify organization's form used)			<input checked="" type="checkbox"/>		
REPLACEMENT COST		<input checked="" type="checkbox"/>			ACV on Roofs 20 yr old or more, over 30 yr old exc
AGREED VALUE			<input checked="" type="checkbox"/>		
COINSURANCE			<input checked="" type="checkbox"/>		If YES, %
EQUIPMENT BREAKDOWN (If Applicable)		<input checked="" type="checkbox"/>			If YES, LIMIT: \$82,983,433 DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		<input checked="" type="checkbox"/>			If YES, LIMIT: \$82,983,433 DED:
- Demolition Costs		<input checked="" type="checkbox"/>			If YES, LIMIT: \$15,000,000 DED:
- Incr. Cost of Construction		<input checked="" type="checkbox"/>			If YES, LIMIT: \$15,000,000 DED:
EARTH MOVEMENT (If Applicable)		<input checked="" type="checkbox"/>			If YES, LIMIT: see pg. 2 DED:
FLOOD (If Applicable)		<input checked="" type="checkbox"/>			If YES, LIMIT: see pg. 2 DED:
WIND/HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions		<input checked="" type="checkbox"/>			If YES, LIMIT: see pg. 2 DED:
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions		<input checked="" type="checkbox"/>			If YES, LIMIT: see pg. 2 DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS		<input checked="" type="checkbox"/>			

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 SERVING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS ** FOR INFORMATION ONLY **			AUTHORIZED REPRESENTATIVE 

Featured Sub-limits:

EARTH MOVEMENT

\$82,980,933, (Annual Aggregate) excluded in the states of California, Alaska, Nevada, and Hawaii; and Pacific Northwest Seismic Zone, Subject to a maximum of \$5,000,000, or Total Insurable Value as stated on the Schedule of Values (whichever is less), per location per occurrence.

FLOOD

\$82,980,933 (Annual Aggregate), Subject to a maximum of \$10,000,000, or Total Insurable Value as stated on the Schedule of Values (whichever is less), per location per occurrence, except;
\$25,000,000 Flood in High Hazard Flood Zones (Annual Aggregate) Subject to a maximum of \$10,000,000, or Total Insurable Value as stated on the Schedule of Values (whichever is less), per location per occurrence.

WATER BACKUP

\$1,000,000 per Occurrence, for Sewer and Drain Water Backup

NAMED WINDSTORM

\$82,983,433 per Occurrence (Annual Aggregate) Excluded in the State of Florida and Properties in the Critical US Named Windstorm Areas

TERRORISM

\$82,980,933 per Occurrence (Annual Aggregate)

Featured Deductibles:

EARTH MOVEMENT

\$250,000 per Occurrence per Location, except: 2% of values, minimum of \$250,000 per Occurrence for locations in the New Madrid Seismic Zone

FLOOD

\$250,000 per Occurrence per Location, except:
High Hazard Flood Zone - \$500,000 per Building per Occurrence for real property, \$500,000 per Building per Occurrence for personal property, \$100,000 per Occurrence for Time Element, or max flood amount available through NFIP whichever is greater
Moderate Hazard Flood Zone - \$250,000 per Building per Occurrence for real property, \$250,000 per Building per Occurrence for personal property, \$100,000 per Occurrence for Time Element, or max flood amount available through NFIP whichever is greater

NAMED WINDSTORM

\$100,000 per Occurrence per Location, except;
1% of Applicable Values, minimum of \$100,000 per Occurrence per Location for Secondary Critical US Named Windstorm Areas

WIND/HAIL (other)

2% of Applicable Values, minimum of \$100,000 per Occurrence per Location WIND/HAIL in the States of Alabama, Arkansas, Colorado, Kansas, Kentucky, Louisiana, Mississippi, Missouri, Nebraska, Oklahoma, and Texas

TERRORISM

\$10,000 per Occurrence per Location

FREEZE WATER DAMAGE

\$250,000 per Occurrence per Location

Itemized Address:

1344 Amber Rd
Park City, UT 84060

Waiting Period: 48 consecutive hours from the inception of interruption of services for Service Interruption Property Damage and Service Interruption Time Element

Specified Coverages:

Specified Deductibles:

WILDFIRE

\$25,000.00 per Occurrence, Annual Aggregate

****Blanket Coverage Information****

Blanket #1 Building and Business Income Amt: \$60,500,000 Ded: \$25,000

Cause of Loss: Special (Including Theft)

Valuation: Replacement Cost

Deductible Basis: Any One Occurrence

*** Commercial Property Policy Level Coverages ***

Location #: 1 1344 Amber Rd; Park City, UT 84060 Condo Association - 86 Units

Location #: 2 Gatehouse Park City, UT 84060-0000 Gatehouse

Location #: 2 Gatehouse Park City, UT 84060-0000 1201 Pinnacle Ct

Location #: 2 Gatehouse Park City, UT 84060-0000 1257 Pinnacle Ct

Location #: 2 Gatehouse Park City, UT 84060-0000 1321 Pinnacle Ct

Location #: 2 Gatehouse Park City, UT 84060-0000 1296 Pinnacle Ct

Location #: 2 Gatehouse Park City, UT 84060-0000 1252 Pinnacle Ct

Location #: 2 Gatehouse Park City, UT 84060-0000 1228 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1196 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1154 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1122 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1116 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1176 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1230 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1270 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1320 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1330 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1386 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1422 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1344 Amber Rd

Location #: 2 Gatehouse Park City, UT 84060-0000 1400 Amber Rd

Location #: 2 Gatehouse Park City, UT 84060-0000 1456 Amber Rd

Location #: 2 Gatehouse Park City, UT 84060-0000 1510 Amber Rd

Location #: 2 Gatehouse Park City, UT 84060-0000 1600 Amber Rd

Location #: 2 Gatehouse Park City, UT 84060-0000 1656 Amber Rd

Location #: 2 Gatehouse Park City, UT 84060-0000 1655 Amber Rd

Location #: 2 Gatehouse Park City, UT 84060-0000 1575 Amber Rd

Location #: 2 Gatehouse Park City, UT 84060-0000 1495 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1445 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1405 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1345 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1279 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1209 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1149 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1065 Pinnacle Dr

Location #: 2 Gatehouse Park City, UT 84060-0000 1044 Pinnacle Dr

Full Carrier List

Paper Written - AM Best Rates - NAIC # - Policy Number

Bridgeway Insurance Company A+ : XV 12489 7EA7PP1001117-04

Navigators Specialty Insurance Company A+ : XII 36056 BO24HAB0BGX751C

Hudson Excess Insurance Company A : XV 14484 HCS104116

Westchester Surplus Lines Insurance Company A++ : XV 10172 D39174650 002

Allied World Assurance Company A : XV AA3194128 P093699/001

Certain Underwriters At Lloyds, London A : XV NB2400105

Fidelis Underwriting Limited A : XV AA1120175 NB2400105
 Palms Insurance Company A : VIII PLM-00200-24
 Westfield Specialty Insurance Company A : XV 16992 XAR-00012QX-02
 Arch Reinsurance LTD A+ : XV AA3194126 12947-219-24
 Aspen Specialty Insurance Company A : XV 10717 PX00GTG24
 Starstone Specialty Insurance Company A- : XI 44776 CSP00139176P-00
 Landmark American Insurance Company A+ : XIV 33138 LHD943400
 Westfield Specialty Insurance Company A : XV 16992 XAR-00012DG-02
 Certain Underwriters At Lloyds, London A : XV PX24RU644J4X
 Certain Underwriters At Lloyds, London A : XV NB2400106
 Houston Casualty Company (UK Branch) A++ : XV 42374 NB2400114
 Axis Surplus Insurance Company A : XV 26620 EAF638686-24
 Starstone Specialty Insurance Company A- : XI 44776 CSP00139177P-00
 Ironshore Specialty Insurance Company A : XV 25445 1000405628-05
 Princeton Excess & Surplus Lines Insurance Co A+ : XV 10786 78-A3-XP-0000696-04
 Nautilus Insurance Company A+ : XV 17370 NZA896Q24A000
 United Specialty Insurance Company A : X 12537 NQU-2024-10046
 Certain Underwriters At Lloyds, London A : XV NB2400115
 Starstone Specialty Insurance Company A- : XI 44776 CSP00139178P-00
 Kinsale Insurance Company A : XII 38920 0100193004-2
 Hamilton Re, LTD. A : XV AA3191190 PX24-9152-01
 Certain Underwriters At Lloyds, London A : XV NB2400108
 Mitsui Sumitomo Insurance Company of America A+ : XV 20362 EXP7000596
 Certain Underwriters At Lloyds, London A : XV NB2400109
 Fidelis Underwriting LTD A : XV AA1120175 NB2400109
 Chubb Bermuda International - Division of Chubb European Group Se A++ : XV AA1320152 NB2400109
 Chubb Bermuda International - Division of Chubb European Group Se A++ : XV AA1320152 NB2400110
 National Fire Insurance of Hartford A : XV 20478 6046483403
 Certain Underwriters At Lloyds, London A : XV B0621MAMAL000224

 Excess Property - (\$22,483,433 - Excess of \$60,500,000)
 9/19/2024 - 9/19/2025
 Acceptance Casualty Insurance Company (A-) NAIC #10349
 Policy Number IMP400296600