

ACORD™ EVIDENCE OF COMMERCIAL PROPERTY INSURANCEDATE (MM/DD/YYYY)
06/02/2025

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	NAIC NO:
FAX (A/C. No.): 214 443-3900	E-MAIL ADDRESS: Matt.Rice@usi.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:	SUB CODE:		POLICY TYPE Commercial Property	
AGENCY CUSTOMER ID #: 2062502		LOAN NUMBER		POLICY NUMBER 1P79240915501
NAMED INSURED AND ADDRESS Pinnacle at Deer Valley 1344 Amber Rd, Park City, UT 84060		EFFECTIVE DATE 05/28/2025	EXPIRATION DATE 05/28/2026	<input type="checkbox"/> 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
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: \$ \$82,980,933
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 20 yr old Roofs, Roofs over 30 yr excluded
AGREED VALUE		<input checked="" type="checkbox"/>		
COINSURANCE		<input checked="" type="checkbox"/>		If YES, %
EQUIPMENT BREAKDOWN (If Applicable)	<input checked="" type="checkbox"/>			If YES, LIMIT: Included DED: \$10,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	<input checked="" type="checkbox"/>			If YES, LIMIT: \$50,000,000 DED: \$25,000
- Demolition Costs	<input checked="" type="checkbox"/>			If YES, LIMIT: \$50,000,000 DED: \$25,000
- Incr. Cost of Construction	<input checked="" type="checkbox"/>			If YES, LIMIT: See Below DED: \$25,000
EARTH MOVEMENT (If Applicable)	<input checked="" type="checkbox"/>			If YES, LIMIT: See Below DED: See Below
FLOOD (If Applicable)	<input checked="" type="checkbox"/>			If YES, LIMIT: See Below DED: See Below
WIND/HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions	<input checked="" type="checkbox"/>			If YES, LIMIT: See Below DED: See Below
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions	<input checked="" type="checkbox"/>			If YES, LIMIT: See Below DED: See Below
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

<input type="checkbox"/> CONTRACT OF SALE	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
<input type="checkbox"/> MORTGAGEE			
NAME AND ADDRESS Bank of America PO Box 7265 Springfield, OH 45501			AUTHORIZED REPRESENTATIVE

Featured Sub-limits:

EARTH MOVEMENT

\$250,000,000, (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. Except; \$100,000,000, (Annual Aggregate) for locations located in the New Madrid 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

\$250,000,000 (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; \$50,000,000 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

Included, Except; Excluded in the State of Florida and Properties in the Critical US Named Windstorm Areas

TERRORISM

\$100,000,000 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, Minnesota, Mississippi, Missouri, Nebraska, Oklahoma, and Texas

TERRORISM

\$10,000 per Occurrence per Location

FREEZE WATER DAMAGE

\$250,000 per Occurrence per Location

Specified Deductibles: WILDFIRE

\$25,000 per Occurrence

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

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

***** Description of Operations *****

RE: 1296 Pinnacle Ct., Park City, UT 84060

Loan# 0226427091

Unit Owner: Martha Ryan

Schedule A

Paper Written	AM Best Rate	NAIC #
Navigators Specialty Insurance Company	A+ : XII	36056
Hudson Excess Insurance Company	A : XV	14484
Palomar Excess and Surplus Insurance Company	A : X	16754
Allied World Assurance Company	A+ : XV	
Fidelis Underwriting Limited	A : XV	
Westchester Surplus Lines Insurance Company	A++ : XV	10172
Fortegra Specialty Insurance Company	A- : X	16823
Westfield Specialty Insurance Company	A : XV	16992
Arch Reinsurance LTD	A+ : XV	
Landmark American Insurance Company	A+ : XIV	33138
Starstone Specialty Insurance Company	A- : XI	44776
Aspen Specialty Insurance Company	A : XV	10717
Palms Insurance Company	A : VIII	
Underwriters at Lloyds of London	A : XV	
Nautilus Insurance Company	A+ : XV	17370
Axis Surplus Insurance Company	A : XV	26620
Ironshore Specialty Insurance Company	A : XV	25445
The Princeton Excess and Surplus Lines Insurance Company	A+ : XV	10786
United Specialty Insurance Company	A : X	12537
Kinsale Insurance Company	A : XIV	38920
Swiss Re Corporate Solutions Capacity Insurance Corporation	A+ : XV	34916
Texas Insurance Company	A- : XII	16543
Houston Casualty Company	A++ : XV	42374
Chubb Bermuda International - Division of Chubb European Group SE	A++ : XV	
Hamilton Re, LTD.	A : XV	
Mitsui Sumitomo Insurance Company of America	A+ : XV	20362
National Fire Insurance of Hartford	A : XV	20478