



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

9/16/2026

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 Arrow Insurance Management, Inc. 695 Summit Blvd Ste E Frisco, CO 80443-5880		PHONE (A/C, No, Ext):	COMPANY NAME AND ADDRESS Ohio Security Ins Co		NAIC NO: 24082
FAX (A/C, No):	E-MAIL ADDRESS:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
CODE: AGENCY CUSTOMER ID #: COBBHOM-01	SUB CODE:		POLICY TYPE		
NAMED INSURED AND ADDRESS Cobblestone Homeowners Association PO Box 1503 Frisco CO 80443			LOAN NUMBER	POLICY NUMBER BKS58261959	
ADDITIONAL NAMED INSURED(S)			EFFECTIVE DATE 10/25/2025	EXPIRATION DATE 10/25/2026	☐ CONTINUED UNTIL TERMINATED IF CHECKED
			THIS REPLACES PRIOR EVIDENCE DATED:		

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

LOCATION / DESCRIPTION 602 & 604 Granite St, Frisco, CO 80443 See Attached...
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	X	SPECIAL	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 3,207,682		DED: 1,000					
		YES	NO	N/A			
☒ BUSINESS INCOME ☐ RENTAL VALUE		X			If YES, LIMIT:	X	Actual Loss Sustained; # of months:
BLANKET COVERAGE		X			If YES, indicate value(s) reported on property identified above: \$ 3,207,682		
TERRORISM COVERAGE			X		Attach Disclosure Notice / DEC		
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		X					
IS DOMESTIC TERRORISM EXCLUDED?		X					
LIMITED FUNGUS COVERAGE			X		If YES, LIMIT:	DED:	
FUNGUS EXCLUSION (If "YES", specify organization's form used)		X					
REPLACEMENT COST		X					
AGREED VALUE			X				
COINSURANCE		X			If YES, 90 %		
EQUIPMENT BREAKDOWN (If Applicable)		X			If YES, LIMIT: 3,207,682	DED: 1,000	
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		X			If YES, LIMIT: 3,207,682	DED: 1,000	
- Demolition Costs		X			If YES, LIMIT: 250,000	DED: 1,000	
- Incr. Cost of Construction		X			If YES, LIMIT: 250,000	DED: 1,000	
EARTH MOVEMENT (If Applicable)				X	If YES, LIMIT:	DED:	
FLOOD (If Applicable)				X	If YES, LIMIT:	DED:	
WIND / HAIL INCL ☒ YES ☐ NO Subject to Different Provisions:		X			If YES, LIMIT:	DED:	
NAMED STORM INCL ☒ YES ☐ NO Subject to Different Provisions:		X			If YES, LIMIT:	DED:	
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS		X					

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 SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS Cobblestone Homeowners Assoc PO Box 1503 Frisco CO 80443			AUTHORIZED REPRESENTATIVE

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AGENCY CUSTOMER ID: _____

LOC #: _____

**ADDITIONAL REMARKS SCHEDULE**Page 1 of 1

AGENCY Arrow Insurance Management, Inc.		NAMED INSURED Cobblestone Homeowners Association PO Box 1503 Frisco CO 80443
POLICY NUMBER BKS58261959		
CARRIER Ohio Security Ins Co	NAIC CODE 24082	EFFECTIVE DATE: 10/25/2025

ADDITIONAL REMARKS**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,****FORM NUMBER:** 28 **FORM TITLE:** EVIDENCE OF COMMERCIAL PROPERTY INSURANCE**REMARKS:**

Ordinance or Law coverage for Demolition Costs & Increased Cost of Constructions is combined blanket limit.
Total number of units 12
Policy includes general liability limits of \$1,000,000 each occurrence / \$2,000,000 general aggregate

LOCATION/DESCRIPTION:

604 Granite St, Frisco, CO 80443, Summit County, USA - Location 0001 Sublocation 001
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