



PRAILAK-01

NJORGENSEN

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

6/17/2026

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 License # 1001001193 The Dana Company 12345 University, Ste 300 Des Moines, IA 50325	CONTACT NAME:		
	PHONE (A/C, No, Ext): (515) 224-4391	FAX (A/C, No): (515) 224-4955	
	E-MAIL ADDRESS: info@thedanaco.com		
	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : Auto Owners Insurance		18988
INSURED Prairie Lakes Condominium Owners Association c/o Gulling Property Management PO Box 57273 Des Moines, IA 50317	INSURER B :		
	INSURER C :		
	INSURER D :		
	INSURER E :		
	INSURER F :		

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	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PROJECT ☐ LOC ☐ OTHER:			39599485	7/7/2026	7/7/2027	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP AGG \$ 4,000,000 \$
	AUTOMOBILE LIABILITY ☐ ANY AUTO OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☒ RETENTION \$ 10,000			5459948500	7/7/2026	7/7/2027	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ Aggregate \$ 1,000,000 PER STATUTE ☐ OTH-ER ☐
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A				E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Directors & Officers			39599485	7/7/2026	7/7/2027	Occ/Aggregate 1,000,000
A	Property			39599485	7/7/2026	7/7/2027	Employee Theft 50,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
FOR INFORMATION ONLY

Includes:

Severability of interest/separation of insured
10 days notice of cancellation per Iowa Law

CERTIFICATE HOLDER

CANCELLATION

Gulling Property Management LLC PO Box 57273 Des Moines, IA 50317	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



EVIDENCE OF PROPERTY INSURANCE

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 The Dana Company 12345 University, Ste 300 Des Moines, IA 50325		PHONE (A/C, No, Ext):	COMPANY Auto Owners Insurance PO Box 65440 West Des Moines, IA 50266-7060	
FAX (A/C, No):	E-MAIL ADDRESS: info@thedanaco.com			
CODE: 07017500		SUB CODE:		
AGENCY CUSTOMER ID #: PRILAK-01				
INSURED Prairie Lakes Condominium Owners Association c/o Gulling Property Management PO Box 57273 Des Moines, IA 50317		LOAN NUMBER		POLICY NUMBER 39599485
		EFFECTIVE DATE 7/7/2026	EXPIRATION DATE 7/7/2027	☐ CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION Loc # 0, Bldg # 0, Blanket Loc # 1, Bldg # 1, 1640 Prairie Lakes Drive, Ankeny, IA 50021, Condominium - 8 Units Loc # 2, Bldg # 1, 1606 Prairie Lakes Drive, Ankeny, IA 50021, Condominium - 8 Units Loc # 2, Bldg # 2, 1606 Prairie Lakes Drive, Ankeny, IA 50021, Garage Loc # 3, Bldg # 1, 1602 Prairie Lakes Drive, Ankeny, IA 50021, Condominium - 8 Units SEE ATTACHED ACORD 101
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 ☒ SPECIAL ☐

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Loc # 0, Bldg # 0 Building, Special (Including theft)	\$11,238,600	\$20,000
Loc # 1, Bldg # 1 Building, Special (Including theft)	\$1,508,900	\$20,000
Loc # 2, Bldg # 1 Building, Special (Including theft)	\$1,508,900	\$20,000
Loc # 2, Bldg # 2 Building, Special (Including theft)	\$172,400	\$20,000
Loc # 3, Bldg # 1 Building, Special (Including theft)	\$1,508,900	\$20,000
Loc # 3, Bldg # 2 Building, Special (Including theft)	\$289,000	\$20,000
SEE ATTACHED ACORD 101		

REMARKS (Including Special Conditions)

Special Conditions: FOR INFORMATION ONLY 7 Buildings total with a total of 56 Units 100% Replacement Cost 90% coinsurance, agreed value Inflation guard applies Windstorm/Hail Deductible - 3% SEE ATTACHED ACORD 101
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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 Gulling Property Management PO Box 57273 Des Moines, IA 50317	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	LOSS PAYEE
	MORTGAGEE	☒	FOR INFORMATION ONLY
	LOAN #		
AUTHORIZED REPRESENTATIVE 			



ADDITIONAL REMARKS SCHEDULE

AGENCY The Dana Company		NAMED INSURED Prairie Lakes Condominium Owners Association c/o Gulling Property Management PO Box 57273 Des Moines, IA 50317	
POLICY NUMBER 39599485		EFFECTIVE DATE: 07/07/2026	
CARRIER Auto Owners Insurance	NAIC CODE 18988		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

Locations:

Loc # 3, Bldg # 2, 1602 Prairie Lakes Drive, Ankeny, IA 50021, Garage
Loc # 4, Bldg # 1, 1636 Prairie Lakes Drive, Ankeny, IA 50021, Condominium - 8 Units
Loc # 4, Bldg # 2, 1636 Prairie Lakes Drive, Ankeny, IA 50021, Garage
Loc # 5, Bldg # 1, 1632 Prairie Lakes Drive, Ankeny, IA 50021, Condominium - 8 Units
Loc # 5, Bldg # 2, 1632 Prairie Lakes Drive, Ankeny, IA 50021, Garage
Loc # 6, Bldg # 1, 1624 Prairie Lakes Drive, Ankeny, IA 50021, Condominium - 8 Units
Loc # 7, Bldg # 1, 1620 Prairie Lakes Drive, Ankeny, IA 50021, Condominium - 8 Units

Coverage Information:

Loc # 4, Bldg # 1
Building, Special (Including theft), Amount of Insurance: \$1,508,900, Deductible: \$20,000
Loc # 4, Bldg # 2
Building, Special (Including theft), Amount of Insurance: \$73,000, Deductible: \$20,000
Loc # 5, Bldg # 1
Building, Special (Including theft), Amount of Insurance: \$1,508,900, Deductible: \$20,000
Loc # 5, Bldg # 2
Building, Special (Including theft), Amount of Insurance: \$141,900, Deductible: \$20,000
Loc # 6, Bldg # 1
Building, Special (Including theft), Amount of Insurance: \$1,508,900, Deductible: \$20,000
Loc # 7, Bldg # 1
Building, Special (Including theft), Amount of Insurance: \$1,508,900, Deductible: \$20,000

Special Conditions:

Equipment Breakdown and Ordinance & Law coverage A, B, C Included
Cancellation per Iowa state laws - 10 days notice of cancellation
This is an "All-In" policy covering the general/limited common elements belonging to the HOA, however individual unit interior improvements are not covered.