





# EVIDENCE OF PROPERTY INSURANCE

SDELATORRE

DATE (MM/DD/YYYY)  
7/11/2025

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<br><b>The Dana Company</b><br>12345 University, Ste 300<br>Des Moines, IA 50325 |  | PHONE<br>(A/C, No, Ext): <b>(515) 224-4391</b>   | COMPANY<br><b>Auto Owners Insurance</b><br>PO Box 65440<br>West Des Moines, IA 50266-7060 |   |
| FAX<br>(A/C, No): <b>(515) 224-4955</b>  |  | E-MAIL ADDRESS: <b>info@thedanaco.com</b>  |   |   |
| CODE: <b>07017500</b>  |  | SUB CODE:  |   |   |
| AGENCY<br>CUSTOMER ID #: <b>ROCKCRE-02</b>   |  | INSURED<br><b>Rock Creek Condominiums Owners Association, Inc.</b><br>c/o Gulling Property Management<br>PO Box 57273<br>Des Moines, IA 50317-0005 |   | LOAN NUMBER   |
|  |  |  |   | POLICY NUMBER<br><b>39273490</b>                                  |
|  |  | EFFECTIVE DATE<br><b>8/1/2025</b>  | EXPIRATION DATE<br><b>8/1/2026</b>  | <input type="checkbox"/> CONTINUED UNTIL<br>TERMINATED IF CHECKED |
| THIS REPLACES PRIOR EVIDENCE DATED:  |  |  |   |   |

### PROPERTY INFORMATION

LOCATION/DESCRIPTION  
 Loc # 0, Bldg # 0  
 Loc # 1, Bldg # 1, 1655 34th Avenue SW, Altoona, IA 50009, Condominums - 12 units  
 Loc # 1, Bldg # 2, 1655 34th Avenue SW, Altoona, IA 50009, Detached Garage  
 Loc # 2, Bldg # 1, 1709 34th Avenue SW, Altoona, IA 50009, Condominums - 12 units  
 Loc # 2, Bldg # 2, 1709 34th Avenue SW, Altoona, IA 50009, Detached Garage  
 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

| COVERAGE / PERILS / FORMS  | PERILS INSURED |       |                                     |       | AMOUNT OF INSURANCE | DEDUCTIBLE |
|--|----------------|-------|-------------------------------------|-------|---------------------|------------|
|  | BASIC          | BROAD | SPECIAL                             | OTHER |                     |            |
| Loc # 0, Bldg # 0<br>Ordinary Payroll<br>Business Income/Extra Expense<br>Blanket, Special (Including theft) |                |       | <input checked="" type="checkbox"/> |       | \$6,423,100         | \$5,000    |
| Loc # 1, Bldg # 1<br>Building, Special (Including theft)   |                |       | <input checked="" type="checkbox"/> |       | \$2,030,700         | \$5,000    |
| Loc # 1, Bldg # 2<br>Building, Special (Including theft)   |                |       | <input checked="" type="checkbox"/> |       | \$137,700           | \$5,000    |
| Loc # 2, Bldg # 1<br>Building, Special (Including theft)   |                |       | <input checked="" type="checkbox"/> |       | \$2,030,700         | \$5,000    |
| Loc # 2, Bldg # 2<br>Building, Special (Including theft)   |                |       | <input checked="" type="checkbox"/> |       | \$73,600            | \$5,000    |
| SEE ATTACHED ACORD 101   |                |       |                                     |       |                     |            |

### REMARKS (Including Special Conditions)

Special Conditions:  
FOR INFORMATION ONLY

3 Buildings total with a total of 36 Units.  
Inflation guard applies.

Property Deductible: \$25,000  
Windstorm/Hail Deductible - 3%  
SEE ATTACHED ACORD 101

### 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<br><br><b>Gulling Property Management</b><br>PO Box 57273<br>Des Moines, IA 50317 | ADDITIONAL INSURED | LENDER'S LOSS PAYABLE   | LOSS PAYEE |
|  | MORTGAGEE          | <input checked="" type="checkbox"/> <b>FOR INFORMATION ONLY</b> |            |
| LOAN #   |                    |   |            |
| AUTHORIZED REPRESENTATIVE<br>  |                    |   |            |

**ADDITIONAL REMARKS SCHEDULE**

|   |                           |  |  |
|---|---------------------------|--|--|
| AGENCY<br><b>The Dana Company</b>       |                           | NAMED INSURED<br><b>Rock Creek Condominiums Owners Association, Inc.<br/>c/o Gulling Property Management<br/>PO Box 57273<br/>Des Moines, IA 50317-0005<br/>Polk</b> |  |
| POLICY NUMBER<br><b>39273490</b>        |                           | EFFECTIVE DATE: <b>08/01/2025</b>  |  |
| CARRIER<br><b>Auto Owners Insurance</b> | NAIC CODE<br><b>18988</b> |  |  |

**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 # 1, 1735 34th Avenue SW, Altoona, IA 50009, Condominums - 12 units  
Loc # 3, Bldg # 2, 1735 34th Avenue SW, Altoona, IA 50009, Detached Garage  
Loc # 3, Bldg # 3, 1735 34th Avenue SW, Altoona, IA 50009, Detached Garage

**Coverage Information:**

Loc # 3, Bldg # 1  
Building, Special (Including theft), Amount of Insurance: \$2,030,700, Deductible: \$5,000  
Loc # 3, Bldg # 2  
Building, Special (Including theft), Amount of Insurance: \$82,900, Deductible: \$5,000  
Loc # 3, Bldg # 3  
Building, Special (Including theft), Amount of Insurance: \$36,800, Deductible: \$5,000

**Special Conditions:**

100% Replacement Cost / 90% Coinsurance Clause  
Ordinance & Law included

This is an "All-In" policy covering the general/limited common elements belonging to the HOA, however individual unit interior improvements are not covered.