



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/26/2024

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.

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.

Table with columns for PRODUCER, CONTACT NAME, PHONE, FAX, E-MAIL ADDRESS, INSURER(S) AFFORDING COVERAGE, and NAIC #.

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.

Main table with columns: INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, POLICY EFF, POLICY EXP, LIMITS. Includes rows for Commercial General Liability, Automobile Liability, Umbrella Liab, Workers Compensation, Crime, and Directors & Officers.

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

Table with columns for CERTIFICATE HOLDER (Gulling Property Management) and 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. Authorized Representative: Bi Petty).



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
2/26/2024

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): (515) 224-4391	COMPANY Auto Owners Insurance PO Box 65440 West Des Moines, IA 50266-7060	
FAX (A/C, No): (515) 224-4955		E-MAIL ADDRESS: info@thedanaco.com		
CODE: 07017500		SUB CODE:		
AGENCY CUSTOMER ID #: SILVOAK-01				
INSURED The Condominiums at Silver Oak I Homeowners' Association c/o Gulling Property Mgmt PO Box 57273 Des Moines, IA 50317		LOAN NUMBER	POLICY NUMBER 39261742	
		EFFECTIVE DATE 3/9/2024	EXPIRATION DATE 3/9/2025	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
 Loc # 1, Bldg # 0, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Blanket
 Loc # 1, Bldg # 1, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Residential Condominium 16000 - 16 units
 Loc # 1, Bldg # 2, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Residential Condominium 17000 - 16 units
 Loc # 1, Bldg # 3, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Residential Condominium 18000 - 16 units
 Loc # 1, Bldg # 4, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Residential Condominium 19000 - 16 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

COVERAGE / PERILS / FORMS	PERILS INSURED					AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	X	SPECIAL			
Loc # 1, Bldg # 0 Blanket, Special (Including theft) Business Income with Extra Expense, Special (Including theft)						\$20,192,100	\$2,500 0
Loc # 1, Bldg # 1 Building, Special (Including theft)						\$3,203,900	\$2,500
Loc # 1, Bldg # 2 Building, Special (Including theft)						\$3,203,900	\$2,500
Loc # 1, Bldg # 3 Building, Special (Including theft)						\$3,203,900	\$2,500
Loc # 1, Bldg # 4 Building, Special (Including theft)						\$3,203,900	\$2,500
SEE ATTACHED ACORD 101							

REMARKS (Including Special Conditions)

Special Conditions:
 FOR INFORMATION ONLY
 Equipment Breakdown, Ordinance & Law, Inflation Guard are included
 Wind/Hail Deductible - 3% per building
 96 Units total
 Policy provides coverage for common areas and original build excluding betterments and improvements (no coverage for walls in).
 Cancellation notice is 10 days, per Iowa law
 Employee Theft Coverage Limit \$75,000

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	<input type="checkbox"/> LOSS PAYEE
	MORTGAGEE	<input checked="" type="checkbox"/> For Information Only	
	LOAN #		
AUTHORIZED REPRESENTATIVE <i>Bi Putter</i>			

**ADDITIONAL REMARKS SCHEDULE**

AGENCY The Dana Company		NAMED INSURED The Condominiums at Silver Oak I Homeowners' Association c/o Gulling Property Mgmt PO Box 57273 Des Moines, IA 50317	
POLICY NUMBER 39261742		EFFECTIVE DATE: 03/09/2024	
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 # 1, Bldg # 5, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Residential Condominium 20000 - 16 units
 Loc # 1, Bldg # 6, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Residential Condominium 21000 - 16 units
 Loc # 1, Bldg # 7, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Detached Garage
 Loc # 1, Bldg # 8, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Detached Garage
 Loc # 1, Bldg # 9, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Detached Garage
 Loc # 1, Bldg # 10, 8601 Westown Pkwy, West Des Moines, IA 50266-1621, Detached Garage

Coverage Information:

Loc # 1, Bldg # 5
 Building, Special (Including theft), Amount of Insurance: \$3,203,900, Deductible: \$2,500
 Loc # 1, Bldg # 6
 Building, Special (Including theft), Amount of Insurance: \$3,203,900, Deductible: \$2,500
 Loc # 1, Bldg # 7
 Building, Special (Including theft), Amount of Insurance: \$322,900, Deductible: \$2,500
 Loc # 1, Bldg # 8
 Building, Special (Including theft), Amount of Insurance: \$322,900, Deductible: \$2,500
 Loc # 1, Bldg # 9
 Building, Special (Including theft), Amount of Insurance: \$322,900, Deductible: \$2,500
 Loc # 1, Bldg # 10
 Building, Special (Including theft), Amount of Insurance: \$322,900, Deductible: \$2,500