



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/06/2025

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 State Farm Insurance- Glenn Waterhouse Agency 5441 NW 86th Street, Suite 100 Johnston, Iowa 50131	CONTACT NAME: Glenn Waterhouse PHONE (A/C, No, Ext): 515-223-5566 E-MAIL ADDRESS: glenn.waterhouse.jxdk@statefarm.com	FAX (A/C, No): 515-223-5597
	INSURER(S) AFFORDING COVERAGE	
	INSURER A: State Farm Fire and Casualty Company	NAIC # 25143
INSURED Venbury II Townhome Owners Association C/O Gulling Property Management LLC PO Box 57273 Des Moines, Iowa 50317-0005	INSURER B:	<input type="checkbox"/>
	INSURER C:	<input type="checkbox"/>
	INSURER D:	<input type="checkbox"/>
	INSURER E:	<input type="checkbox"/>
	INSURER F:	<input type="checkbox"/>

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 CERTIFICATION 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	ADD INSD	SUB WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	A		95-C1-G631-0	11/01/2025	11/01/2026	EACH OCCURRENCE \$ 2,000,000
	DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000						
							MED EXP (Any one person) \$ 5,000
							PERSONAL & ADV INJURY \$ 2,000,000
							GENERAL AGGREGATE \$ 4,000,000
							PRODUCTS - COMP/OP AGG \$ 4,000,000
							\$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							\$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$
							AGGREGATE \$
							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y / N <input type="checkbox"/> N / A				PER STATUTE OTH-ER \$
							E.L. EACH ACCIDENT \$
							E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$
A	Directors & Officers	A		95-C1-G631-0	11/01/2025	11/01/2026	Directors/Officers Liability \$2,000,000

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

Condo/Townhome Homeowners Association:

Located at : 1005 & 1007 Venbury Drive, 1013 & 1015 Venbury Drive, 1119 & 1121 Venbury Drive, 1125 & 1127 Venbury Drive, 1213 & 1217 Venbury Drive, 819 & 820 Lindsay Ct, 823 & 825 Lindsay Ct, 824 & 826 Lindsay Ct, 830 & 832 Lindsay Ct, 836 & 838 Lindsay Ct, 836 & 838 Lindsay Ct, 842 & 844 Lindsay Ct, 824 & 825 Elmwood Ct, 828 & 830 Elmwood Ct, 829 & 831 Elmwood Ct, 834 & 836 Elmwood Ct, 837 & 839 Elmwood Ct & 840 & 842 Elmwood Ct, Altoona, Iowa 50009 17 Buildings 34 Units

CERTIFICATE HOLDER **CANCELLATION**

[Empty space for Certificate Holder]	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

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EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/06/2025

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  State Farm Insurance 5441 NW 86th Street, Suite 100 Johnston, Iowa 50131		PHONE (A/C, No, Ext): 515-223-5566		COMPANY State Farm Fire and Casualty Company		NAIC # 25143	
FAX (A/C, No): 515-223-5597		E-MAIL ADDRESS: glenn.waterhouse.jxdk@statefarm.com					
CODE: 15-08A3		SUB CODE:					
AGENCY CUSTOMER ID #:		INSURED Venbury II Townhome Owners Association C/O Gulling Property Management LLC PO Box 57273 Des Moines, Iowa 50317-0005		LOAN NUMBER		POLICY NUMBER 95-C1-G631-0	
		EFFECTIVE DATE 11/01/2025		EXPIRATION DATE 11/01/2026		<input checked="" type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:							

PROPERTY INFORMATION

LOCATION/DESCRIPTION
 Condo/Townhome Homeowners Association:
 Located at : 1005 & 1007 Venbury Drive, 1013 & 1015 Venbury Drive, 1119 & 1121 Venbury Drive, 1125 & 1127 Venbury Drive, 1213 & 1217 Venbury Drive, 819 & 820 Lindsay Ct, 823 & 825 Lindsay Ct, 824 & 826 Lindsay Ct, 830 & 832 Lindsay Ct, 836 & 838 Lindsay Ct, 836 & 838 Lindsay Ct, 842 & 844 Lindsay Ct, 824 & 825 Elmwood Ct, 828 & 830 Elmwood Ct, 829 & 831 Elmwood Ct, 834 & 836 Elmwood Ct, 837 & 839 Elmwood Ct & 840 & 842 Elmwood Ct, Altoona, Iowa 50009 17 Buildings 34 Units

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COVERAGE INFORMATION

PERILS INSURED BASIC BROAD SPECIAL

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Building Coverage (Blanket)	\$7,544,500	
Deductible Per Occurrence (All Perils including wind/hail)		\$25,000
Deductible Wind/Hail		2%
Liability	\$2,000,000	
Directors/Officers	\$2,000,000	

REMARKS (Including Special Conditions)

CMP-4100 BUSN COVG FORM CMP-4550 RES COMM END CMP-4770 Building Business Coverage
 FE-6999.3 TERRORISM NOTE CMP-4746.1 HIRED AUTO LIA
 CMP-4215.1 AMENDATORY END CMP-4814 D&O LIAB
 CMP-4561.1 POLICY END FD-6007 IM ATTACH DEC
 CMP-4508 MONEY & SECUR CMP-4710 EMPL DISHON
 CMP-4710 EMPL DISHON CMP-4705.2 LOSS OF INCOME
 CMP-4705.2 LOSS OF INCOME FE-8743.1 IM COMPUT PROP

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	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE 		