




# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/30/2023

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).

<b>PRODUCER</b>  State Farm Insurance- Glenn Waterhouse Agency 5441 NW 86th Street, Suite 100 Johnston, Iowa 50131	<b>CONTACT NAME:</b> Glenn Waterhouse <b>PHONE (A/C, No, Ext):</b> 515-223-5566 <b>E-MAIL ADDRESS:</b> glenn.waterhouse.jxdk@statefarm.com	<b>FAX (A/C, No):</b> 515-223-5597
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURER A:</b> State Farm Fire and Casualty Company		25143
<b>INSURER B:</b>		
<b>INSURER C:</b>		
<b>INSURER D:</b>		
<b>INSURER E:</b>		
<b>INSURER F:</b>		

<b>INSURED</b> Venbury II Townhome Owners Association C/O Gulling Property Management LLC PO Box 57273 Des Moines, Iowa 50317-0005	<b>CERTIFICATE NUMBER:</b>	<b>REVISION NUMBER:</b>
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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	ADD INSD	SUB WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <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	11/01/2023	11/01/2024	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 \$
	<b>AUTOMOBILE LIABILITY</b> <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) \$ \$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y / N N / A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> \$ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Directors & Officers	A		95-C1-G631-0	11/01/2023	11/01/2024	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

<b>CERTIFICATE HOLDER</b>	<b>CANCELLATION</b> 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)  
10/30/2023

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 11/01/2023	EXPIRATION DATE 11/01/2024	<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

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				AMOUNT OF INSURANCE	DEDUCTIBLE
	BASIC	BROAD	SPECIAL	<input checked="" type="checkbox"/>		
Building Coverage ( Blanket)					\$8,698,000	
Deductible Per Occurance ( All Perils including wind/hail)						\$25,000
Liability					\$2,000,000	
Directors/Officers					\$2,000,000	

## REMARKS (Including Special Conditions)

CMP-4100	BUSN COVG FORM	CMP-4550	RES COMM END
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	<input type="checkbox"/>	ADDITIONAL INSURED	<input type="checkbox"/>	LENDER'S LOSS PAYABLE	<input type="checkbox"/>	LOSS PAYEE
	<input type="checkbox"/>	MORTGAGEE	<input type="checkbox"/>			
	LOAN #					
	AUTHORIZED REPRESENTATIVE 					