

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

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.

| If this certificate is being prep | ared for a party who has an insurable inte | rest in the p | roperty, do not use this form. Use | ACORD 27 or A | CORD 28. |
|--|--|--------------------------|------------------------------------|-------------------|----------|
| PRODUCER | | CONTACT NAME: | iCerts Customer Support | | |
| Kinser Insurance Agency 1495 Pine Grove Rd 201a | | PHONE (A/C, No, Ext): | | FAX (A/C, No): | |
| Steamboat Springs, CO 80487 | | E-MAIL ADDRESS: | CS@iCerts.com | | |
| | | PRODUCER CUSTOMER ID | : | | |
| | | | INSURER(S) AFFORDING COVERAGE | | NAIC # |
| INSURED | | | Farmers Insurance Exchange | | 21628 |
| Yacht Club Condominiums, Inc. | | INSURER B : | | | |
| 1 | | INSURER C: | | | |
| | | INSURER D : | | | |
| | | INSURER E : | | | |
| | | INSURER F: | | | |
| COVERAGES | CERTIFICATE NUMBER: | | REVISION NUM | /IBER: | |

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required) 144 Gold Run Cir, 410 & 414 Tenderfoot Cir, Dillon, CO 80435

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.

| ISR .TR | | TYPE OF IN | SURANCE | POLICY NUMBER | POLICY EFFECTIVE DATE (MM/DD/YYYY) | POLICY EXPIRATION DATE (MM/DD/YYYY) | | COVERED PROPERTY | LIMITS |
|------------|-----------------|---------------|--------------------|----------------|---------------------------------------|--|---|-------------------|---------------------|
| A | ~ | PROPERTY | | 606634278 | 11/06/2023 | 11/06/2024 | ~ | BUILDING | \$ 9,206,700 |
| | CAL | JSES OF LOSS | DEDUCTIBLES | | | | ~ | PERSONAL PROPERTY | \$ 7,400 |
| | | BASIC | BUILDING 10,000 | | | | | BUSINESS INCOME | \$ |
| | | BROAD | CONTENTS | _ | | | | EXTRA EXPENSE | \$ |
| | ~ | SPECIAL | | | | | | RENTAL VALUE | \$ |
| | | EARTHQUAKE | | | | | | BLANKET BUILDING | \$ |
| | | WIND | | | | | | BLANKET PERS PROP | \$ |
| | | FLOOD | | | | | | BLANKET BLDG & PP | \$ |
| | ~ | Agreed Amoun | Prop Ded | | | | ~ | Bldg Ord 2 | \$ 357,600 |
| | ~ | Bare Walls | | | | | ~ | Bldg Ord 3 | \$ 920,600 |
| | | INLAND MARINE | | TYPE OF POLICY | | | | | \$ |
| | CAL | JSES OF LOSS | | | | | | | \$ |
| | | NAMED PERILS | | POLICY NUMBER |] | | | | \$ |
| | | | | | | | | | \$ |
| | < | CRIME | | 606634278 | 11/06/2023 | 11/06/2024 | ~ | Emp Dishon | \$ 500,000 |
| | TYPE OF POLICY | | | | | | | | \$ |
| | | | | | | | | | \$ |
| | ~ | BOILER & MACH | | 606634278 | 11/06/2023 | 11/06/2024 | ~ | | \$ Bldg Limit |
| | | EQUIPMENT BR | EARDOWN | | | | | | \$ |
| | Com Liability | | | 606634278 | 11/06/2023 | 11/06/2024 | ~ | Per Occur | \$ 1,000,000 |
| ١ | Direct&Officers | | | 606634278 | 11/06/2023 | 11/06/2024 | ~ | Per Occur | \$ 1,000,000 |

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

| CERTIFICATE HOLDER | 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. |
| Loan #: | AUTHORIZED REPRESENTATIVE |
| | Jim Kinser |