ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/28/2026

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
TrueNorth Companies, L.C.
500 1st St SE
Cedar Rapids IA 52401

CONTACT NAME: RM Home Office
PHONE (A/C, No, Ext): 319-366-2723 **FAX (A/C, No):** 877-810-6374
E-MAIL ADDRESS: certs@truenorthcompanies.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Western World Insurance Company	13196
INSURER B : Ascot Insurance Company	23752
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED DELMTOW-01
Delmonico Townhomes Association, Inc.
c/o Balanced Bookkeeping & Community Association
P.O. Box 25696
Colorado Springs CO 80936

COVERAGES **CERTIFICATE NUMBER:** 1731855028 **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 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. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. ***Not Applicable in WY**

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X **COMMERCIAL GENERAL LIABILITY** CLAIMS-MADE [X] OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY [ ] PRO-JECT [ ] LOC OTHER:	Y		NPP6293921	10/9/2026	10/9/2027	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	$ 1,000,000 $ 100,000 $ 5,000 $ 1,000,000 $ 2,000,000 $ 2,000,000
A	**AUTOMOBILE LIABILITY** ANY AUTO OWNED AUTOS ONLY [ ] SCHEDULED AUTOS X HIRED AUTOS ONLY [X] NON-OWNED AUTOS ONLY			NPP6293921	10/9/2026	10/9/2027	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ 1,000,000 $ $ $
B	[ ] **UMBRELLA LIAB** [X] OCCUR X **EXCESS LIAB** [ ] CLAIMS-MADE DED [X] RETENTION $ 0			SFU00004064	10/9/2026	10/9/2027	EACH OCCURRENCE AGGREGATE	$ 5,000,000 $ 5,000,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? [ ] **(Mandatory in NH)** If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					PER STATUTE [ ] OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ $ $
B B	Crime/Fidelity Directors & Officers			SFC00003803 SFD00006098	10/9/2026 10/9/2026	10/9/2027 10/9/2027	Limit $500,000 Limit $1,000,000	Deductible $1,000 Retention $2,500

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
HOA consists of 145 units. Located in Colorado Springs, CO 80919.

Management Company is Additionally Insured on the General Liability, D&O Liability, and Fidelity Bond.

Coverage:
D&O is a Claims-Made Policy - Prior and/or Pending Litigation Date: 10/09/2026

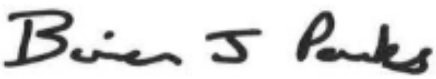
CERTIFICATE HOLDER

Information Only
c/o Balanced Bookkeeping &
Community Association Management
P.O. Box 25696
Colorado Springs CO 80936

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



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EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY): 10/28/2026

THIS EVIDENCE OF COMMERCIAL 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.

PRODUCER NAME, CONTACT PERSON AND ADDRESS TrueNorth Companies, L.C. 500 1st St SE Cedar Rapids, IA 52401	**PHONE (A/C, No, Ext):** 319-366-2723 **FAX (A/C, No):** 319-862-0612 **E-MAIL ADDRESS:** certs@truenorthcompanies.com
COMPANY NAME AND ADDRESS Palms Specialty Insurance Company Inc 700 Universe Blvd Juno Beach, FL 33408	**NAIC NO:** 17327 IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH
CODE:	**SUB CODE:**
AGENCY CUSTOMER ID #: DELMTOW-01	**POLICY TYPE**
NAMED INSURED AND ADDRESS Delmonico Townhomes Association, Inc. c/o Balanced Bookkeeping & Community Association Management, Inc Colorado Springs CO 80936	**LOAN NUMBER** **POLICY NUMBER**: PLM1000014-00 **EFFECTIVE DATE**: 10/09/2026 **EXPIRATION DATE**: 10/09/2027 ☐ CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)	**THIS REPLACES PRIOR EVIDENCE DATED:**

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) ☒ **BUILDING OR** ☐ **BUSINESS PERSONAL PROPERTY**

LOCATION / DESCRIPTION
6261, 6265, 6269, 6273 Colony Circle Colorado Springs, CO 80919
See Attached...

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 — ☐ BASIC ☐ BROAD ☒ SPECIAL ☐

COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: **$** 33,842,261 DED: 25,000

	YES	NO	N/A	
☐ BUSINESS INCOME ☐ RENTAL VALUE			X	If YES, LIMIT: ☐ Actual Loss Sustained; # of months:
BLANKET COVERAGE	X			If YES, indicate value(s) reported on property identified above: $ 33,842,261
TERRORISM COVERAGE		X		Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?	X			
IS DOMESTIC TERRORISM EXCLUDED?	X			
LIMITED FUNGUS COVERAGE			X	If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)		X		
REPLACEMENT COST	X			
AGREED VALUE			X	
COINSURANCE			X	If YES, %
EQUIPMENT BREAKDOWN (If Applicable)			X	If YES, LIMIT: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	X			If YES, LIMIT: 10% of limit DED:
- Demolition Costs	X			If YES, LIMIT: 10% of limit DED:
- Incr. Cost of Construction	X			If YES, LIMIT: 10% of limit DED:
EARTH MOVEMENT (If Applicable)			X	If YES, LIMIT: DED:
FLOOD (If Applicable)			X	If YES, LIMIT: DED:
WIND / HAIL INCL ☒ YES ☐ NO Subject to Different Provisions:	X			If YES, LIMIT: 33,842,261 DED: 5%
NAMED STORM INCL ☐ YES ☐ NO Subject to Different Provisions:			X	If YES, LIMIT: DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS	X			

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

☐ CONTRACT OF SALE ☐ LENDER'S LOSS PAYABLE ☐ LOSS PAYEE ☐ MORTGAGEE ☐	**LENDER SERVICING AGENT NAME AND ADDRESS**
NAME AND ADDRESS Information Only c/o Balanced Bookkeeping & Community Association Management P.O. Box 25696 Colorado Springs, CO 80936	**AUTHORIZED REPRESENTATIVE** Brian J Parks

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AGENCY CUSTOMER ID: _____

LOC #: _____

ADDITIONAL REMARKS SCHEDULE

AGENCY TrueNorth Companies, L.C.	**NAMED INSURED** Delmonico Townhomes Association, Inc. c/o Balanced Bookkeeping & Community Association Management, Inc Colorado Springs CO 80936
POLICY NUMBER PLM1000014-00	
CARRIER Palms Specialty Insurance Company Inc / **NAIC CODE** 17327	**EFFECTIVE DATE:** 10/09/2026

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 28 **FORM TITLE:** EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

REMARKS:

Primary Property: Palms Specialty Insurance Company Inc #PLM1000014-00 - $10,000,000 Limit
Excess Property: Richmond National Insurance Company #RN-7-0523626 - $23,842,261 x of $10,000,000 primary

Coverage:
All In (Walls In, Including Improvements)
Coverage Includes:
Special Form with 100% Replacement Cost for the entire project, including common elements.
Water Damage Deductible $25,000 Per Building/Per Occurrence
Wind and Hail Deductible 5% Subject to $100,000 Minimum
Wildfire Deductible $250,000 Per Occurrence
Building Ordinance or Law A+B+C
Outdoor Property $5,000 per item/$250,000 per occurrence
Waiver of Rights of Recovery
No Co-Insurance

LOCATION/DESCRIPTION:

6340, 6344, 6348, 6352 Colony Circle Colorado Springs, CO 80919
6014, 6018, 6022, 6026, 6030 Colony Circle Colorado Springs, CO 80919
6002, 6006, 6010 Colony Circle Colorado Springs, CO 80919
6032, 6036, 6040, 6044, 6048, 6052, 6056 Colony Circle Colorado Springs, CO 80919
6003, 6007, 6011, 6015, 6019 Colony Circle Colorado Springs, CO 80919
6058, 6062, 6066, 6070, 6074, 6078, 6082 Colony Circle Colorado Springs, CO 80919
6023, 6027, 6031, 6035, 6039, 6043, 6047 Colony Circle Colorado Springs, CO 80919
6051, 6055, 6059, 6063 Colony Circle Colorado Springs, CO 80919
6343, 6347, 6355 Colony Circle Colorado Springs, CO 80919
214, 218, 222, 226, 230, 234 Hargrove Ct Colorado Springs, CO 80919
213, 217, 221, 225, 229, 233, 237 Hargrove Ct Colorado Springs, CO 80919
110, 114, 118, 122, 126 Iveystone Ct Colorado Springs, CO 80919
111, 115, 119, 123, 127, 131, 135 Iveystone Ct Colorado Springs, CO 80919
6067, 6071, 6075, 6079, 6083, 6087 Colony Circle Colorado Springs, CO 80919
6105, 6109, 6113, 6117, 6121, 6125 Colony Circle Colorado Springs, CO 80919
6102, 6106, 6110, 6114, 6118 Colony Circle Colorado Springs, CO 80919
6122, 6126, 6130, 6134, 6138, 6142 Colony Circle Colorado Springs, CO 80919
6150, 6154, 6158, 6162 Colony Circle Colorado Springs, CO 80919
6166, 6170, 6174, 6178, 6182, 6186 Colony Circle Colorado Springs, CO 80919
6205, 6209, 6213, 6217 Colony Circle Colorado Springs, CO 80919
6204, 6208, 6212, 6216, 6220 Colony Circle Colorado Springs, CO 80919
6221, 6225, 6229, 6233, 6237 Colony Circle Colorado Springs, CO 80919
6224, 6228, 6232, 6236, 6240 Colony Circle Colorado Springs, CO 80919
6241, 6245, 6249, 6253, 6257 Colony Circle Colorado Springs, CO 80919
6303, 6307, 6311 Colony Circle Colorado Springs, CO 80919
6319, 6323, 6327, 6331, 6339 Colony Circle Colorado Springs, CO 80919
Carports/Detached Garages Colorado Springs, CO 80919

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