



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
4/14/2026

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.

PRODUCER Balsiger Insurance - Nevada 3481 E Sunset Rd Ste 100 Las Vegas NV 89120-6207	CONTACT NAME: Balsiger Insurance	
	PHONE (A/C, No. Ext):	FAX (A/C, No):
INSURED The Silvercreek Townhomes Association 1732 W 540 N #163 St. George UT 84770	E-MAIL ADDRESS: servicerequest@balsigerinsurance.com	
	PRODUCER CUSTOMER ID: SILVTOW-01	
	INSURER(S) AFFORDING COVERAGE	
	INSURER A: Accelerant National Insurance Company	NAIC # 10220
	INSURER B: Manufacturers Alliance Insurance Company	NAIC # 36897
	INSURER C:	
	INSURER D:	
INSURER E:		
INSURER F:		

COVERAGES

CERTIFICATE NUMBER: 1569379237

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	☒ PROPERTY	N030PK2581-02	4/4/2026	4/4/2027	☒ BUILDING	\$
	CAUSES OF LOSS	DEDUCTIBLES			☒ PERSONAL PROPERTY	\$ 19,500
	BASIC	BUILDING 25,000			☒ BUSINESS INCOME	\$ ALS
	BROAD	CONTENTS 10,000			☒ EXTRA EXPENSE	\$
	☒ SPECIAL				☒ RENTAL VALUE	\$
	EARTHQUAKE				☒ BLANKET BUILDING	\$ 68,000,000
	☒ WIND	Included			☒ BLANKET PERS PROP	\$
	FLOOD				☒ BLANKET BLDG & PP	\$
	☒ 100% GRC				☒ 2% Infl Grd	\$
						\$
	☐ INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	NAMED PERILS	POLICY NUMBER				\$
						\$
B	☒ CRIME	4126011526730Y	4/4/2026	4/4/2027	☒ Limit	\$ 200,000
	TYPE OF POLICY				☒ Deductible	\$ 5,000
	Employee Theft/Fidelity				☒ Mgr & Mgmt Co	\$ also an Insrdr
A	☒ BOILER & MACHINERY / EQUIPMENT BREAKDOWN	N030PK2581-02	4/4/2026	4/4/2027	☒ Included in	\$ Bldg Limit
					☒ Deductible	\$ 25,000
A	Ordinance or Law	N030PK2581-02	4/4/2026	4/4/2027	☒ Coverage A	\$ Included
					☒ Coverage B&C	\$ 500,000

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

Number of Units: 162; Coverage is walls-in, as built, original construction with coverage for improvements and betterments per the association's CC&Rs. 30-day notice of cancellation except 10-day notice for non-payment of premium. Includes WOS. No other entities are insured under these policies. Common elements are insured under Building and/or Business Personal Property. Lenders: To obtain your COI please visit www.icerts.com

CERTIFICATE HOLDER

CANCELLATION

The Silvercreek Townhomes Association
1732 W 540 N
#163
St. George UT 84770

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

Chad H. Lydd

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