

Evidence of Commercial Property Insurance ACORD28 (2011/11)

This form provides a coverage statement for mortgagees, additional insureds and loss payees who provide mortgages or loans on real property or business personal property insured under a Commercial Lines policy, and are named in the policy.

Insurance coverage on large commercial property can have many variables. Coverages, coinsurance percentages, deductibles and other details can vary widely and are important considerations to mortgagees and other lenders. In addition, The Terrorism Risk Insurance Act and the recent increase in exposure to mold and fungus losses have resulted in a greater need to know more about the specific terms of the insurance contract. ACORD 28 provides check boxes and pre-printed text to communicate important insurance details. The intent is to minimize follow-up conversations and correspondence with respect to information that is required in most cases involving large commercial real estate.

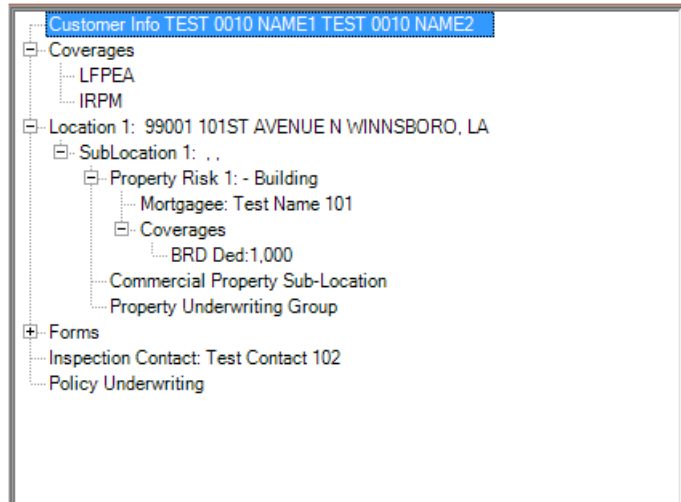
ACORD 28 provides information about coverages currently in force on a policy.

IMPORTANT - Use ACORD 27, Evidence of Property Insurance, to provide information to mortgagees and loss payees who provide mortgages or loans on residential property, personal property or small commercial properties where less detail is required by the mortgagee or loss payee.

Iowa, Kansas, Kentucky, Louisiana, Minnesota, Missouri, New Hampshire, North Carolina, North Dakota, Oklahoma, Utah and Wisconsin require the filing of certificate of insurance forms. ACORD has filed all of its certificates in these states. In these states, the text of ACORD's certificates cannot be modified, unless the modified form is filed for approval by the respective state Department of Insurance.

Additionally, virtually every other state will not allow any change in a certificate of insurance that would attempt to modify a policy unless the revised certificate is filed and approved. In these states, this form can only be changed to reflect the terms and conditions of the policy on which it is reporting. Such change(s) must be approved in advance by the insurance carrier that issued such policy.

To create this form you may begin at the policy or any risk level. If the form is created from the policy level, the filling will look for any additional insureds and create a form for each one found. If one is desired for a specific risk, go directly to that risk and create the form from there. This form is primarily used for commercial lines policies. There is also an Evidence of Property Insurance (ACORD27) more commonly used for personal lines policies.



Agency / Insured / Policy Information – this section is filled from the basic data locations for each type. In addition, if supplemental names have been entered for the insured, they will fill into the Additional Named Insured(s) box. If an additional insured record is found and they have a loan number in the data it will fill in the corresponding box. In addition, if the policy does not carry an expiration date, the check box for “CONTINUED UNTIL TERMINATED” will be checked.



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
11/08/2012

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.

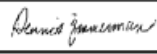
PRODUCER NAME, CONTACT PERSON AND ADDRESS North American Agency PO Box 560 Belgrade, MN 56312		PHONE (A/C, No, Ext): 320-254-8224	COMPANY NAME AND ADDRESS EMC		NAIC NO: 21415
FAX (A/C, No): 320-254-3633		E-MAIL ADDRESS: sales@nasasoft.com			
CODE:		SUB CODE:			
AGENCY CUSTOMER ID #: 109394		POLICY TYPE Commercial Property			
NAMED INSURED AND ADDRESS TEST 0010 NAME1 TEST 0010 NAME2 123 MAIN STREET WINNSBORO LA 71295-6049		LOAN NUMBER 11111001111100		POLICY NUMBER 6A60010	
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE 02/20/2012	EXPIRATION DATE 02/20/2013	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
		THIS REPLACES PRIOR EVIDENCE DATED:			

Signature Section – If an additional interest exists on a policy it will be filled into this section. The various types will fill into the type section. Per the instructions from ACORD the Lender Servicing Agent Name and Address should also contain the Additional Interest name and address.

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

<input checked="" type="checkbox"/>	MORTGAGEE	<input type="checkbox"/>	CONTRACT OF SALE	LENDER SERVICING AGENT NAME AND ADDRESS
<input type="checkbox"/>	LENDERS LOSS PAYABLE	<input type="checkbox"/>		
NAME AND ADDRESS				AUTHORIZED REPRESENTATIVE
Test Name 101 1112 Test Address WINNSBORO LA 712950940				

Remarks Page – if additional information is required or special conditions exist, it can be manually added to this page.

EVIDENCE OF COMMERCIAL PROPERTY INSURANCE REMARKS - Including Special Conditions (Use only if more space is required)

11/08/2012 – Filling in this form includes:

Depending on where it was started from and if and where additional insureds are located it will create one or more of the forms. The top fills including basic policy information. Location and Risk information also fills. If an additional insured is on a risk this also will fill.

5BPI – Basic policy information

5AOI/9AOI – Additional Insured Information

5LAG – Location Information

5SLC – Sub-location Information

6CPO – Commercial Lines Policy Information

5CVG – Commercial Coverage Information

Associated Risk Information (multiple types with 6SOI commercial property primary)