



NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY
ComPak® BUSINESSOWNERS POLICY
RENEWAL DECLARATIONS

POLICY #: R1825447A

A. POLICYHOLDER AND AGENT INFO

Insured: FISHERMAN'S WATCH CONDOMINIUMS Agent: WOOD & ASSOCIATES INSURANCE AGENCY INC
 500 WEST CUMMINGS PK STE 6050 Phone: (781)581-5900
 C/O AMERICAN PROPERTIES TEAM Agent #: 20121015
 WOBURN, MA 01801

Business Form: ASSOCIATION Policy Period: 1 YEAR
 Business Description: 28 UNIT OWNER OCCUPIED From: 01/31/23 To: 01/31/24
 LUXURY CONDO

Coverage begins at 12:01 A.M. Eastern Standard Time.

Payment Plan: DIRECT BILL - 10 PAY

B. POLICY PREMIUM

Annual Premium	Subject To Audit	State Taxes or Fees	Prior Annual Premium	Additional/Return Premium
\$ 26,722	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			

C. BUILDING AND BUSINESS PERSONAL PROPERTY COVERAGES AND LIMITS

LOCATION 1, BUILDING 1: 71 GREENWOOD AVE, SWAMPSCOTT, MA 01907

	ACV Option: No	Limit(s)	Premium
Building		\$ 17,443,000	\$ 22,004
Business Personal Property		\$	\$
Mortgage Holder	None		

LOCATION 1, BUILDING 2: 71 GREENWOOD AVE, SWAMPSCOTT, MA 01907

	ACV Option: No	Limit(s)	Premium
Building		\$ 481,500	\$ 1,300
Business Personal Property		\$	\$
Mortgage Holder	None		

D. LOCATION COVERAGES AND LIMITS

LOCATION 1: 71 GREENWOOD AVE, SWAMPSCOTT, MA 01907

		Limit(s)	Premium
Outdoor Property		\$ 25,000	\$ Included
Outdoor Signs		\$ 25,000	\$ Included
Money & Securities	On Premises/Off Premises	\$ 15,000/15,000	\$ Included



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E. POLICY INFO

Policy Deductible	Applicable to Section I - Property	\$ 10,000	\$ Included
Optional Coverage Deductible		\$ 500	\$ Included
Building Coverage Limit	Automatic Increase	4%	\$ -466

F. POLICY COVERAGES AND LIMITS

SECTION I - PROPERTY

		Limit(s)	Premium
Accounts Receivable	On Premises/Off Premises	\$ 100,000/5,000	\$ Included
Valuable Papers	On Premises/Off Premises	\$ 100,000/5,000	\$ Included
Employee Dishonesty		\$ 50,000	\$ 75
Forgery & Alteration		\$ 25,000	\$ Included

SECTION II - LIABILITY AND MEDICAL EXPENSES

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to **Section II - Liability** in the Businessowners Coverage Form and any attached endorsements.

		Limit(s)	Premium
Liability and Medical Expenses	Per Occurrence	\$ 2,000,000	\$ 2,156
Medical Expenses	Per Person	\$ 5,000	\$ Included
Damage To Premises Rented to You	Any One Premises	\$ 50,000	\$ Included
General Aggregate		\$ 4,000,000	\$ Included
Products/Completed Operations Aggregate		\$ 4,000,000	\$ Included



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G. ENDORSEMENTS

POLICY ENDORSEMENTS

Form #	Date	Description	Limit(s)	Premium
BP 00 03	07 13	Businessowners Coverage Form		\$ Included
BP 01 08	03 11	Massachusetts Changes		\$ Included
BP 01 44	01 21	Massachusetts Changes Intentional Loss		\$ Included
BP 02 05	03 19	Massachusetts Changes - Condominium Association All-In Coverage Insurance Trustee: Kathy Dubose Condominium: Fisherman's Watch Condominiums		\$ 1,165
BP 02 06	09 12	ComPak® Enhanced Coverage Endorsement		\$ Included
BP 02 09	09 12	Personal Property Off Premises	\$ 25,000	\$ Included
BP 02 13	02 22	Exclusion - Tobacco and Electronic Smoking Device Liability		\$ Included
BP 02 15	10 22	ComPak Plus Enhanced Coverage Endorsement		\$ 206
BP 02 27	09 12	Two Or More Policies Issued By Us		\$ Included
BP 02 34	09 12	Employment-Related Practices, Policies, Acts Or Omissions Exclusion		\$ -22
BP 02 46	01 19	Massachusetts Changes		\$ Included
BP 02 52	01 19	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)		\$ Included
BP 02 61	12 16	Condominium Association Endorsement Property Manager(s) Name & Address: #1 AMERICAN PROPERTIES TEAM 500 WEST CUMMINGS PK STE 6050 C/O AMERICAN PROPERTIES TEAM WOBURN, MA 01801		\$ 137
BP 04 19	07 13	Amendment - Liquor Liability Exclusion - Exception For Scheduled Premises or Activities Description Of Activity(ies): None		\$ Included
BP 05 15	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act		\$ Included
BP 05 26	01 15	Exclusion Of Certified Acts Of Terrorism Involving Nuclear, Biological, Chemical Or Radiological Terrorism; Cap On Covered Certified Acts Losses		\$ Included
BP 05 42	01 15	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism		\$ Included
BP 05 77	01 06	Fungi Or Bacteria Exclusion (Liability)		\$ Included
BP 06 98	07 13	Massachusetts - Fungi, Wet Rot Or Dry Rot Exclusion And Limitations		\$ Included
BP 14 86	07 13	Communicable Disease Exclusion		\$ Included
BP 15 04	05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception		\$ Included
BP 15 11	12 16	Exclusion - Unmanned Aircraft		\$ Included
BP 15 31	09 19	Cannabis Property Exclusion With Hemp Exception		\$ Included
BP 15 33	09 19	Cannabis Liability Exclusion With Hemp Exception		\$ Included
BP 15 60	02 21	Cyber Incident Exclusion		\$ Included
BP 17 24	01 10	Condominiums, Co-Ops, Associations - Directors And Officers Liability Endorsement Aggregate Limit:	\$ 2,000,000	\$ 167



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Form #	Date	Description	Limit(s)	Premium
		Deductible: \$ 500 Pending Or Prior Litigation Date: None Retroactive Date: 01/31/2020		



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LOCATION ENDORSEMENTS

LOCATION 1: 71 GREENWOOD AVE, SWAMPSCOTT, MA 01907

Endorsement Applicable Per Location(s)

Form #	Date	Description	Limit(s)	Premium
BP 02 48	02 14	Named Storm Percentage Deductibles Deductible: 1%		\$ Included
BP 04 46	07 13	Ordinance Or Law Coverage (Cov 1, Comb 2&3)Loss To Undamaged Portion Of Bldg With Comb Demo And ICC Combined Demo And ICC Limit: Business Income And Extra Expense Optional Coverage: No	\$ 250,000	\$ Included

Endorsement Applicable To Specific Building(s)

BUILDING 1: 71 GREENWOOD AVE, SWAMPSCOTT, MA 01907

Form #	Date	Description	Limit(s)	Premium
BP 04 30	07 13	Protective Safeguards Protective Safeguards Symbol Applicable: P-1		\$ Included

In case of fire notify the company or its local agent at once in writing.

This declarations page together with the policy jacket, the policy form and any endorsements, completes this policy.