Business Owners Policy Declarations

Insured:	**FISHERMAN'S WATCH CONDOMINIUMS**	Transaction:	**Return**	NAIC:	**23965**
12314	**500 WEST CUMMINGS PK**	Tran Effective:	**1/31/24**	Product:	
	C/O AMERICAN PROPERTIES TEAM	Pol Number:	**R1825447A**	Group Code:	
	WOBURN, MA 01801	Pol Effective:	**1/31/24**	Form of Business:	
Company:	**DB NORFOLK & DEDHAM MUTUAL FIRE INS C**	Pol Expire:	**1/31/25**		
Agent:	**WOOD & ASSOCIATES**	Billed Prem:	**($1,351.00)**		
Agent Code:	**CONTRACT** Agent Sub Code:				

LIMITS

General Aggregate (Except Products-Completed)	**4,000,000**	Deductible	
Products -- Completed Operations Aggregate	**4,000,000**		
Personal and Advertising Injury			
Each Occurence	**2,000,000**		
Damage to Rented Premises (Each Occurrence)		Premises/Operations	
Medical Expense (Any One Person)	**5,000**	Products	
Employee Benefits		Other	
		Total Premium	

CLASSIFICATIONS

Loc #	Haz #	Code #	Classification	Premium Basis	Exposure	Territory	Rate		Premium	
							PR/CO	All Other	PR/CO	All Other
1	**0**	**691450**				**716**				

LOCATIONS

Prem	Bldg	Name and Physical Address	Construction/Occupancy
1	**1**	**71 GREENWOOD AVE SWAMPSCOTT, MA 01907**	**28 UNIT OWNER OCCUPIED CONDO ASSOC**
1	**2**	**71 GREENWOOD AVE SWAMPSCOTT, MA 01907**	**GARAGE BUILDING**

PROPERTY COVERAGES

Prem	Bldg	Coverage	Limit	Covered Cause	Co-Ins	Rate
1	**1**	**Building**	**18,838,500**			
1	**1**	**Monies and Securities On/Off Premises**	**15,000**			
1	**1**	**Outdoor Property**	**25,000**			
1	**2**	**Building**	**520,500**			

Prem	Bldg	Agreed Value			Replacement Cost (X)		
		Exp Date	Coverage	Amount	Bldg	Pers Prop	Incl Stock

Prem	Bldg	Inflation Guard (Percentage)		Monthly Limit of Indemnity (Fraction)	Maximum Period of Indemnity (X)	Monthly Limit of Indemnity (Fraction)
		Building	Personal Prop			

Deductible	

SCHEDULED ITEMS

No.	Effective	Description	Limit	Premium

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COMPANY SPECIFIC COVERAGES

Prem	Bldg	Coverage	Description	Limit	Deductible	Premium
		EMPDH	EMPLOYEE DISHONESTY	50000		
		ACCTS	ACCOUNTS RECEIVABLE	100000		
		PAPER	VALUABLE PAPERS	100000		
		FORGA	FORGERY AND ALTERATION	25000		
		AUTOI	AUTOMATIC INCREASE			
		BIDP	BUSINESS INCOME FROM DEPENDENT PROPERTY			
		CAAIC	MA CHANGES - CONDOMINIUM ASSOCIATION ALL-IN COV			
		CPECE	COMPAK PLUS ENHANCED COV END			
		CAHAB	CONDOMINIUM ASSOCIATION - HABITATIONAL			
		SPC	BUILDING	18838500	10000	
		SPC	MONIES & SECURITIES	15000		
		SPC	OUTDOOR PROPERTY COVERAGE LIMIT / BUILDING	25000		
		S		25000		
		SPC	BUILDING	520500	10000	
		DRENP	DAMAGE TO PROPERTY RENTED TO YOU	50000		
		XEMP	EMPLOYMENT-RELATED PRACTICES, POLICIES, ACTS, OMISSIONS EXCL			
		DOCON	DIRECTORS + OFFICERS LIABILITY / CONDOS,CO-OPS,ASSOC			

ENDORSEMENTS

Endorsement #	Edition	Description	Limit	Premium
BP 00 03	07/13	BUSINESSOWNERS COVERAGE FORM		
BP 01 08	03/15	MASSACHUSETTS CHANGES		
BP 01 44	01/21	MA CHANGES INTENTIONAL LOSS		
BP 02 05	03/19	MASSACHUSETTS CHANGES - CONDOMINIUM ASSOCIATION AL		
BP 02 06	09/12	COMPAK ENHANCED COVERAGE ENDORSEMENT		
BP 02 09	09/12	PERSONAL PROPERTY OFF PREMISES		
BP 02 13	02/22	TOBACCO LIMITATION ENDORSEMENT		
BP 02 15	10/22	COMPAK PLUS ENHANCED COVERAGE ENDORSEMENT		
BP 02 27	09/12	TWO OR MORE POLICIES ISSUED BY US		
BP 02 34	09/12	EMPLOYMENT-RELATED PRACTICES, POLICIES, ACTS OR OM		
BP 02 46	01/19	MA CHANGES - EQUIPMENT BREAKDOWN		
BP 02 48	02/14	NAMED STORM PERCENTAGE DEDUCTIBLES		
BP 02 52	01/19	EQUIPMENT BREAKDOWN		
BP 02 61	12/16	CONDOMINIUM ASSOCIATION - HABITATIONAL		
BP 04 19	07/13	AMENDMENT - LIQUOR LIABILITY EXCLUSION - EXCEPTION		
BP 04 30	07/13	PROTECTIVE SAFEGUARDS		
BP 04 46	07/13	ORDINANCE OR LAW COVERAGE		
BP 05 15	12/20	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE AC		
BP 05 26	01/15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM INVOLVING		
BP 05 42	01/15	EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFI		
BP 05 77	01/06	FUNGI OR BACTERIA EXCLUSION (LIABILITY)		
BP 06 98	07/13	MASSACHUSETTS - FUNGI, WET ROT OR DRY ROT EXCLUSIO		
BP 14 86	07/13	COMMUNICABLE DISEASE EXCLUSION		
BP 15 04	05/14	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL O		
BP 15 11	12/16	EXCLUSION - UNMANNED AIRCRAFT		
BP 15 31	09/19	CANNABIS PROP EXCL/HEMP EXC		
BP 15 33	09/19	CANNABIS LIAB EXCL/HEMP EXC		
BP 15 60	02/21	CYBER INCIDENT EXCL		
BP 17 24	01/10	CONDOMINIUMS, CO-OPS, ASSOCIATIONS - DIRECTORS AND		

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ADDITIONAL INTERESTS

Prem:	**American Properties Team 500**	Interest: **AI**	**Additional Insured**	
Bldg:	**West Cummings pk ste 6**	Rank:	This Interest is Payor (X):	
Veh:	**c/o American Properties Team**	Ref #:		
Boat:	**WOBURN, MA 01801**	Phone:	Fax:	
Item:		Email:		

REMARKS

CONDOMINIUMS - RESIDENTIAL (ASSOCIATION RISK ONLY)