

Business Owners Policy Declarations

Insured: 12314	FISHERMAN'S WATCH CONDOMINIUMS 500 WEST CUMMINGS PK C/O AMERICAN PROPERTIES TEAM WOBURN, MA 01801	Transaction: Renewal	NAIC: 23965
Company:	DB NORFOLK & DEDHAM MUTUAL FIRE INS C	Tran Effective: 1/31/25	Product:
Agent:	WOOD & ASSOCIATES	Pol Number: R1825447A	Group Code:
Agent Code: CONTRACT	Agent Sub Code:	Pol Effective: 1/31/25	Form of Business:
		Pol Expire: 1/31/26	
		Billed Prem: \$36,673.00	

LIMITS

General Aggregate (Except Products-Completed)	4,000,000	Deductible
Products -- Completed Operations Aggregate	4,000,000	
Personal and Advertising Injury		
Each Occurrence	2,000,000	
Damage to Rented Premises (Each Occurrence)		Premises/Operations
Medical Expense (Any One Person)	5,000	Products
Employee Benefits		Other
		Total Premium
		36,673

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	20,063,500				
1	1	Monies and Securities On/Off Premises	15,000				
1	1	Outdoor Property	25,000				
1	2	Building	554,500				
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		71
		ACCTS	ACCOUNTS RECEIVABLE	100000		
		PAPER	VALUABLE PAPERS	100000		
		FORGA	FORGERY AND ALTERATION	25000		
		AUTOI	AUTOMATIC INCREASE			-662
		BIDP	BUSINESS INCOME FROM DEPENDENT PROPERTY			
		CAAIC	MA CHANGES - CONDOMINIUM ASSOCIATION ALL-IN COV			1655
		CPECE	COMPAK PLUS ENHANCED COV END			193
		CAHAB	CONDOMINIUM ASSOCIATION - HABITATIONAL			128
		SPC	BUILDING	20063500	10000	31528
		SPC	MONIES & SECURITIES	15000		
		SPC	OUTDOOR PROPERTY COVERAGE LIMIT / BUILDING	25000		
		S		25000		
		SPC	BUILDING	554500	10000	1568
		DRENP	DAMAGE TO PROPERTY RENTED TO YOU	50000		
		XEMP	EMPLOYMENT-RELATED PRACTICES, POLICIES, ACTS, OMISSIONS EXCL			-21
		DOCON	DIRECTORS + OFFICERS LIABILITY / CONDOS,CO-OPS,ASSOC			156

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ENDORSEMENTS

Endorsement #	Edition	Description	Limit	Premium
BP 00 03	07/13	BUSINESSOWNERS COVERAGE FORM		
BP 01 08	03/11	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	12/23	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 15 91	12/23	EXCL PFAS		
BP 17 24	01/10	CONDOMINIUMS, CO-OPS, ASSOCIATIONS - DIRECTORS AND		
BP 18 03	12/23	CYBER INCIDENT LIABILITY EXCL		
BP 18 04	12/23	EXCL DATA PRIVACY		
BP P6	12/23	ADVISORY NOTICE - CYBER, DATA PRIVACY & PFAS		

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)