

The association's policy covers the building and anything permanently attached to the building that was there at the time of construction. If you or any previous owners have made any structural alterations or upgrades, those are your responsibility to insure, along with all of your own personal property.

In addition, the association's policy covers the association's liability in all common areas. We advise you to take out your own Condo Unit Owners Policy (HO-6) to protect your own personal property and liability exposure.

Patriot Village Condo Trust currently has a \$5,000 building deductible which is the amount not covered by the Master Condo policy on any single loss. Please advise your HO-6 carrier of this so they can make the proper coverage recommendations.



Policy Number: WA0100031972-07
 Prior Pol No: WA0100031972-06
 Billing Number: 4100479.13

Middlesex Mutual Assurance Company
 213 Court Street, P.O. Box 891, Middletown, CT 06457-0891

Businessowners Policy Declarations

First Named Insured and Mailing Address

PATRIOT VILLAGE CONDO TRUST
 55 Winthrop St Unit 1,
 C/O GLOBAL PROPERTIES
 Rehoboth, MA 02769-2652

Agent Name and Address

J K OLIVIERI INSURANCE AGENCY, INC.
 64 E. GROVE ST
 MIDDLEBORO, MA 02346-1810

Agency Code 01833 **Agency Phone** 508-947-1818

Policy Period: From: 12/14/2015 To: 12/14/2016 at 12:01 A.M., Standard Time at your mailing address shown above.

Business Description: Condominium/CAPsure **Form of Business:** Trust or estate

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

Described Premises

See Location and Building Schedule

Limits of Property Insurance and Deductibles

See below and Location and Building Schedule

Deductibles

All Peril Deductible \$5,000

Other Deductibles may apply to this policy. For details, see the Location and Building Schedule and any attached Deductible forms.

Optional Coverages

See page 2

Except for Damage to Premises Rented to You, each paid claim for the following liability coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Paragraph D.4 Section II – Liability in the Businessowners Coverage Form and any attached endorsements.

Limits of Insurance

Liability and Medical Expenses	\$1,000,000	per Occurrence
	\$2,000,000	General Aggregate
Medical Expenses	\$5,000	per Person
Damage to Premises Rented to You	\$300,000	Any one fire or explosion

Premium

Policy Premium	\$19,388.00
Tax or Surcharge	\$0.00
Total Policy Premium	\$19,388.00
Payment Plan	Quarterly

Countersigned:
 Date: _____

11-25-15

By: _____

Authorized Representative

To report a claim after hours, call 1-800-225-2533



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Businessowners Policy Declarations

Named Insured: PATRIOT VILLAGE CONDO TRUST

Agency Name: J K OLIVIERI INSURANCE AGENCY, INC.

Agency Code: 01833

Policy Period From: 12/14/2015 To: 12/14/2016 12:01 A.M., Standard Time

Optional Coverages	Limits of Insurance
WORLDS APART Advantage Endorsement	
Equipment Breakdown	
Building Limit – Automatic Increase 3%	
CAPsure Community Association Coverage (All In)	
Employee Dishonesty	\$100,000
Property Management Agent As An Employee Covered For "Employee Dishonesty" Only	
Forgery and Alteration	\$100,000
Extended Business Income	90 Days
Hired Non-Owned Auto Liability	\$1,000,000
Aggregate Limits of Insurance Per Location	

Policy Forms and Endorsements attached at issuance:

See Schedule of Forms and Endorsements

If you wish to request a copy of your policy, contact your agent or call our Customer Service Center at 1-800-662-6243.

THIS POLICY DECLARATION TOGETHER WITH THE COVERAGE FORM(S), FORMS AND ENDORSEMENTS, IF ANY, COMPLETE THE ABOVE NUMBERED POLICY.

To report a claim after hours, call 1-800-225-2533