

Arbella Protection Insurance Company

1100 Crown Colony Drive, Quincy, MA 02269-9174



ARBELLA

INSURANCE GROUP

BUSINESSOWNERS POLICY DECLARATIONS

Policy Number	Transaction	Effective Date	Bill Type
7520037060 02	ENDORSEMENT	12/26/2015	Direct Bill

Transaction Description
Apply to Renewal

Named Insured and Mailing Address	Agent	28-658
SABBATIA LANDING CONDOMINIUM 55 WINTHROP ST C/O GLOBAL PROPERTY MANAGEMENT REHOBOTH, MA 02769	BEARINGSTAR INS 111 TORREY ST SUITE 4 BROCKTON, MA 02301 Phone # 508-583-7393	

Policy Period at 12:01 A.M. Standard at Address of Named Insured
FROM: 12/26/2015 TO: 12/26/2016

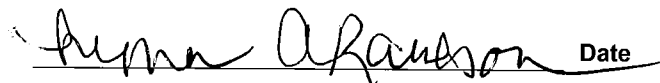
Form of Business	Business Description
Association	RESIDENTIAL CONDOMINIUMS

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.

Businessowners Premium	\$13,103
Terrorism Risk Insurance Act	\$50
Total Annual Premium	\$13,153
Additional or Return Premium	\$2,258

We will not pay more than the applicable limit of liability represented. All limits displayed represent total coverage limits and are not increased or supplemented by any other form.

Countersigned by

 Date

12/14/15

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DESCRIPTION OF INSURED PREMISES

Loc. No.	Bldg. No.	Street	City	State	Zip
1	1	1601 BAY ST	TAUNTON	MA	02780
1	2	1601 BAY ST	TAUNTON	MA	02780
1	3	1601 BAY ST	TAUNTON	MA	02780
1	4	1601 BAY ST	TAUNTON	MA	02780
1	5	1601 BAY ST	TAUNTON	MA	02780
1	6	1601 BAY ST	TAUNTON	MA	02780
1	7	1601 BAY ST	TAUNTON	MA	02780
1	8	1601 BAY ST	TAUNTON	MA	02780
1	9	1601 BAY ST	TAUNTON	MA	02780
1	10	1601 BAY ST	TAUNTON	MA	02780
1	11	1601 BAY ST	TAUNTON	MA	02780

MORTGAGEHOLDERS / LOSS PAYEES

Loc. No.	Bldg. No.	Category	Loan Number	Name and Mailing Address
1	1	Mortgagee		BRISTOL COUNTY SAVINGS BANK PO BOX 4002, TAUNTON, MA 02780
1	2	Mortgagee		BRISTOL COUNTY SAVINGS BANK PO BOX 4002, TAUNTON, MA 02780
1	3	Mortgagee		BRISTOL COUNTY SAVINGS BANK PO BOX 4002, TAUNTON, MA 02780
1	4	Mortgagee		BRISTOL COUNTY SAVINGS BANK PO BOX 4002, TAUNTON, MA 02780
1	5	Mortgagee		BRISTOL COUNTY SAVINGS BANK PO BOX 4002, TAUNTON, MA 02780
1	6	Mortgagee		BRISTOL COUNTY SAVINGS BANK PO BOX 4002, TAUNTON, MA 02780

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SECTION I – PROPERTY

Property Coverage Limits of Insurance							
Loc. No.	Bldg. No.	Type of Property	Limit of Insurance	Deductible	Valuation (ACV / RC)	Automatic Increase Bldg. Limit Percentage	Premium
1	1	Building	\$1,312,460	\$1,000	RC	4%	\$1,095
1	2	Building	\$1,610,746	\$1,000	RC	4%	\$1,343
1	3	Building	\$1,326,000	\$1,000	RC	4%	\$1,106
1	4	Building	\$18,360	\$1,000	RC	4%	\$45
1	5	Building	\$18,360	\$1,000	RC	4%	\$45
1	6	Building	\$18,360	\$1,000	RC	4%	\$45
1	7	Building	\$1,530,000	\$1,000	RC	4%	\$1,588
1	8	Building	\$18,360	\$1,000	RC	4%	\$45
1	9	Building	\$1,610,746	\$1,000	RC	4%	\$1,672
1	10	Building	\$18,360	\$1,000	RC	4%	\$45
1	11	Building	\$1,600,000	\$1,000	RC	4%	\$1,661

Optional Coverages				
Loc. No.	Bldg. No.	Coverage	Limit of Insurance/Deductible	Premium
All	All	Special Coverages For Common Interest Communities	--	\$90
All	All	Data Breach Coverage	\$25,000	\$120
1	--	Automatic Annual Increase	--	-\$174



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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.

Coverage Limits of Insurance		
Coverage	Limit of Insurance	
Liability and Medical Expenses	\$1,000,000	Per Occurrence
Medical Expenses	\$10,000	Per Person
Damage to Premises Rented to You	\$500,000	Any One Premises
Other Than Products/Completed Operations Aggregate	\$2,000,000	
Products/Completed Operations Aggregate	\$2,000,000	

Loc. No.	Bldg. No.	Class Code	Class Description	Exp. base	Exposures	Premium
1	1	69145	Residential Condominium (Association risk only)	LOI**	\$1,312,460	\$504
1	2	69145	Residential Condominium (Association risk only)	LOI**	\$1,610,746	\$619
1	3	69145	Residential Condominium (Association risk only)	LOI**	\$1,326,000	\$509
1	4	69145	Residential Condominium (Association risk only)	LOI**	\$18,360	\$7
1	5	69145	Residential Condominium (Association risk only)	LOI**	\$18,360	\$7
1	6	69145	Residential Condominium (Association risk only)	LOI**	\$18,360	\$7
1	7	69145	Residential Condominium (Association risk only)	LOI**	\$1,530,000	\$588
1	8	69145	Residential Condominium (Association risk only)	LOI**	\$18,360	\$7
1	9	69145	Residential Condominium (Association risk only)	LOI**	\$1,610,746	\$619
1	10	69145	Residential Condominium (Association risk only)	LOI**	\$18,360	\$7
1	11	69145	Residential Condominium (Association risk only)	LOI**	\$1,600,000	\$614

**Limit of Insurance

Optional Coverages						
Loc. No.	Bldg. No.	Coverage	Limit of Insurance		Premium	
All	All	Employment Practices Liability	See Endorsement		\$546	
All	All	Directors and Officers Liability	See Endorsement		\$97	
All	All	Damage to Premises Rented To You	--		\$224	
1	1	Additional Insured - Managers or Lessors of Premises	--		\$22	

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SCHEDULE OF FORMS AND ENDORSEMENTS

Endorsement Form	Edition Date	Endorsement Title
28 AP 1274	01/15	Policyholder Disclosure 2 Notice of Terrorism Insurance Coverage
30 AP 1017	10/14	Safe Harbor Plus
30 AP 1064	12/12	Special Coverages for Common Interest Communities
30 AP 1075	12/12	Equipment Breakdown Endorsement
30 AP 2087	07/11	Data Breach \$25,000
31 AP 1088	12/12	Asbestos Exclusion
31 AP 1141	01/10	Employment Practices Liability Insurance Coverage Endorsement Supplemental Declarations
31 AP 1145	01/10	Employment Practices Liability Insurance Coverage Endorsement
BP 00 03	01/10	Businessowners Coverage Form
BP 01 08	03/11	Massachusetts Changes
BP 04 02	01/06	Additional Insured - Managers Or Lessors Of Premises
BP 04 09	01/06	Additional Insured - Mortgagee, Assignee, Or Receiver
BP 04 17	01/10	Employment - Related Practices Exclusion
BP 04 19	01/06	Amendment - Liquor Liability Exclusion - Exception For Scheduled Activities
BP 04 92	07/02	Total Pollution Exclusion
BP 05 17	01/06	Exclusion - Silica Or Silica-Related Dust
BP 05 23	01/15	Cap On Losses From Certified Acts Of Terrorism
BP 05 38	01/15	Exclusion of Other Acts Of Terrorism Committed Outside The United States; Cap on Losses from Certified Acts of Terrorism
BP 05 42	01/15	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
BP 06 98	01/10	Massachusetts - Fungi, Wet Rot Or Dry Rot Exclusion And Limitations
BP 17 07	01/06	Massachusetts Changes - Condominium Association Coverage
BP 17 24	01/10	Condominiums, Co-ops, Associations - Directors and Officers Liability Endorsement

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