

## PROPERTY COVERAGE

### MEMBER NAME AND ADDRESS

CONTRACT# EAS00488-05-23

Town of East Bridgewater  
175 Central Street  
East Bridgewater, MA 02333

### CONTRACT PERIOD

07/01/2023 TO 07/01/2024

AT 12:01 AM STANDARD TIME  
AT THE ADDRESS SHOWN ABOVE

### DESCRIPTION OF PREMISES

See Schedule of Locations

### SCHEDULE OF COVERAGES

Insurance at the described premises applies only for coverages for which a Limit of Insurance is shown.

Coverage	Limit of Insurance	Covered Causes of Loss	100% Coinsurance %	Agreed Value	Valuation Basis
Building	Blanket: \$159,405,108 except for locations indicated "blanket does not apply" on Schedule of Locations	Special	See Schedule of Locations		
Your Business Personal Property	Included in Blanket	Special	See Schedule of Locations		
Personal Property of Others	\$20,000	Special	100%	Yes	RC*
Business Income including Rental Value	Actual Loss Sustained in a 12 month period	Special	100%	Yes	ALS*
Extra Expense	Actual Loss Sustained in a 12 month period	Special	100%	Yes	ALS*

### DEDUCTIBLE \$5,000 PER OCCURRENCE

### SPECIAL PROPERTY FORMS

	Limit	Deductible
Earthquake - Volcanic Eruption	\$2,000,000 Annual Agg	\$50,000
Flood	\$2,000,000 Annual Agg	\$50,000
Special Property	SEE DEC PAGE 5c	SEE DEC PAGE 5c
Terrorism	SEE MPR 010	Included
Vacant Buildings	NOT COVERED	NOT COVERED
Ordinance or Law Coverage A - Loss to the Undamaged Portion of the Building	Included	Included
Ordinance or Law Coverage B - Demolition	\$1,000,000	Included
Ordinance or Law Coverage C - Increased Cost of Construction	\$1,000,000	Included
Crisis Response Coverage	\$250,000	\$2,500

# MIIA Property and Casualty Group, Inc.

3 Center Plaza, Suite 610

Boston, MA 02108

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## ADDITIONAL COVERAGES

	Limits of Insurance Per Occurrence	Deductible Per Occurrence
Pollutant Clean-up and Removal – each premises	\$500,000	\$1,000
Electronic Data	\$100,000	\$1,000
Electronic Data loss resulting from virus, harmful code, or similar instruction	\$25,000	\$1,000
Computer Equipment	\$250,000	\$1,000
Interruption due to destruction or corruption of Electronic Data	\$25,000	\$1,000

## COVERAGE EXTENSIONS

	Limits of Insurance Per Occurrence	Deductible Per Occurrence
Accidental Classroom Spills	\$50,000	\$1,000
Accounts Receivable	\$100,000	\$1,000
Artificial Turf and Running Tracks	\$100,000	\$1,000
Business Income and Extra Expense at Newly Acquired Locations	\$100,000	\$1,000
Business Personal Property Temporarily in Portable Storage Units	\$10,000	\$1,000
Commandeered Property	\$100,000	\$1,000
Confiscated Property	\$100,000	\$1,000
Non-Owned Detached Trailers	\$5,000	\$1,000
Off Premises Utility Failure	\$50,000	Included except 24 Hours Waiting Period
Outdoor Off Premises Property	\$25,000	\$1,000
Outdoor Property - Including Playgrounds	\$100,000	\$1,000
Personal Effects of Others	\$20,000	\$1,000
Property Off Described Premises	\$100,000	\$1,000
Undamaged Leasehold Improvements	\$50,000	\$1,000
Valuable Papers and Records	\$100,000	\$1,000

## OPTIONAL COVERAGES

Inflation Guard (applies if a percentage is shown)	Percentage of Annual Increase <u>2.00%</u> Does Not Apply	
Extension of Replacement Cost to Personal Property of Others		
Named Storm	Not Applicable	

## FORMS AND ENDORSEMENTS ATTACHED TO THIS CONTRACT:

MDEC 5a(0721), MDEC 5b(0721), MDEC 5c(0719), MDEC 5d(0720), MDEC 5e(0719), MPR 001(0719), MPR 002a(0719), MPR 002b(0719), MPR 003(0719), MPR 004(0719), MPR 005(0719), MPR 006(0719), MPR 007(0719), MPR 008(0719), MPR 009(0721), MPR 010 (0719), MPR 011(0723), MPR 020(0719), MPR 021(0721), MPR 023(0719), MPR 024(0721), MPR 025(0719), MPR 026(0720), PLP 006(0719)



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## EQUIPMENT BREAKDOWN

### MEMBER NAME AND ADDRESS

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175 Central Street  
East Bridgewater, MA 02333

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FROM 07/01/2023 TO 07/01/2024

AT 12:01 AM STANDARD TIME  
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### SCHEDULE OF COVERAGES:

Coverage Type	Limits of Insurance Per Breakdown	Deductible Per Breakdown
Equipment Breakdown	Amount of Insurance shown on Schedule of Locations, not to exceed \$100,000,000	\$1,000 on covered equipment, except \$2,500 on all motors/pumps, exceeding 500 HP \$5,000 minimum on all transformers - Above 3333 KVA - \$1.50 per KVA \$50,000 minimum on Diesel engines and their generators above 5,000 HP - \$10 per HP
Perishable Goods	\$500,000	
Expediting Expenses	\$500,000	
Pollution Clean Up and Removal	\$500,000	
Data and Media	\$500,000	
Demolition and Increased Cost of Construction	\$1,000,000	
Hazardous Substances	\$500,000	
CFC Refrigerants	\$100,000	
Green Upgrades	\$250,000	
Fungus, Wet Rot and Dry Rot	\$500,000	
Utility Interruption	Included	12 Hours Waiting Period*
Extra Expense and Rental or Other Business Income	Included	12 Hours Waiting Period**
Off Premises Equipment Coverage	\$100,000	

#### Other Conditions:

\* Expanded Utility Interruption Services: Communications services as used in Section A.5.c. Utility Interruption; paragraph (1) is defined to include internet access, telecommunications services, wide area networks or data transmission.

\*\* This contract will not be liable for any loss, damage or expense under Utility Interruption - Time Element coverage or under Perishable Goods resulting from service interruption unless the period of interruption of a service exceeds the specified Waiting Period of time. If the stated Waiting Period of time is exceeded, then this contract is liable for the entire period of interruption, subject to any applicable deductibles.

MDEC 5b - Declarations  
(ED 07/21)



## SPECIAL PROPERTY COVERAGE

**MEMBER NAME AND ADDRESS**

**CONTRACT# EAS00488-05-23**

Town of East Bridgewater  
175 Central Street  
East Bridgewater, MA 02333

**CONTRACT PERIOD**

**07/01/2023 TO 07/01/2024**

AT 12:01 AM STANDARD TIME  
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### SCHEDULE OF COVERAGES - SPECIAL PROPERTY COVERAGE

Coverage Type	Department	Description of Property	VIN/Serial Number	Limits of Insurance	Valuation	Deductible Each Occurrence
1. Contractors Equipment	DPW	CAT 304	400756	\$46,000	ACV	\$500
2. Contractors Equipment	DPW	1992 CHEVROLET KODIAK	101267	\$35,000	ACV	\$500
3. Contractors Equipment	DPW	2000 INTERNATIONAL 4000	281453	\$37,247	ACV	\$500
4. Contractors Equipment	DPW	2000 VOLVO LOADER	D17259	\$138,000	ACV	\$500
5. Contractors Equipment	DPW	2002 INTERNATIONAL 4000	524813	\$39,174	ACV	\$500
6. Contractors Equipment	DPW	2003 FORD F-350	D84064	\$27,950	ACV	\$500
7. Contractors Equipment	DPW	2003 TRACKLESS MT	T2179	\$80,000	ACV	\$500
8. Contractors Equipment	DPW	2004 PETERBILT 330	811440	\$65,933	ACV	\$500
9. Contractors Equipment	DPW	2004 JACB BACHH	904857	\$82,500	ACV	\$500
10. Contractors Equipment	DPW	2005 INTERNATIONAL 7000	005584	\$68,840	ACV	\$500
11. Contractors Equipment	DPW	2005 INTERNATIONAL 7000	005583	\$68,840	ACV	\$500
12. Contractors Equipment	DPW	2005 NEW HOLLAND LOADER	402590	\$30,000	ACV	\$500
13. Contractors Equipment	DPW	2006 FORD F-750	3FRXF76S86V305649	\$135,000	ACV	\$500
14. Contractors Equipment	DPW	2006 FORD F-350	1FTWF30556ED19136	\$27,530	ACV	\$500
15. Contractors Equipment	DPW	2006 FORD F-550	C10939	\$34,680	ACV	\$500
16. Contractors Equipment	DPW	2006 FORD F750 DUMP	3FRX76S46V305650	\$90,000	ACV	\$500
17. Contractors Equipment	DPW	2007 FORD F-350	B31249	\$30,510	ACV	\$500
18. Contractors Equipment	DPW	2007 JOHN DEERE 3720 TRACTOR	380579	\$40,000	ACV	\$500
19. Contractors Equipment	DPW	2008 JOHN DEERE MOWER	060661	\$51,000	ACV	\$500
20. Contractors Equipment	DPW	2008 JOHN DEERE GATOR	016689	\$40,000	ACV	\$500
21. Contractors Equipment	DPW	2008 FORD F-350	E54217	\$32,425	ACV	\$500
22. Contractors Equipment	DPW	2011 FORD F-550	B66753	\$32,815	ACV	\$500

**MDEC 5c - Declarations**  
(ED 07/19)

\* ACV = Actual cash Value, RC = Replacement Cost, AA = Agreed Amount  
ALS = Actual Loss Sustained in a 12 month period



**SCHEDULE OF COVERAGES - SPECIAL PROPERTY COVERAGE (continued)**

Coverage Type	Department	Description of Property	VIN/Serial Number	Limits of Insurance	Valuation	Deductible Each Occurrence
23. Contractors Equipment	DPW	2011 FORD F-550	B66752	\$32,815	ACV	\$500
24. Contractors Equipment	DPW	2011 FORD F-250	B71144	\$34,330	ACV	\$500
25. Contractors Equipment	DPW	2015 FORD F-250	A76887	\$40,070	ACV	\$500
26. Contractors Equipment	DPW	2015 FORD F-350	A52770	\$38,465	ACV	\$500
27. Contractors Equipment	DPW	2015 FORD F-250	B61664	\$40,070	ACV	\$500
28. Contractors Equipment	DPW	2015 FORD F-250	1FT7X2B62FEB55166	\$40,070	ACV	\$500
29. Contractors Equipment	DPW	2015 FORD F-350	C37961	\$38,465	ACV	\$500
30. Contractors Equipment	DPW	2015 WACKER WL-32 MINI LOADER	032023	\$75,000	ACV	\$500
31. Contractors Equipment	DPW	2016 FORD F-250	1FT7W2B68GEA00299	\$43,345	ACV	\$500
32. Contractors Equipment	DPW	2017 FORD F-350	A01828	\$33,230	ACV	\$500
33. Contractors Equipment	DPW	2017 FORD F-250	C10813	\$42,205	ACV	\$500
34. Contractors Equipment	DPW	2018 PETERBILT 348	473134	\$160,000	ACV	\$500
35. Contractors Equipment	DPW	2020 CAT 938M	CAT0938MHJ3R08830	\$187,500	RC	\$500
36. Contractors Equipment	DPW	2021 ELGIN PELICAN SWEEPER	NP42152	\$240,000	RC	\$500
37. Contractors Equipment	DPW	2022 FORD F250	1FT7X2B65NEE70820	\$520,000	RC	\$500
38. Contractors Equipment	FIRE	1997 FORD F-350	A89952	\$32,500	ACV	\$500
39. Contractors Equipment	FIRE	1997 E-ONE CYCLONE II	007750	\$340,000	ACV	\$500
40. Contractors Equipment	FIRE	2009 FORD F-550	A00167	\$33,005	RC	\$500
41. Contractors Equipment	FIRE	2009 E-ONE TYPHOON	005106	\$400,000	RC	\$500
42. Contractors Equipment	FIRE	2017 E-ONE TYPHOON	001039	\$560,000	RC	\$500
43. Contractors Equipment	FIRE	2018 FORD F-150	A98042	\$39,305	RC	\$500
44. Contractors Equipment	FIRE	2020 ROSENBAUER MOTORS TOWER TRUCK	54F3JF617LWM12868	\$1,152,810	RC	\$500
45. Contractors Equipment	SCHOOL	2021 CLUB CARRYALL 100 UTILITY VEHICLE	CC21CA100GGR	\$7,790	ACV	\$500
46. Contractors Equipment	TOWN	MISC. CONTRACTOR'S EQUIPMENT (Max. \$2,500 PER ITEM)		\$350,000	ACV	\$500
47. Fine Arts	TOWN	FINE ARTS - UNSCHEDULED		\$50,000	AA	\$250
48. Fine Arts	TOWN	FINE ARTS (SCHEDULE ON FILE)		\$63,850	AA	\$500
49. Musical Instruments	SCHOOL	MUSICAL INSTRUMENTS		\$10,000	ACV	\$250
50. Musical Instruments	SCHOOL	BAND UNIFORMS		\$10,000	ACV	\$250
51. Scheduled Property	LIBRARY	ANTIQUE GRANDFATHER CLOCK		\$10,000	AA	\$500
52. Scheduled Property	TOWN	SCHEDULED PROPERTY (LIST ON FILE)		\$328,564	ACV	\$500
53. Watercraft Property	FIRE	2022 MARINE ONE RESCUE X3	AREHY004E222	\$9,570	RC	\$500
54. Watercraft Property	FIRE	2023 MARINE ONE RESCUE X3	ROAA5679J223	\$32,820	RC	\$500
55. Watercraft Property	UNAVAILABLE	HOVERTECHNICS HOVERCRAFT	14E808	\$25,000	ACV	\$500
56. Watercraft Property	UNAVAILABLE	DURATECH BOAT	18934	\$1,000	ACV	\$500



Contractors Equipment	\$5,714,419.00
Fine Arts	\$113,850.00
Musical Instruments	\$20,000.00
Scheduled Property	\$338,564.00
Watercraft Property	\$68,390.00

Please Verify Schedule, Endorse and Return

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



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## CRIME COVERAGE

### MEMBER NAME AND ADDRESS

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Town of East Bridgewater  
175 Central Street  
East Bridgewater, MA 02333

### CONTRACT PERIOD

FROM 07/01/2023 TO 07/01/2024

AT 12:01 AM STANDARD TIME  
AT THE ADDRESS SHOWN ABOVE

### SCHEDULE OF COVERAGES

Coverage	Limit	Deductible
1. Employee Theft – Per Loss Coverage	\$250,000	\$1,000
2. Employee Theft – Per Employee Coverage	Included	
3. Forgery or Alteration	\$250,000	\$1,000
4. Inside the Premises – Theft of Money and Securities	\$100,000	\$1,000
5. Inside the Premises – Robbery or Safe Burglary of Other Property	\$100,000	\$1,000
6. Student Activity Account	\$10,000	\$1,000
7. Outside the Premises	\$100,000	\$1,000
8. Computer Fraud	\$100,000	\$1,000
9. Funds Transfer Fraud	\$100,000	\$1,000
10. Money Orders and Counterfeit Money	\$100,000	\$1,000
11. Social Engineering Fraud	\$10,000	\$1,000
12. Third Party Crime	\$10,000	\$1,000
13. Faithful Performance of Duty	\$250,000	\$1,000

### EMPLOYEE BENEFIT PLANS INCLUDED AS INSURED

### FORMS AND ENDORSEMENTS ATTACHED TO THIS CONTRACT:

MDEC 5d (0720), MPR 024 (0721)

MDEC 5d - Declarations  
(ED 07/20)



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**BUILDERS RISK COVERAGE****MEMBER NAME AND ADDRESS****CONTRACT# EAS00488-05-23**

Town of East Bridgewater  
175 Central Street  
East Bridgewater, MA 02333

**CONTRACT PERIOD****FROM 07/01/2023 TO 07/01/2024**

AT 12:01 AM STANDARD TIME  
AT THE ADDRESS SHOWN ABOVE

**DESCRIPTION OF PREMISES**

Description	Address, City, State, Zip Code	Occupancy
Police Station Garage	153 Central Street, East Bridgewater, MA 02333	Service - High

**COVERAGES PROVIDED**

Insurance at the described premises applies only for coverages for which a Limit of Insurance is shown.

Limit of Insurance	Covered Causes of Loss	Valuation Basis
\$185,000	Special	RC

**DEDUCTIBLE \$5,000 PER OCCURRENCE****ADDITIONAL COVERAGES**

	Limits of Insurance Per Occurrence	Deductible Per Occurrence
Pollution Clean-up and Removal – each premises	\$500,000	\$1,000
Delay in Completion (soft costs) add to building		\$1,000
Fire Department Service Charge	\$25,000	\$1,000

**COVERAGE EXTENSIONS**

Building Materials and Supplies of Others	\$5,000	\$1,000
Property in Transit	\$100,000	\$1,000
Property at Temporary Locations	\$100,000	\$1,000
Permission to Occupy	Included	

**SPECIAL PROPERTY FORMS**

Earthquake	\$2,000,000	\$50,000
Flood	\$2,000,000	\$50,000
Terrorism	SEE MMP 005	SEE ITEM #3A

**FORMS AND ENDORSEMENTS ATTACHED TO THIS CONTRACT:**

MDEC 5e (0719), MPR 025 (0719)

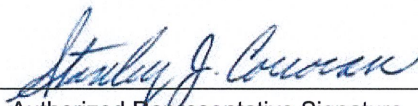


## SCHEDULE OF PROPERTY, VALUATION AND AGREED VALUE ENDORSEMENT

For valuable consideration, this endorsement is added to your Building and Personal Property Coverage Form MPR 001. This endorsement changes this contract effective on the inception date of the contract unless another date is indicated below.

(The following need to be completed only when this endorsement is issued subsequent to preparation of the contract.)

MIIA Property and Casualty Group, Inc. Contract No. EAS00488-04-23	Endorsement Effective on <u>07/01/23</u> (Date)
Named Insured Town of East Bridgewater	at 12:01 A.M. standard time at the Named Insured's Address

  
Authorized Representative Signature

It is understood and agreed that this contract is amended as follows:

- A. With respect only to the property listed with an Agreed Value in the Schedule of this endorsement, it is made a condition of this contract that the application of the Coinsurance Section in this contract is suspended in the determination of loss or damage caused by the covered Causes of Loss, occurring after the effective date of this endorsement and prior to 07/01/2024 but in no event beyond the expiration date of this contract, and in lieu thereof the following Agreed Expiration Date.

The following Agreed Value clause is made a part of the form during such period of suspension:

**We will not pay a greater proportion of the covered loss or damage under this contract than the proportion that the Amount of Insurance Per Occurrence shown in the Declarations bears to the amount produced by multiplying the Coinsurance Percentage shown in the Declarations by the total Agreed Value below.**

- B. If the expiration date set forth in Section A is not extended by endorsement, the Coinsurance Section of this contract is automatically reinstated.
- C. The value of property covered under Coverage Extensions, and the cost of Debris Removal and Pollution Clean Up and Removal shall not be considered in the determination of replacement cost or actual cash value when applying any Coinsurance Percentage.

# **SCHEDULE OF PROPERTY, VALUATION AND AGREED VALUE**

<b>LOC. NO.</b>	<b>DESCRIPTION AND LOCATION OF PROPERTY</b>	<b>INSERT EITHER BUILDING(S), PERSONAL PROPERTY OR BLANKET BUILDING AND PERSONAL PROPERTY</b>	<b>VALUATION REPLACEMENT COST (RC) OR ACTUAL CASH VALUE (ACV)</b>	<b>INSERT EITHER REPLACEMENT COST OR ACTUAL CASH VALUE AGREED VALUE</b>
1-41	As per Statement of Values on file with the group	Blanket Building and Personal Property	RC	\$159,405,108



**THIS ENDORSEMENT CHANGES THE CONTRACT - PLEASE READ IT CAREFULLY**

## Loss Payable Clause

This endorsement is added to this contract effective on the inception date of the contract unless another date is indicated below.

(The following need to be completed only when this endorsement is issued subsequent to preparation of the contract.)

MIIA Property and Casualty Group, Inc. Contract No. eas00488-04-23	Endorsement Effective On <u>07/01/23</u> (Date)
Named Insured Town of East Bridgewater	at 12:01 A.M. standard time at the Named Insured's Address

Loss, if any, shall be adjusted with the Named Insured and shall be payable jointly to the Named Insured and

**Leaf, It's Successors and/or Assigns, PO Box 979127, Miami, FL 33197**

as their interests may appear, with respect to the property described below:

AS RESPECTS LEASED TELEPHONE EQUIPMENT.  
END OF LEASE DATE: JANUARY 2023