

MIIA Property and Casualty Group, Inc.
3 Center Plaza, Suite 610
Boston, MA 02108
www.emiaa.org



UMBRELLA/EXCESS LIABILITY COVERAGE

MEMBER NAME AND ADDRESS

CONTRACT# EAS00488-10-23

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

SCHEDULE OF COVERAGES:

		Limits of Insurance	In Excess of
A.	Single Limit Any One Occurrence	\$5,000,000	
	In Excess Of:		
	The applicable Limits of Insurance for the Underlying Insurance specified in the attached Schedule A		\$ See Schedule A
	Or		
	Self-Insured Retention (Ultimate Net less any one Occurrence not covered by Underlying Insurance		\$10,000 Each Occurrence
B.	Aggregate Limit for each separate Annual Period of this contract (Applicable for those coverages subject to an Aggregate Limit under the Underlying Insurance)	\$5,000,000	

Communicable Disease and Virus	Not Included	Included
Note: Limits of Insurance as stated above, no greater than \$3,000,000 aggregate		

FORMS AND ENDORSEMENTS ATTACHED TO THIS CONTRACT:

MDEC 10(0723), MUEL 001(0720)

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UMBRELLA/EXCESS LIABILITY SUPPLEMENT

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SCHEDULE A - SCHEDULE OF UNDERLYING COVERAGE OR INSURANCE:

	Type of Contract or Policy	Applicable Limits	Insurer	Contract No Contract Period
A.	AUTO LIABILITY		MIIA PROPERTY AND CASUALTY GROUP, INC.	EAS00488-02-23
	Bodily Injury and Property Damage			07/01/2023 TO 07/01/2024
	Combined Single Limit			
	Each Accident	\$1,000,000		
B.	GENERAL LIABILITY		MIIA PROPERTY AND CASUALTY GROUP, INC.	EAS00488-04-23
	Each Occurrence Limit	\$1,000,000		07/01/2023 TO 07/01/2024
	Personal & Advertising Injury Limit	\$1,000,000		
	Employee Benefit Injury Limit	\$1,000,000		
	General Aggregate Limit (Other than	\$3,000,000		
	Products-Completed Operations)			
	Products-Completed Operations	\$3,000,000		
	Aggregate Limit			
C.	STANDARD WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY		MIIA PROPERTY AND CASUALTY GROUP, INC.	EAS00488-09-23
	Coverage B - Employers' Liability			07/01/2023 TO 07/01/2024
	Bodily Injury by Accident			
	Each Accident	\$1,000,000		
	Bodily Injury by Disease			
	Each Employee	\$1,000,000		
	Bodily Injury by Disease			
	Contract Limit	\$1,000,000		

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MIIA | Nonprofit
Locally based
Member driven
Serving Massachusetts communities since 1982

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D.	LAW ENFORCEMENT LIABILITY		MIIA PROPERTY AND CASUALTY GROUP, INC.	EAS00488-07-23 07/01/2023 TO 07/01/2024
	Each Person	\$1,000,000		
	Each Occurrence	\$1,000,000		
	Annual Aggregate	\$3,000,000		
E.	PUBLIC OFFICIALS LIABILITY		MIIA PROPERTY AND CASUALTY GROUP, INC.	EAS00488-06-23 07/01/2023 TO 07/01/2024
	Each Occurrence Limit	\$1,000,000		
	Annual Aggregate	\$3,000,000		
F.	SCHOOL BOARD LIABILITY		MIIA PROPERTY AND CASUALTY GROUP, INC.	EAS00488-08-23 07/01/2023 TO 07/01/2024
	Each Claim	\$1,000,000		
	Annual Aggregate	\$3,000,000		