



*Special Risk Accident Insurance*

***Premium Bill***

Policy Period	07/01/2021 - 07/01/2022
Effective Date	07/01/2021
Policy Number	9908-58-31
Policyholder	TOWN OF EAST BRIDGEWATER
Name of Company	FEDERAL INSURANCE COMPANY
Date Issued	6/22/2021

Date Payment Due	Premium
7/15/2021	\$ 63,985.00

Please return this bill with payment. Include the policy number on the check.

Payment options for AGENCY BILL only.

Please remit payment to:

Standard Mail:

Chubb  
Federal Insurance Company, a Chubb Company  
Dept CH 10678  
Palatine, IL 60055-0678

Overnight Mail:

CHUBB  
Chicago Regional Lockbox  
Attn: Box#10678  
5505 N Cumberland Avenue, Suite 307  
Chicago, IL 60656-1471

Wire and ACH:

BNY Mellon Bank  
Mellon Client Service Center  
500 Ross Street  
Pittsburgh, PA 15259  
Acct Name: ACE American Insurance  
Account #0938373  
ABA #043000261

Remittance Support email address  
PBRIS\_GeniusCashTeam@Chubb.com

**MIIA PROPERTY & CASUALTY GROUP, INC.**  
**Membership Renewal Certificate**

Effective: 07/01/2021 - 07/01/2022  
Member: Town of East Bridgewater

Certificate # EAS00488-01-21

**GROUP POOL COVERAGES**

**LIMITS**

**Property**

Buildings & Contents - Blanket Coverage	\$140,736,503
Deductible	\$1,000
Equipment Breakdown	Included
Rental or Other Business Income	12 months actual loss sustained
and Extra Expense	Included
Data Processing & Telecom Systems	\$250,000
Coverage Extensions and Special Property	Various
Crime	
Money & Securities Coverage	\$100,000
Public Employee Faithful Performance	\$200,000

**General Liability**

Bodily Injury & Property Damage-Combined Single Limit	\$1,000,000
Personal and Advertising	\$1,000,000
Employee Benefit Liability	\$1,000,000
Contract Period Aggregate	\$3,000,000
Deductible (Backup of Sewer and Water Systems)	\$2,500

**Automobiles**

Bodily Injury & Property Damage-Combined Single Limit	\$1,000,000
Uninsured Motorists	\$100,000 each person/\$300,000 each accident
Underinsured Motorists	\$100,000 each person/\$300,000 each accident
Deductible	None
Personal Injury Protection	\$8,000
Medical Payments	\$5,000
Physical Damage	
Collision Deductible (Waiver of Deductible Included)	\$Per Schedule
Comprehensive Deductible	\$Per Schedule

**Law Enforcement Liability**

\$1,000,000/\$1,000,000/\$3,000,000

Deductible \$10,000

**Public Officials Liability**

\$1,000,000/\$3,000,000

Deductible \$10,000

**School Board Legal Liability**

\$1,000,000/\$3,000,000

Deductible \$10,000

**Workers Compensation**

STATUTORY

\$1,000,000/ \$1,000,000/ \$1,000,000

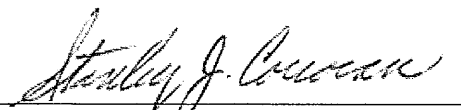
**Umbrella/Excess Liability**

\$2,000,000

**TOTAL ANNUAL CONTRIBUTION**

**\$396,503**

Signed:

  
(Representative)

Date: 07/01/2021

MIIA Property and Casualty Group, Inc.  
Department 530, P.O. Box 4106  
Woburn, MA 01888-4106  
PH: 800-526-6442

## Property, Liability and Workers Compensation Invoice

To:	Town of East Bridgewater 175 Central Street East Bridgewater, MA 02333	Invoice Number: 41315	Invoice Date: 07/01/2021
		Policy Number: EAS00488-21	Invoice Total: \$386,590

### CONTRACT INFORMATION

Type of Coverage:	Group Coverages
Insurance Company:	MIIA Property And Casualty G
Effective Date:	07/01/2021
Expiration Date:	07/01/2022
Transaction:	Renewal
Payment Due Date:	08/01/2021

*includes \$8680  
updated property  
valuations.*

### CONTRIBUTION AND CREDITS

Property, Liability and Professional Contribution	\$259,148
Workers Compensation Contribution	\$137,355
Less 2.5% prepayment discount	(\$9,913)
<b>TOTAL</b>	<b>\$386,590</b>

MAKE CHECKS PAYABLE TO: MIIA Property and Casualty Group, Inc.

SEND TO: Department 530, P.O. Box 4106, Woburn, MA 01888-4106

- 4,894  
- 5,407  
\$376,289.-

#### Please Note:

- (1) Your earned FY21 Rewards Credit is included in this package.
- (2) 2.5% prepayment discount available if paid in full by 08/01/2021.

Please retain one copy for your records and return the other with your payment. Thank you for your continued support of the MIIA programs.

#### Wire Transfer/ACH Transfer Instructions:

MIIA Property and Casualty Group, Inc.  
3 Center Plaza, Suite 610  
Boston, MA 02108  
Phone: 617-426-7272 x 263

#### Bank Account

Boston Private Bank and Trust  
10 Post Office Square  
Boston, MA 02109  
Phone: 888-322-2102  
ABA: 011002343  
Account: 943482496

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**As a reminder for FY22, you will see mid-year adjustments which may include deductible payments, endorsements, property valuations and FY21 Workers' Compensation Audits.**

Estimated Schedule

- |                        |   |
|------------------------|---|
| 1. Deductible Invoices | August, October, February and May           |
| 2. Policy Changes      | Processed monthly from November through May |
| 3. Property Valuations | Subject to review                           |
| 4. FY21 WC Audit       | Invoiced from December through April        |

**As a recommendation, you may choose to budget at least 10% - 15% additional premium to account for these changes.**

**If you have questions, please contact your Account Executive.**

3 Center Plaza, Suite 610  
Boston, MA 02108  
617-426-7272

**Property & Casualty Group  
Credit Balance Statement**

Page 1 of 1

<b>TO: Town of East Bridgewater</b> 175 Central Street East Bridgewater, MA 02333-0386  <b>Attn:</b> Phyllis Tirrell Town Accountant/Chief Procurement Officer	<b>Statement Date</b>  Jun 21, 2021  <b>Statement Total</b> <b>(\$4,894)</b>																																
<b>Please check one of the following:</b>																																	
<input type="checkbox"/> Credit Balance - Please issue payment via check. <input type="checkbox"/> Credit Balance - Please retain credit to apply to future invoices. <input type="checkbox"/> Credit Balance - Please Apply to Enclosed invoice(s).																																	
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Please email request to Greg McGrath at [gmcgrath@mma.org](mailto:gmcgrath@mma.org)

PLEASE RETAIN ONE COPY FOR YOUR RECORDS AND RETURN THE OTHER WITH YOUR PAYMENT.

3 Center Plaza, Suite 610  
Boston, MA 02108  
617-426-7272

**Property & Casualty Group  
Credit Balance Statement**

Page 1 of 1

**TO:** Town of East Bridgewater  
175 Central Street  
East Bridgewater, MA 02333-0386

**Statement Date**

Jun 21, 2021

**Attn:** Phyllis Tirrell  
Town Accountant/Chief Procurement Officer

**Statement Total**  
(\$4,894)

**Please check one of the following:**

- ☐ Credit Balance - Please issue payment via check.  
☐ Credit Balance - Please retain credit to apply to future invoices.  
☐ Credit Balance - Please Apply to Enclosed invoice(s).

Date	Invoice	Description	Amount
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MIIA Property and Casualty Group, Inc.  
Department 530, P.O. Box 4106  
Woburn, MA 01888-4106  
PH: 800-526-6442

## Rewards Credit

To:	Town of East Bridgewater 175 Central Street East Bridgewater, MA 02333	Invoice Number: 2021RE0095	Invoice Date: 07/01/2021
		Policy Number: EAS00488	Invoice Total: \$5,407.00
<b>CONTRACT INFORMATION</b>			
Type of Coverage:	Group Pool Coverages		
Insurance Company:	MIIA Property and Casualty Group, Inc.		
Effective Date:	07/01/2021		
Expiration Date:	07/01/2022		
Transaction:	Renewal		
Payment Due Date:	08/01/2021		
<b>CONTRIBUTIONS AND CREDITS</b>			<b>AMOUNT</b>
Rewards Credit			\$5,407.00
<b>TOTAL</b>			<b>\$5,407.00</b>

**You earned a FY21 Rewards Credit of \$5,407.00 held on account or 50% may be applied to a Flex Grant. See the enclosed Flex Grant application.**

- ☐ Credit Balance – Apply 50% towards Flex Grant
- ☐ Credit Balance – Please issue payment via check.
- ☐ Credit Balance – Please retain credit to apply to future invoices.
- ☒ Credit Balance – Please apply to renewal invoice.

Please retain one copy for your records and return with your selection below. Thank you for your continued support of the MIIA programs.

Please E-Mail to Greg McGrath at [gmcgrath@mma.org](mailto:gmcgrath@mma.org)



# Rewards

Prevent. Protect. Incent.

## MIIA Flex Grant Program Application

Fiscal Year 2022 (7/1/21 -6/30/22)

The MIIA FY22 Flex Grant which provides members with the option of designating up to 50% of their FY21 Rewards credit for risk management products and related services is designed to reduce premiums in the following fiscal year. Members may request only ONE Rewards Flex Grant per fiscal year.

Credits under this option are released to the member in the form of a payment to be used for risk management purposes, subject to MIIA's approval. All requests must be accompanied by a vendor quote.

Eligible items to be considered under the MIIA Flex Grant in addition to those currently eligible under the MIIA Risk Management Grant Program include but are not limited to:

- **Personal Protective Equipment:** turnout gear, rain gear, etc.
- **Equipment:** generators, automatic external defibrillators, two-way radios, GPS, tablets, street signs, etc.
- **Repairs:** roofs, gutters, walkways, stairs, lighting, playground equipment and replacement of safety surfacing
- **Services:** tree pruning/removal, catch basin cleaning, sewer video/cleaning, parking lot paving, sidewalk repairs
- **Remediation/Removal:** asbestos, lead, mold, underground tanks, floor drains, hazardous waste
- **Ergonomic Equipment:** desks, chairs, monitor stands, etc.
- **Video Cameras:** installation/expansion of video observation cameras and recurring security monitoring fees
- **Program Development:** pavement management program, Mass Lead Containment Control Plan
- **Training and Updates:** safety training and legal updates
- **Employment Practices Liability Assessment:** i.e. pay equity

### MIIA Rewards Grant Designation

MIIA Member: East Bridgewater

Contact Person: \_\_\_\_\_

Total earned FY21 MIIA Rewards credit: \$5,407.00

Amount eligible for FY22 MIIA Rewards Flex Grant: \$2,703.50

(Amount eligible for MIIA Rewards Flex Grant is 50% of total Rewards credit.)

Amount to be applied for FY22 MIIA Flex Grant \$ \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

**Purpose and Description of Grant:** Summarize what you plan to do, who will do it, and when it will be done:

Grant Amount: \$ \_\_\_\_\_ Submit formal vendor estimate covering cost per item/training/consultation

If approved a check will be processed and sent to the attention of the grant contact person listed on the application. The funds should be handled in accordance with your municipality's grant handling process.

Chief Executive Officer and Chief Procurement Officer must sign the grant application attesting to the above. By signing and submitting this application, I (we) attest that all applicable state and local purchasing regulations and guidelines have been followed.

Chief Executive Officer Signature:

Chief Procurement Officer Signature:

Print: \_\_\_\_\_

Print: \_\_\_\_\_

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

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

Email application to [miiaflexgrant@mma.org](mailto:miiaflexgrant@mma.org) by May 1, 2022.

Questions: Lin Chabra at [Ichabra@mma.org](mailto:Ichabra@mma.org) or 617-838-5941



Nonprofit  
Locally based  
Member driven

Serving Massachusetts communities since 1982

## MIIA Member Services

15 Cabot Road  
Woburn, MA 01801-1003  
TEL (800) 526-6442  
FAX (781) 376-9907  
[www.emiia.org](http://www.emiia.org)

May 7, 2021

Mr. James Purcell, Interim Town Administrator  
Town of East Bridgewater  
175 Central Street  
East Bridgewater, MA 02333

RE: Updated Property Valuations

Dear James,

As a service to our members, we provide updated property valuations to ensure proper coverage. MIIA provides property coverage on a blanket basis. Our risk management team completed building valuations on several of your properties. Attached for your review is a comparison of the current values and the updated values.

Please be advised your MIIA contract requires the buildings to be insured to a 100% Replacement Cost. The attached updated values represent an estimated additional premium of \$8,680. As you will note these updates are not inclusive of all your locations.

Enclosed are copies of the valuations for your review. Please return the enclosed acceptance within the next 30 days. If there are any questions, please contact me or your Account Executive. Thank you for your support of the MIIA Program.

Sincerely,

Laura Peckham  
Account Manager  
MIIA Member Services



**TOWN OF EAST BRIDGEWATER  
VALUATION UPDATE  
2/16/2021**

Loc. #	Location/Description	Address	Current Value	Updated Value	Difference
1	Water Filtration & Pump Station	795 Crescent Street	\$3,587,500	\$3,587,500	No Change
2	Water Filtration & Pump Station	54 Rear Leo Way	\$3,075,000	\$3,075,000	No Change
3	Fire Department	268 Bedford Street	\$1,697,457	\$1,710,500	\$13,043
4	Water/Tree Department Building	Dean Place	\$1,332,500	\$1,332,500	No Change
5	Water Tank	Highland Street	\$1,085,680	\$4,385,000	\$3,299,320
6	New Highway Garage	100 Willow Avenue	\$547,194	\$547,194	No Change
7	Old Highway Garage	100 Willow Avenue	\$620,592	\$620,592	No Change
8	Water Pump Station	1845 Washington Street	\$317,750	\$317,750	No Change
9	Water Pump Station	Pond Street	\$307,500	\$307,500	No Change
10	Water Pump Station	795 Crescent Street	\$307,500	\$307,500	No Change
11	Pump Station	Hudson Street	\$307,500	\$307,500	No Change
31	Town Hall & Police Station	175 Central Street	\$4,615,607	\$7,443,500	\$2,827,893
32	Library	32 Union Street	\$1,807,510	\$2,431,500	\$623,990
33	High School	143 Plymouth Street	\$52,275,000	\$56,505,000	\$4,230,000
34	Middle School	435 Central Street	\$25,879,750	\$27,485,000	\$1,605,250
35	Central School	107 Central Street	\$11,865,987	\$11,865,987	No Change
36	Council On Aging	355 Plymouth Street	\$1,537,500	\$2,384,000	\$846,500

**TOTAL    \$111,167,527    \$124,613,523    \$13,445,996**

**Total Additional Premium    \$8,680**

Accepted By: James Purcell  
 Signature: James J. Purcell  
 Title: Interim Town Administrator  
 Date: May 10, 2021

**Note**

(1) MIIA property contract requires 100% replacement cost valuation to retain blanket coverage.