



**Coverage is provided in:**  
**PEERLESS INSURANCE COMPANY - A STOCK COMPANY**

**This policy has been prepared for:**  
FIELDS GROVE FLATS CONDO ASSN  
C/O SEQUEL MGMT  
2 KNIGHTSBRIDGE DRIVE  
NASHUA NH 03063

**Agent Name and Address:**

BROWN & BROWN OF NH INC  
309 DANIEL WEBSTER HWY  
MERRIMACK NH 03054-4116

**Agent Code:** 8110668

**Agent's Phone Number:** (603)-424-9901

Your insurance policy is enclosed. Please place it with your important papers.

**Thank you for selecting us to service your insurance needs!**

**INSURED COPY**

**Terrorism Risk Insurance Act Premium:**

Line of Business	Premium Determination
Commercial Umbrella	Premium for this coverage is 3.00% of your total umbrella policy premium for all states. Please contact your agent to elect coverage.

**TERRORISM INSURANCE PREMIUM DISCLOSURE  
AND OPPORTUNITY TO ELECT COVERAGE**

WE ARE SENDING YOU THIS NOTICE BECAUSE YOU PREVIOUSLY REJECTED COVERAGE FOR LOSSES RESULTING FROM AN “ACT OF TERRORISM” AS DEFINED BELOW.

THIS NOTICE PROVIDES YOU WITH A LIMITED PERIOD OF TIME WITHIN WHICH YOU MAY PURCHASE THIS COVERAGE FOR YOUR RENEWAL POLICY.

**This notice contains important information about the Terrorism Risk Insurance Act and your option to elect terrorism insurance coverage. Please read it carefully.**

THE TERRORISM RISK INSURANCE ACT

The Terrorism Risk Insurance Act, including all amendments (“TRIA” or the “Act”), establishes a program to spread the risk of catastrophic losses from certain acts of terrorism between insurers and the federal government. If an individual insurer’s losses from a “certified act of terrorism” exceed a specified deductible amount, the government will reimburse the insurer for 85% of losses paid in excess of the deductible, but only if aggregate industry losses from such an act exceed \$100 million. An insurer that has met its insurer deductible is not liable for any portion of losses in excess of \$100 billion per year. Similarly, the federal government is not liable for any losses covered by the Act that exceed this amount. If aggregate insured losses exceed \$100 billion, losses up to that amount may be pro-rated, as determined by the Secretary of the Treasury.

MANDATORY AVAILABILITY OF COVERAGE FOR “ACTS OF TERRORISM”

TRIA requires insurers to make coverage available for any loss that occurs within the United States (or outside of the U.S. in the case of U.S. missions and certain air carriers and vessels), results from a “certified act of terrorism” AND that is otherwise covered under your policy.

A “certified act of terrorism” means:

[A]ny act that is certified by the Secretary [of the Treasury], in concurrence with the Secretary of State, and the Attorney General of the United States

- (i) to be an act of terrorism;
- (ii) to be a violent act or an act that is dangerous to –
  - (I) human life;
  - (II) property; or
  - (III) infrastructure;

- (iii) to have resulted in damage within the United States, or outside of the United States in the case of –
  - (I) an air carrier (as defined in section 40102 of title 49, United States Code) or United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States); or
  - (II) the premises of a United States mission; and
- (iv) to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

#### WHAT YOU MUST DO TO ELECT TERRORISM INSURANCE COVERAGE

We are offering you the opportunity to add coverage to your renewal policy for losses resulting from an “act of terrorism” as defined above. THE PREMIUM CHARGE FOR THIS COVERAGE APPEARS ON PAGE ONE OF THIS DISCLOSURE AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT. If you elect to add this coverage, the coverage will be subject to all of the terms, definitions, exclusions and conditions contained in the policy.

TRIA does not apply to the following types of policies: commercial auto, burglary and theft (i.e. commercial crime), surety, professional liability, and farm owners multiperil. This Opportunity to Elect Coverage does not apply to any of those coverages or policies.

To add this coverage you must contact your agent before the date your policy renews. If the date we first get this offer to you is after the date of renewal or within fourteen (14) days of the date of renewal, you will have fourteen (14) days from the date we get this offer to you to add the coverage. By contacting your agent, the coverage will be added and your renewal policy will be endorsed and billed accordingly.

Note: if you elect coverage for “certified acts of terrorism” in a Commercial Umbrella Liability Policy with us, you must also elect coverage for “certified acts of terrorism” in your underlying liability insurance.

Note also that certain states (currently CA, GA, IA, IL, ME, MO, NY, NC, NJ, OR, RI, WA, WI and WV) mandate coverage for loss caused by fire following a “certified act of terrorism” in certain types of insurance policies. If you maintain your rejection of TRIA coverage in these states on those policies, you will not be charged any additional premium for that state mandated coverage.

**The summary of the Act and the coverage under your policy contained in this notice is necessarily general in nature. Your policy contains specific terms, definitions, exclusions and conditions. In case of any conflict, your policy language will control the resolution of all coverage questions. Please read your policy.**

If you have any questions regarding this notice, please contact your agent.

## IMPORTANT POLICYHOLDER INFORMATION CONCERNING BILLING PRACTICES

**Dear Valued Policyholder:** This insert provides you with important information about our policy billing practices that may affect you. Please review it carefully and contact your agent if you have any questions.

**Premium Notice:** We will mail you a policy Premium Notice separately. The Premium Notice will provide you with specifics regarding your agent, the account and policy billed, the billing company, payment plan, policy number, transaction dates, description of transactions, charges/credits, policy amount balance, minimum amount, and payment due date. This insert explains fees that may apply to and be shown on your Premium Notice.

### Available Premium Payment Plans:

- **Annual Payment Plan:** When this plan applies, you have elected to pay the entire premium amount balance shown on your Premium Notice in full. No installment billing fee applies when the Annual Payment Plan applies.
- **Installment Payment Plan:** When this plan applies, you have elected to pay your policy premium in installments (e.g.: quarterly or monthly installments – Installment Payment Plans vary by state). As noted below, an installment fee may apply when the Installment Payment Plan applies.

The Premium Payment Plan that applies to your policy is shown on the top of your Premium Notice. Please contact your agent if you want to change your Payment Plan election.

**Installment Payment Plan Fee:** If you elected to pay your premiums in installments using the Installment Premium Payment Plan, an installment billing fee applies to each installment bill. The installment billing charge will not apply, however, if you pay the entire balance due when you receive the bill for the first installment. Because the amount of the installment charge varies from state to state, please consult your Premium Notice for the actual fee that applies.

**Dishonored Payment Fee:** Your financial institution may refuse to honor the premium payment withdrawal request you submit to us due to insufficient funds in your account or for some other reason. If that is the case, and your premium payment withdrawal request is returned to us dishonored, a payment return fee will apply. Because the amount of the return fee varies from state to state, please consult your premium Notice for the actual fee that applies.

**Late Payment Fee:** If we do not receive the minimum amount due on or before the date or time the payment is due, as indicated on your Premium Notice, you will receive a policy cancellation notice effective at a future date that will also reflect a late payment fee charge. Issuance of the cancellation notice due to non-payment of a scheduled installment(s) may result in the billing and collection of all or part of any outstanding premiums due for the policy period. Late Payment Fees vary from state to state and are not applicable in some states.)

**Special Note:** Please note that some states do not permit the charging of certain fees. Therefore, if your state does not allow the charging of an Installment Payment Plan, Dishonored Payment or Late Payment Fee, the disallowed fee will not be charged and will not be included on your Premium Notice.

**EFT-Automatic Withdrawals Payment Option:** When you select this option, you will not be sent premium notices and, in most cases, will not be charged installment fees. For more information on our EFT-Automatic Withdrawals payment option, refer to the attached policyholder plan notice and enrollment sheet.

Once again, please contact your agent if you have any questions about the above billing practice information.

**Thank you for selecting us to service your insurance needs.**

**Insured Copy**

# NOTICE TO POLICYHOLDERS – CHANGES TO YOUR POLICY AS A RESULT OF THE TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007

This Notice explains changes in your Commercial Umbrella Liability Coverage for losses caused by terrorism. It contains a brief synopsis of changes, exclusionary provisions and limitations and must be reviewed in conjunction with your expiring and renewal policies to reference endorsements described herein.

This Notice does **not** form a part of your insurance contract. The Notice is designed to alert you to changes in the terrorism endorsements in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your renewal and expiring policies, including the endorsements attached to your renewal and expiring policies. If you have any questions, please contact your agent.

## **CHANGES TO TERRORISM COVERAGE**

- A. If your expiring policy contained the 14-200 (02/04) Cap on Losses From Certified Acts of Terrorism, your renewal policy has been issued with the 14-200 (01/08) Cap on Losses From Certified Acts of Terrorism and the following changes apply:**

### **DEFINITION OF CERTIFIED ACTS OF TERRORISM AND INFORMATION ON LIMITATIONS ON FEDERAL AND INSURER LIABILITY**

Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the definition of “certified acts of terrorism” (which is more fully defined in the endorsement) no longer requires that the act of terrorism be committed by or on behalf of a foreign interest. Therefore, coverage for “certified acts of terrorism” now encompasses, for example, an act committed against the United States government by a United States citizen, when the act is determined by the federal government to be a “certified act of terrorism” under the terms of the federal Terrorism Risk Insurance Program. Coverage is subject to all policy exclusions (for example, nuclear hazard and war exclusions) and other policy provisions.

The government may participate in paying for some of the losses from a “certified act of terrorism”. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Refer to the terrorism endorsement for the definition of “certified acts of terrorism”. Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

- B. If your expiring policy contained the 14-203 (02/04) Exclusion of Certified Acts of Terrorism, your renewal policy has been issued with the 14-203 (01/08) Exclusion of Certified Acts of Terrorism and the following changes apply:**

### **DEFINITION OF CERTIFIED ACTS OF TERRORISM**

Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the definition of “certified acts of terrorism” (which is more fully defined in the endorsement) no longer requires that the act of terrorism be committed by or on behalf of a foreign interest. **Therefore, the “certified acts of terrorism” exclusion is no longer limited to an act of terrorism committed by or on behalf of a foreign interest.** The exclusion applies to any terrorist act when the act is determined by the federal government to be a “certified act of terrorism” under the terms of the federal Terrorism Risk Insurance Program, including for example an act committed against the United States government by a United States citizen.

Refer to the terrorism endorsement for the definition of “certified acts of terrorism”. Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

- C. If your expiring policy contained the 14-206 (12/02) Exclusion of Punitive Damages Related To A Certified Act of Terrorism, 14-206 (02/04) Exclusion of Punitive Damages Related To A Certified Act of Terrorism or 14-106AR (02/04) Arkansas Changes – Exclusion of Punitive Damages Related To A Certified Act of Terrorism, your renewal policy has been issued with the 14-206 (01/08) Exclusion of Punitive Damages Related To A Certified Act of Terrorism or 14-106AR (01/08) Arkansas Changes – Exclusion of Punitive Damages Related To A Certified Act of Terrorism and the following changes apply:**

#### **DEFINITION OF CERTIFIED ACTS OF TERRORISM**

Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the definition of “certified acts of terrorism” (which is more fully defined in the endorsement) no longer requires that the act of terrorism be committed by or on behalf of a foreign interest. **Therefore, the punitive damages exclusion related to “certified acts of terrorism” is no longer limited to an act of terrorism committed by or on behalf of a foreign interest.** The exclusion applies to any terrorist act when the act is determined by the federal government to be a “certified act of terrorism” under the terms of the federal Terrorism Risk Insurance Program, including for example an act committed against the United States government by a United States citizen.

Refer to the terrorism endorsement for the definition of “certified acts of terrorism”. Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

#### **RESTRICTIONS OF TERRORISM COVERAGE:**

- A. If your expiring policy contained the 14-201 (12/02) Limited Terrorism Exclusion (Other Than Certified Acts of Terrorism); Cap on Losses From Certified Acts of Terrorism or 14-201 (02/04) Limited Terrorism Exclusion (Other Than Certified Acts of Terrorism); Cap on Losses From Certified Acts of Terrorism, your renewal policy has been issued with the 14-200 (01/08) Cap on Losses From Certified Acts of Terrorism and the following changes apply:**

**Your Expiring Policy:** The terrorism endorsement in this policy makes a distinction between “certified acts of terrorism” and “other acts of terrorism”. Coverage is provided for “certified acts of terrorism” (which is more fully defined in the endorsement, but involves acts of terrorism by or on behalf of a foreign interest). This coverage is subject to a limit on our liability pursuant to the federal Terrorism Risk Insurance Act. The endorsement excludes coverage for “other acts of terrorism” (terrorist acts other than certified acts) but such exclusion applies only if:

1. Aggregate losses from the event exceed \$25 million; or
2. Fifty or more persons sustain death or physical injury; or
3. If the event qualified as a nuclear event; or
4. If the event qualified under certain circumstances as a biological or chemical event.

With respect to “certified acts of terrorism” and “other acts of terrorism”, policy exclusions (for example, the war liability exclusion) and other policy provisions continue to apply.

#### **Your Renewal Policy:**

This policy does not contain a terrorism exclusion. However, the policy contains an endorsement under which coverage for “certified acts of terrorism” (which is more fully defined in the endorsement but involves acts of terrorism certified as such under the federal Terrorism Risk Insurance Program) is subject to a limit on our liability and the liability of the federal government pursuant to the federal Terrorism Risk Insurance Act, as outlined below. Further, the absence of a terrorism exclusion does not create coverage for any loss that would otherwise be excluded under the policy, such as losses excluded by the war liability exclusion. Refer to the terrorism endorsement for the definition of “certified acts of terrorism”. Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

Information On Limitations On Federal And Insurer Liability: The federal government may participate in paying for some of the losses from a "certified act of terrorism". However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

**B. If your expiring policy contained the 14-205 (12/02) Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism or 14-205 (02/04) Exclusion of Certified Acts of Terrorism and Other Acts of Terrorism, your renewal policy has been issued with the 14-203 (01/08) Exclusion of Certified Acts of Terrorism and the following changes apply:**

**Your Expiring Policy:** The terrorism endorsement in this policy makes a distinction between "certified acts of terrorism" (which is more fully defined in the endorsement, but involves acts of terrorism that are committed by or on behalf of a foreign interest) and "other acts of terrorism". Both types of terrorism are excluded from coverage but the exclusions are subject to different terms and conditions. The exclusion of "certified acts of terrorism" relates to criteria in the federal Terrorism Risk Insurance Act. The exclusion of coverage for "other acts of terrorism" (terrorist acts other than certified acts) applies only if:

1. Aggregate losses from the event exceed \$25 million; or
2. Fifty or more persons sustain death or physical injury; or
3. If the event qualified as a nuclear event; or
4. If the event qualified under certain circumstances as a biological or chemical event.

With respect to "certified acts of terrorism" and "other acts of terrorism", policy exclusions (for example, the war liability exclusion) and other policy provisions continue to apply.

**Your Renewal Policy:** This policy contains an endorsement excluding coverage for "certified acts of terrorism", which is more fully defined in the endorsement but involves acts of terrorism certified as such under the federal Terrorism Risk Insurance Program. The definition of "certified acts of terrorism" is no longer limited to acts of terrorism committed by or on behalf of a foreign interest. "Certified acts of terrorism" now includes any terrorist act when the act is determined by the federal government to be a "certified act of terrorism" under the terms of the federal Terrorism Risk Insurance Program, including for example an act committed against the United States government by a United States citizen. The former defined term "other acts of terrorism", as well as the following thresholds applicable to the exclusion of coverage for "other acts of terrorism" in your expiring policy, no longer apply:

1. Aggregate losses from the event exceed \$25 million; or
2. Fifty or more persons sustain death or physical injury; or
3. If the event qualified as a nuclear event; or
4. If the event qualified under certain circumstances as a biological or chemical event.

Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

# **IMPORTANT NOTICE TO POLICYHOLDER RECORDING AND DISTRIBUTION OF MATERIAL OR INFORMATION IN VIOLATION OF LAW EXCLUSION**

This Notice explains changes in your Commercial Umbrella Liability coverage. It contains a brief summary of significant revisions and must be reviewed in conjunction with your previous and renewal policies to reference the endorsements described herein.

This Notice does not form a part of your insurance contract. No coverage is provided by this Notice, nor can it be construed to replace any provisions of your policy (including its endorsements). If there is any conflict between this Notice and the policy (including its endorsements), **the provisions of the policy (including its endorsements) shall prevail.**

Carefully read your policy, including the endorsements attached to your policy.

Your policy is being renewed with the **Exclusion – Recording And Distribution Of Material Or Information In Violation Of Law** endorsement **14-257 (05/09)**.

This endorsement replaces the current “Exclusion – Violation Of Statutes That Govern E-mails, Fax, Phone Calls Or Other Methods Of Sending Material Or Information In Your Policy” endorsement with a revised exclusion, newly titled “Exclusion – Recording And Distribution Of Material Or Information In Violation Of Law” endorsement. The revised exclusion contains language that elaborates on the intent of the Distribution Of Material In Violation Of Statutes Exclusion to reflect that, in addition to the TCPA and CAN-SPAM Act of 2003, the exclusion will more explicitly exclude liability coverage for bodily injury, property damage or personal and advertising injury arising out of any action or omission that violates, or is alleged to violate, the Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA) and any other similar federal, state or local statute, ordinance or regulation concerning disposal and dissemination of personal information.





## IMPORTANT NOTICE REGARDING THE EXPIRATION OF THE TERRORISM RISK INSURANCE ACT AND THE REDUCTION IN COVERAGE FOR TERRORISM LOSSES

### PLEASE READ THIS NOTICE CAREFULLY

Dear Applicant:

This is to notify you of a reduction in coverage for terrorism losses under your insurance policy when the Terrorism Risk Insurance Act ("TRIA") expires, which is scheduled to occur on December 31, 2014. This notice **DOES NOT** apply to Workers Compensation insurance.

TRIA, as amended, is a temporary program that spreads losses from government "certified" acts of terrorism between insurers and the federal government. In summary, TRIA requires insurers to make coverage for "certified acts of terrorism" available, and to pay losses from "certified acts of terrorism" up to a deductible amount. If an individual insurer's losses exceed this amount, the government will reimburse the insurer for 85% of losses paid in excess of the deductible.

Policyholders have the option to accept or reject this coverage.

TRIA will expire on December 31, 2014, unless Congress and the President act to extend it. Otherwise, after 2014, the federal government will no longer "certify" acts of terrorism or reimburse losses caused by "certified acts of terrorism."

**If you purchase coverage** for "certified acts of terrorism," and TRIA expires on or after December 31, 2014, **your insurance coverage will be reduced**. After the date TRIA expires, where permitted by state law, you will **no longer have insurance** for losses from acts of terrorism that directly or indirectly involve nuclear or radioactive agents or materials, or pathogenic or poisonous biological or chemical agents or materials ("NBCR").\*

**If you elect not to purchase** coverage for "certified acts of terrorism," and TRIA expires on or after December 31, 2014, losses caused by any terrorist act will be excluded from your policy, where permitted by state law. \*

If you have questions regarding this notice, please discuss them with your agent or broker.

Thank you for considering Liberty Mutual Insurance.

\*Some states, including New York and Florida, may not approve or allow the use of certain exclusions related to acts of terrorism. Therefore, exclusions for losses caused by acts of terrorism may not apply in all states.

**EFFECTIVE DATE: 07/07/2017**

<b>Policy Number:</b> CU 8467761	<b>Prior Policy:</b> 8467761
<b>Billing Type:</b> DIRECT BILL	
<b>Coverage Is Provided In</b> PEERLESS INSURANCE COMPANY - A STOCK COMPANY	
<b>Named Insured and Mailing Address:</b> FIELDS GROVE FLATS CONDO ASSN C/O SEQUEL MGMT 2 KNIGHTSBRIDGE DRIVE NASHUA NH 03063	<b>Agent:</b> BROWN & BROWN OF NH INC 309 DANIEL WEBSTER HWY MERRIMACK NH 03054-4116 NH 030  <b>Agent Code:</b> 8110668 <b>Agent Phone:</b> (603)-424-9901

**COMMON POLICY DECLARATIONS**

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

**POLICY PERIOD:** From : 07/07/2017 To: 07/07/2018 at 12:01 AM Standard Time at your mailing address shown above.

**FORM OF BUSINESS:** ASSOCIATION

**BUSINESS DESCRIPTION:** CONDO ASSOCIATION

This policy consists of the following coverage parts for which a premium is indicated. This premium may be subject to adjustment.

	<b>PREMIUM</b>
Commercial Umbrella Liability Coverage Part	\$ 400.00
Terrorism Risk Insurance Act	REJECTED *
*If rejected and Commercial Property, Inland Marine and/or coverage for Farm property is provided by this policy, in certain states mandatory fire coverage is provided at no additional premium.	
<b>Total Policy Premium</b>	<b>\$ 400.00</b>

**FORMS AND ENDORSEMENTS**

**Forms and Endorsements made a part of this policy at time of issue:**

Applicable Forms and Endorsements are omitted if shown in specific Coverage Part/Coverage Form Declarations

Form Number	Description
IL0017	- 1198 COMMON POLICY CONDITIONS

**COMMON POLICY DECLARATIONS (continued)**

Countersigned: By \_\_\_\_\_  
Authorized Representative Date

**THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.**

Includes copyrighted material of Insurance Services Office, Inc. with its permission. Copyright, Insurance Services Office, Inc. 1982,1983, 1984, 1985.

**Date Issued: 05/10/2017**

EFFECTIVE DATE: 07/07/2017

Policy Number: CU 8467761	Prior Policy: 8467761
Billing Type: DIRECT BILL	
Coverage Is Provided In The PEERLESS INSURANCE COMPANY - A STOCK COMPANY	
Named Insured and Mailing Address: FIELDS GROVE FLATS CONDO ASSN C/O SEQUEL MGMT 2 KNIGHTSBRIDGE DRIVE NASHUA NH 03063	Agent: BROWN & BROWN OF NH INC 309 DANIEL WEBSTER HWY MERRIMACK NH 03054-4116 NH 030  Agent Code: 8110668      Agent Phone: (603)-424-9901

**COMMERCIAL UMBRELLA LIABILITY COVERAGE PART DECLARATIONS**

**LIMITS OF INSURANCE**

Each Occurrence Limit	\$ 1,000,000	Any One Occurrence or Offense Subject To The General Aggregate and Products/Completed Operations Aggregate Limits
Aggregate Limits	\$ 1,000,000	General Aggregate Limit
	\$ 1,000,000	Products/Completed Operations Aggregate Limit

**SELF INSURED RETENTION**

Self Insured Retention	\$ 10,000	Any One Occurrence Or Offense
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**UNDERLYING INSURANCE – Refer to Schedule of Underlying Insurance**

**PREMIUM**

Minimum Premium	\$	100
Total Premium	\$	400

**FORMS AND ENDORSEMENTS**

**Forms and Endorsements made a part of this policy:**

Form Number	Description
14-102 - 0307	AUTOMOBILE LIABILITY EXCLUSION
14-114 - 0204	NEW HAMPSHIRE CHANGES
14-126 - 0204	AMENDMENT-LIQUOR LAW LIABILITY - FOLLOW FORM
14-148 - 1202	SCHEDULE OF UNDERLYING INSURANCE
14-155 - 0204	QUICK REFERENCE COMMERCIAL UMBRELLA LIAB COV PART
14-186 - 0204	EXCLUSION - FUNGI OR BACTERIA
14-203 - 0108	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
14-210 - 0204	COMMERCIAL UMBRELLA LIABILITY COVERAGE FORM
14-242 - 0204	NUCLEAR ENERGY LIABILITY EXCLUSION
14-249 - 0204	EXCLUSION - SILICA
14-254 - 0712	CONDITIONAL EXCLUSION OF TERRORISM
14-257 - 0509	EXCL-RECORDING & DISTRIBUTION OF MATERIAL VIOLATION
14-78 - 0204	DIRECTORS AND OFFICERS LIABILITY - FOLLOW FORM
14-81 - 0204	EMPLOYERS LIABILITY EXCLUSION

14-211 (02/04)

INSURED COPY

Forming a part of

Policy Number: CU 8467761	
Coverage Is Provided In PEERLESS INSURANCE COMPANY - A STOCK COMPANY	
Named Insured: FIELDS GROVE FLATS CONDO ASSN	Agent: BROWN & BROWN OF NH INC  Agent Code: 8110668      Agent Phone: (603)-424-9901

SCHEDULE OF UNDERLYING INSURANCE

Type of Insurance	Policy Number	Policy Period	Insurer
Businessowners Liability	BOP 8467361	07/07/2017 - 07/07/2018	LIBERTY MUTUAL
	Limits of Liability:		
	Each Occurrence and Each Person:		\$ 1,000,000
	Aggregate - Products/Completed Operations Hazard:		\$ 2,000,000
	Aggregate - Other Than Products/Completed Operations Hazard:		\$ 2,000,000

Type of Insurance	Policy Number	Policy Period	Insurer
Directors and Officers Liability (Condominiums/ Homeowners Associations)	BOP 8467361	07/07/2017 - 07/07/2018	LIBERTY MUTUAL
	Limits of Liability:		
	Aggregate:		\$ 1,000,000

This is a claims made coverage. Read your coverage form carefully.  
Retroactive Date: 07/07/2008

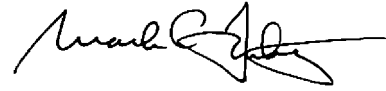
Date Issued: 05/10/2017

The term Company, as used below, means the company that has issued the policy to which this witness statement is attached. The Company is identified on your Declarations in the area titled "Coverage is provided in".

**IN WITNESS WHEREOF**, the Company has caused this policy to be executed and attested on its behalf by its President and Secretary at Boston, Massachusetts, and countersigned on the Declarations by a duly authorized representative of that Company. In a state where a countersignature is not required, no policy shall be deemed invalid due to the absence of a countersignature.



*President*



*Secretary*