



**NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY**  
**ComPak® BUSINESSOWNERS POLICY**  
**NEW BUSINESS DECLARATIONS**

POLICY #: R2516338A

**A. POLICYHOLDER AND AGENT INFO**

Insured: PARK PLACE CONDOMINIUM TRUST  
 650 LINCOLN ST  
 C/O PHOENIX COMPANY, INC.  
 WORCESTER, MA 01605

Agent: ASSURED PARTNERS NORTHEAST, LLC  
 Phone: (781)641-7200  
 Agent #: 20717

Business Form: REALTY TRUST

Policy Period: 1 YEAR

Business Description: RESIDENTIAL CONDOMINIUMS

From: 03/01/25

To: 03/01/26

Coverage begins at 12:01 A.M. Eastern Standard Time.

Payment Plan: DIRECT BILL - 10 PAY

**B. POLICY PREMIUM**

Annual Premium	Subject To Audit	State Taxes or Fees	Prior Annual Premium	Additional/Return Premium
\$ 11,027	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			

**C. BUILDING AND BUSINESS PERSONAL PROPERTY COVERAGES AND LIMITS**

LOCATION 1, BUILDING 1: 1, 3, 5 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581

	Limit(s)	Premium
Building ACV Option: No	\$ See Blkt. Sched.	\$ 2,237
Business Personal Property	\$	\$
Mortgage Holder None		

LOCATION 1, BUILDING 2: 2,4,6 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581

	Limit(s)	Premium
Building ACV Option: No	\$ See Blkt. Sched.	\$ 2,381
Business Personal Property	\$	\$
Mortgage Holder None		

LOCATION 1, BUILDING 3: 7,9,11 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581

	Limit(s)	Premium
Building ACV Option: No	\$ See Blkt. Sched.	\$ 2,309
Business Personal Property	\$	\$
Mortgage Holder None		

LOCATION 1, BUILDING 4: 8,10,12 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581

	Limit(s)	Premium
Building ACV Option: No	\$ See Blkt. Sched.	\$ 2,079
Business Personal Property	\$	\$
Mortgage Holder None		

**D. LOCATION COVERAGES AND LIMITS**



**NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY**  
**ComPak® BUSINESSOWNERS POLICY**  
**NEW BUSINESS DECLARATIONS**

POLICY #: R2516338A

LOCATION 1: PARK PLACE CONDOMINIUM TRUST, 1-12 STAGECOACH CIRCLE, WESTBOROUGH,  
MA 01581

		Limit(s)	Premium
Outdoor Property		\$ 25,000	\$ Included
Outdoor Signs		\$ 25,000	\$ Included
Money & Securities	On Premises/Off Premises	\$ 15,000/15,000	\$ Included

**E. POLICY INFO**

Policy Deductible	Applicable to Section I - Property	\$ 20,000	\$ Included
Optional Coverage Deductible		\$ 500	\$ Included
Building Coverage Limit	Automatic Increase	4%	\$ -180

**F. POLICY COVERAGES AND LIMITS**

**SECTION I - PROPERTY**

		Limit(s)	Premium
Accounts Receivable	On Premises/Off Premises	\$ 100,000/5,000	\$ Included
Valuable Papers	On Premises/Off Premises	\$ 100,000/5,000	\$ Included
Employee Dishonesty		\$ 25,000	\$ Included
Forgery & Alteration		\$ 25,000	\$ Included

**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.

		Limit(s)	Premium
Liability and Medical Expenses	Per Occurrence	\$ 1,000,000	\$ 1,703
Medical Expenses	Per Person	\$ 10,000	\$ Included
Damage To Premises Rented to You	Any One Premises	\$ 500,000	\$ 136
General Aggregate		\$ 2,000,000	\$ Included
Products/Completed Operations Aggregate		\$ 2,000,000	\$ Included



**NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY**  
**ComPak® BUSINESSOWNERS POLICY**  
**NEW BUSINESS DECLARATIONS**

POLICY #: R2516338A

**G. ENDORSEMENTS**

**POLICY ENDORSEMENTS**

Form #	Date	Description	Limit(s)	Premium
BP 00 03	07 13	Businessowners Coverage Form		\$ Included
BP 01 08	03 11	Massachusetts Changes		\$ Included
BP 01 44	01 21	Massachusetts Changes Intentional Loss		\$ Included
BP 02 06	09 12	ComPak® Enhanced Coverage Endorsement		\$ Included
BP 02 09	09 12	Personal Property Off Premises	\$ 25,000	\$ Included
BP 02 13	02 22	Exclusion - Tobacco and Electronic Smoking Device Liability		\$ Included
BP 02 15	10 22	ComPak Plus Enhanced Coverage Endorsement		\$ 326
BP 02 19	04 24	Per Unit Deductible Endorsement Deductible: \$ 20,000		\$ -1,108
BP 02 27	09 12	Two Or More Policies Issued By Us		\$ Included
BP 02 34	09 12	Employment-Related Practices, Policies, Acts Or Omissions Exclusion		\$ -17
BP 02 46	01 19	Massachusetts Changes		\$ Included
BP 02 52	01 19	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)		\$ Included
BP 02 87	10 18	Data Response, Cyber Liability And Data Protection Coverage Form Endorsement Named Insured and Address: PARK PLACE CONDOMINIUM TRUST 650 LINCOLN ST C/O PHOENIX COMPANY, INC. WORCESTER, MA 01605 Business Form: REALTY TRUST Policy Period: 03/01/2025 to 03/01/26 Retroactive Date: 07/28/2019 Limits of Liability: Coverage Form Aggregate Limit of Liability Data Response Services Sublimit:Not Applicable PCI Fines, Expenses and Costs Sublimit Website Media Liability Sublimit Data Protection Loss Sublimit Business Interruption Loss Sublimit Extortion Expense Sublimit Deductible: \$500 Premium: \$117 Forms and endorsements at inception:	\$ 50,000  \$ 25,000 \$ 10,000 \$ 10,000 \$ 10,000 \$ 10,000	\$ 117
BP 04 19	07 13	Amendment - Liquor Liability Exclusion - Exception For Scheduled Premises or Activities Description Of Activity(ies): None		\$ Included
BP 05 15	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act		\$ Included
BP 05 26	01 15	Exclusion Of Certified Acts Of Terrorism Involving Nuclear, Biological, Chemical Or Radiological Terrorism; Cap On Covered Certified Acts Losses		\$ Included



**NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY**  
**ComPak® BUSINESSOWNERS POLICY**  
**NEW BUSINESS DECLARATIONS**

**POLICY #:** R2516338A

Form #	Date	Description	Limit(s)	Premium
BP 05 42	01 15	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism		\$ Included
BP 05 77	01 06	Fungi Or Bacteria Exclusion (Liability)		\$ Included
BP 06 98	07 13	Massachusetts - Fungi, Wet Rot Or Dry Rot Exclusion And Limitations		\$ Included
BP 14 86	07 13	Communicable Disease Exclusion		\$ Included
BP 15 04	12 23	Exclusion - Access Or Disclosure Of Confidential Or Personal Material Or Information		\$ Included
BP 15 11	12 16	Exclusion - Unmanned Aircraft		\$ Included
BP 15 31	09 19	Cannabis Property Exclusion With Hemp Exception		\$ Included
BP 15 33	09 19	Cannabis Liability Exclusion With Hemp Exception		\$ Included
BP 15 60	02 21	Cyber Incident Exclusion		\$ Included
BP 15 91	12 23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)		\$ Included
BP 17 07	07 13	Massachusetts Changes - Condominium Association Coverage Name Of Insurance Trustee: TRUSTEE Name Of Condo Association: PARK PLACE CONDOMINIUM TRUST		\$ Included
BP 18 04	12 23	Exclusion - Violation Of Law Addressing Data Privacy		\$ Included



**NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY**  
**ComPak® BUSINESSOWNERS POLICY**  
**NEW BUSINESS DECLARATIONS**

POLICY #: R2516338A

**LOCATION ENDORSEMENTS**

**LOCATION 1: PARK PLACE CONDOMINIUM TRUST, 1-12 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581**

**Endorsement Applicable Per Location(s)**

Form #	Date	Description	Limit(s)	Premium
BP 02 53	10 22	Water Back-Up And Sump Overflow	\$ 100,000	\$ 192
BP 04 46	07 13	Ordinance Or Law Coverage (Cov 1, Comb 2&3) Loss To Undamaged Portion Of Bldg With Comb Demo And ICC Combined Demo And ICC Limit: Business Income And Extra Expense Optional Coverage: No	\$ 500,000	\$ 402

**Endorsement Applicable To Specific Building(s)**

**BUILDING 1: 1, 3, 5 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581**

Form #	Date	Description	Limit(s)	Premium
BP 02 23	09 18	Building Extended Replacement Cost Coverage (25%)		\$ 112
BP 02 59	03 20	Amendment - Maintenance Of Heat Or Winterization Requirement		\$ Included
BP 04 30	07 13	Protective Safeguards Protective Safeguards Symbol Applicable: P-1		\$ Included

**BUILDING 2: 2,4,6 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581**

Form #	Date	Description	Limit(s)	Premium
BP 02 23	09 18	Building Extended Replacement Cost Coverage (25%)		\$ 119
BP 02 59	03 20	Amendment - Maintenance Of Heat Or Winterization Requirement		\$ Included
BP 04 30	07 13	Protective Safeguards Protective Safeguards Symbol Applicable: P-1		\$ Included

**BUILDING 3: 7,9,11 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581**

Form #	Date	Description	Limit(s)	Premium
BP 02 23	09 18	Building Extended Replacement Cost Coverage (25%)		\$ 115
BP 02 59	03 20	Amendment - Maintenance Of Heat Or Winterization Requirement		\$ Included
BP 04 30	07 13	Protective Safeguards Protective Safeguards Symbol Applicable: P-1		\$ Included

**BUILDING 4: 8,10,12 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581**

Form #	Date	Description	Limit(s)	Premium
BP 02 23	09 18	Building Extended Replacement Cost Coverage (25%)		\$ 104
BP 02 59	03 20	Amendment - Maintenance Of Heat Or Winterization Requirement		\$ Included
BP 04 30	07 13	Protective Safeguards Protective Safeguards Symbol Applicable: P-1		\$ Included



**NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY**  
**ComPak® BUSINESSOWNERS POLICY**  
**NEW BUSINESS DECLARATIONS**

**POLICY #:** R2516338A

In case of fire notify the company or its local agent at once in writing.

This declarations page together with the policy jacket, the policy form and any endorsements, completes this policy.



**NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY**  
**ComPak® BUSINESSOWNERS POLICY**  
**BLANKET SCHEDULE**

**POLICY #:** R2516338A

**BLANKET LIMIT(S)**

Coverage	Limit Of Insurance
BUILDING	\$ 8,247,000
BUSINESS PERSONAL PROPERTY	\$

**STATEMENT OF VALUES**

Loc #	Bldg #	Address	Bldg Value	BPP Value
1	1	1, 3, 5 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581	\$ 2,045,500	\$
1	2	2,4,6 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581	\$ 2,177,000	\$
1	3	7,9,11 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581	\$ 2,111,000	\$
1	4	8,10,12 STAGECOACH CIRCLE, WESTBOROUGH, MA 01581	\$ 1,913,500	\$

