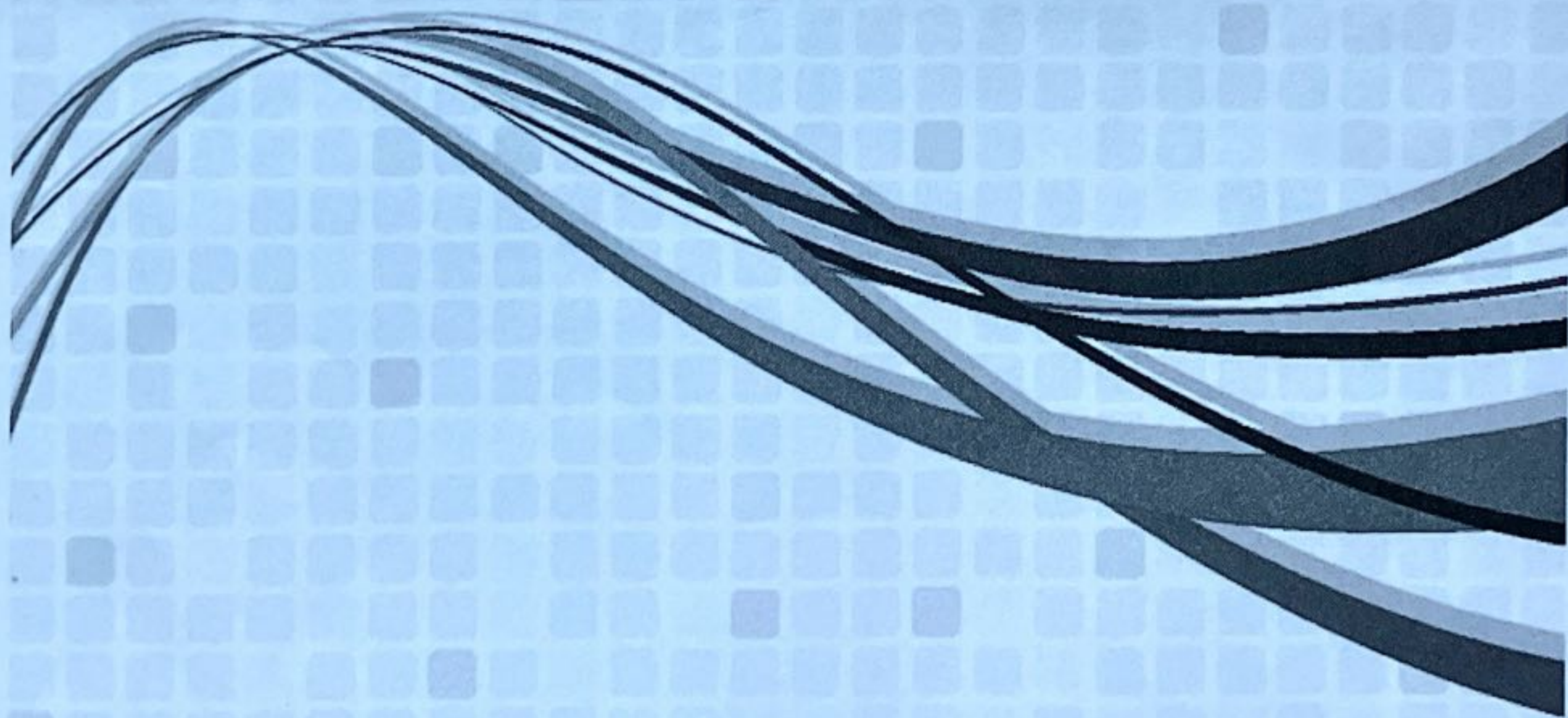




THE LANDING AT TERNBERRY CONDO 23-25  
23 PTARMIGAN DR  
Shrewsbury, MA 01545

# Commercial Lines





**Enclosed is your renewal package from MAPFRE Insurance.**

**We look forward to continuing to do business with you.**

**Dear Policyholder,**

Your renewal offer is enclosed. Included in this renewal offer package is your declarations page that summarizes your policy and coverages, in addition to your policy documents. Please keep these documents for your records.

**ACTION NEEDED!**

**Please note that you are required to pay your minimum balance due prior to your renewal effective date to ensure no coverage or policy interruption.**

If you are currently on EFT, your renewal payment will automatically be deducted according to the EFT withdrawal schedule that will be mailed separately.

If you are on a mail bill payment plan, a bill will be mailed separately, approximately 30 days prior to the due date.

If you would like to make any policy changes, or have questions in regards to your policy or coverages, please contact your agent.

**Thank you again for being a valued MAPFRE customer!**



## Pay Plan Options

THIS IS NOT A BILL - Your bill will be mailed separately

Your Current Payment Plan: ANNUAL MONTHLY PAYMENTS

**Future Average Installment Amount:** \$208.86

**Installment Fee:** \$8.00/installment

**We accept:** Mail Check/eCheck/Online Banking/EFT/Credit Card/Debit Card

If you would like to change your payment plan, no problem!

You can change your plan by calling MAPFRE's customer service center.



MAPFRE Customer Service

1-877-MAPFRE1(1-877-627-3731)

**Note:** Changes to payment plan or method are effective on the next invoice. If you have a bill that already issued, please make payment on that invoice.

The chart below displays projected future invoice amounts after your renewal payment of \$298.38 is received. Invoice amounts are based on renewal information available on 2024-08-01.\*

PAY PLAN OPTIONS	MAIL BILL Use the "Make a Payment" button on our website to make a one-time payment or pay by check in the mail prior to your due date	ONLINE BANKING Sign up through your bank's website or portal	ELECTRONIC FUNDS TRANSFER (EFT) Lowest installment fee with automatic payments deducted from your bank account.
FULL PAY	Renewal: \$2,387.00	Renewal: \$2,387.00	Renewal: \$2,387.00
2 PAY	\$1,201.50/invoice	\$1,201.50/invoice	\$1,193.50/invoice
4 PAY	\$604.75/invoice	\$604.75/invoice	\$596.75/invoice
6 PAY	\$405.67/invoice	\$405.67/invoice	\$397.67/invoice
MONTHLY	\$216.86/invoice	\$216.86/invoice	\$208.86/invoice

### Why Choose Online Banking over EFT

With online banking, you can pay at your convenience and manage your account on your schedule. Avoid the hassle of an enrollment process from setting up and managing EFT.

\*Changes to your policy may alter the amounts listed above.



# MAPFRE Insurance Company

11 Gore Road, Webster, MA 01570

## BUSINESSOWNERS RENEWAL CERTIFICATE

Renewal

POLICY NO: 8008030007056

RENEWAL OF 8008030007056

Agency Code : 20744

### ACCOUNT NUMBER:

### NAMED INSURED AND MAILING ADDRESS

THE LANDING AT TERNBERRY CONDO 23-25  
23 PTARMIGAN DR  
SHREWSBURY, MA 01545

### AGENCY AND MAILING ADDRESS

AGOSTINELLI, TELLER & RYAN INSURANCE  
AGENCY, INC  
P.O. BOX 148  
ASHLAND, MA 01721

**POLICY PERIOD:** FROM 08/01/2024 TO 08/01/2025 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

**THE NAMED INSURED IS:** Association

**BUSINESS DESCRIPTION:** \*\*CONDO

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

### DESCRIBED PREMISES

Prem. No.	Bldg. No.	Premises Address:
1	1	23-25 PTARMIGAN DR, Shrewsbury, MA 01545

Prem. No.	Bldg. No.	Mortgageholder Name:	Mortgageholder Address:
1	1	Shellpoint Mortgage Servicing ISAOA ATIMA	PO BOX 7050, Troy, MI 48007
1	1	CENTRAL ONE FEDERAL CREDIT UNION ISAOA ATIMA LOAN#84769	PO BOX 150, Northville, NY 12134



**BUSINESSOWNERS  
RENEWAL CERTIFICATE**

Renewal

**POLICY NO: 8008030007056**  
**INSURED: THE LANDING AT TERNBERRY CONDO 23-25**

**EFFECTIVE DATE: 08/01/2024**  
**AGENT: AGOSTINELLI, TELLER & RYAN**  
**INSURANCE AGENCY, INC**

**SECTION I – PROPERTY**

Prem. No.	Bldg. No.	Classification No.	Type Of Property (Building Or Business And Personal Property)	Actual Cash Value Of Bldg. Option (Yes Or No)	Automatic Increase Bldg. Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*	Premium
1	1		Buildings	No	8%	%	\$997,578	\$1,802

Deductibles (Apply Per Location, Per Occurrence)			
Prem. No.	Property Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
(Location 1, Building 1)	\$ 1,000	\$ 500	N/A %

Additional Coverages – Optional Higher Limits/Extended Number Of Days (Per Policy)		
Coverage	Additional Premium	Limit Of Insurance/Extended Number Of Days
Employee Dishonesty	\$ 70	\$ 10,000

Optional Coverages (Applicable only if an "X" is shown in the boxes below)

Location: 1			
Coverage		Limit Of Insurance	
1.	Outdoor Signs	\$ Per Occurrence	
2.	x Money And Securities	\$ 10,000 Inside The Premises	\$ 5,000 Outside The Premises



**BUSINESSOWNERS  
RENEWAL CERTIFICATE**

Renewal

**POLICY NO: 8008030007056**

**INSURED: THE LANDING AT TERNBERRY CONDO 23-25**

**EFFECTIVE DATE: 08/01/2024**

**AGENT: AGOSTINELLI, TELLER & RYAN  
INSURANCE AGENCY, INC**

**Location: 1**

Coverage			Limit Of Insurance	
3.	x	Employee Dishonesty	10,000	Per Occurrence
4.	x	Equipment Breakdown Protection Coverage	Included	
5.		Burglary And Robbery (Named Peril Endorsement only)		
		Money And Securities (Amount included when Burglary And Robbery Option Is Selected)	\$ \$	Inside The Premises Outside The Premises
6.		Fire Department Service Charge	\$	
7.		Mold - Fungi, Wet Rot Or Dry Rot	\$	
8.		Water Back-up And Sump Overflow	\$ \$	Covered Property Limit Business Income Limit

**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.

**Location: (Location 1, Building 1)**

Coverage		Limit Of Insurance	
Liability And Medical Expenses	\$	1,000,000	Per Occurrence
Medical Expenses	\$	5,000	Per Person



**BUSINESSOWNERS  
RENEWAL CERTIFICATE**

Renewal

**POLICY NO:** 8008030007056  
**INSURED:** THE LANDING AT TERNBERRY CONDO 23-25

**EFFECTIVE DATE:** 08/01/2024  
**AGENT:** AGOSTINELLI, TELLER & RYAN  
INSURANCE AGENCY, INC

**Location:** (Location 1, Building 1)

Coverage	Limit Of Insurance	
Damage To Premises Rented To You	\$	100,000 Any One Premises
Other Than Products/Completed Operations Aggregate	\$	2,000,000
Products/Completed Operations Aggregate	\$	2,000,000

Liability Premium	\$	276
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Coverage	Annual Premium	Transaction Premium
Terrorism	\$ 21	\$ 21

Premium for Endorsements	\$	218
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<b>TOTAL BUSINESSOWNERS POLICY PREMIUM</b>	\$	2,387
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<b>TOTAL PREMIUM</b>	\$	2,387.00
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**FORMS AND ENDORSEMENTS**

**APPLYING TO THIS COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:**

See Forms Schedule

**NOTE: IF NO ENTRY APPEARS ON THE ABOVE ENDORSEMENTS, INFORMATION REQUIRED TO COMPLETE THE FORM WILL BE SHOWN ON THE SUPPLEMENTAL FORM DECLARATION IMMEDIATELY FOLLOWING THE APPLICABLE ENDORSEMENT.**

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



**POLICY NUMBER:** 8008030007056  
**NAMED INSURED:** THE LANDING AT TERNBERRY CONDO 23-25

**EFFECTIVE DATE:** 08/01/2024  
**PRODUCER CODE:** 0000020744

## **PRIVACY NOTICE**

In order to obtain insurance with us, you have provided personal information about yourself. Some of the information may be nonpublic in nature. We have a high regard for your privacy. We want you to know how we handle your personal information. This notice lists the categories of information we collect about you. This notice explains how the information is used and protected. This notice describes our practices for our current and former customers. Any rights you may have as described in this notice are not limited by any other privacy notice we issue.

### **CATEGORIES OF INFORMATION COLLECTED**

Personal information may be collected from people other than you. We collect personal information about you, including nonpublic personal information, from:

- Applications for insurance or other forms you complete;
- Your transactions with us, such as your payment history, claims history and investigation files, policy coverages and limits;
- Your agent or broker;
- Consumer reporting agencies;
- Government agencies or independent reporting agencies, which may include motor vehicle reports, claims reports and property inspections.

### **DISCLOSURE OF INFORMATION**

We may in some circumstances, disclose the information collected about you to third parties. We do not disclose any nonpublic personal information about you unless allowed by law. We provide your information to your agent or broker. **We do not sell or share your information with anyone for marketing purposes.**

### **RIGHT TO ACCESS AND CORRECT INFORMATION**

You have the right to access personal information collected about you. You have the right to correct any information which may be wrong. If you want a more detailed description of our information practice, please write us at the address above. If you want a more detailed description of your rights regarding the information we collect, please direct your inquiry to MAPFRE INSURANCE COMPANY, 11 Gore Road, Webster, MA 01570 (Attention: Compliance Department).

### **CONFIDENTIALITY AND SECURITY**

We protect your nonpublic information. Access to this information is limited to employees, agents, brokers and subcontractors who must have it to provide products and services to you. We have information security programs to protect the security, confidentiality and integrity of your nonpublic personal information.

### **YOUR AGENT OR BROKER**

Your agent or broker is not subject to this privacy notice.



# MAPFRE Insurance Company

11 Gore Road, Webster, MA 01570

## BUSINESSOWNERS

### FORMS SCHEDULE

**POLICY NO: 8008030007056**

**RENEWAL OF 8008030007056**

#### ACCOUNT NUMBER:

#### NAMED INSURED AND MAILING ADDRESS

THE LANDING AT TERNBERRY CONDO 23-25  
23 PTARMIGAN DR  
SHREWSBURY, MA 01545

#### AGENCY AND MAILING ADDRESS 20744

AGOSTINELLI, TELLER & RYAN  
INSURANCE AGENCY, INC  
P.O. BOX 148  
ASHLAND, MA 01721

**POLICY PERIOD:** FROM 08/01/2024 TO 08/01/2025 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

**NOTE: IF NO ENTRY APPEARS ON THE FOLLOWING ENDORSEMENTS, INFORMATION REQUIRED TO COMPLETE THE FORM WILL BE SHOWN ON THE SUPPLEMENTAL FORM DECLARATION IMMEDIATELY FOLLOWING THE APPLICABLE ENDORSEMENT**

BUSINESS OWNERS POLICY FORMS	
BP0003 07-13	Businessowners Coverage Form
BP0417 01-10	Employment-Related Practices Exclusion
BP0419 07-13	Amendment - Liquor Liability Exclusion - Exception For Scheduled Premises Or Activities
BP0501 07-02	Calculation Of Premium
BP0515 12-20	Disclosure Pursuant To Terrorism Risk Insurance Act
BP0523 01-15	Cap On Losses From Certified Acts Of Terrorism
BP0564 01-15	Conditional Exclusion Of Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act)
BP0578 01-10	Limited Fungi Or Bacteria Coverage (Liability)
BP1504 05-14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
BP1560 02-21	Cyber Incident Exclusion
BP0108 03-11	Massachusetts Changes
BP0144 01-21	Massachusetts Changes - Intentional Loss
BP0698 07-13	Massachusetts - Fungi, Wet Rot Or Dry Rot Exclusion And Limitations
BP1707 07-13	Massachusetts Changes - Condominium Association Coverage
MA165 12-17	Policy Changes- Clarification of Condominium Association Covered Property
MA977 12-17	Agents Covered as Employees for Employee Dishonesty Coverage Endorsement
MA2022a 06-16	Massachusetts Changes
MA952 12-23	Enhancer Endorsement
MA976 12-17	Maintenance Fees
MA011 12-17	ASBESTOS EXCLUSION
BP806MA 12-23	Advisory Notice to Policyholders
MA2022 12-17	Equipment Breakdown Endorsement



**BUSINESSOWNERS**  
FORMS SCHEDULE

**POLICY NO:** 8008030007056

**INSURED:** THE LANDING AT TERNBERRY CONDO 23-  
25

**EFFECTIVE DATE:** 08/01/2024

**AGENT:** AGOSTINELLI, TELLER & RYAN  
INSURANCE AGENCY, INC



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ENHANCER ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **BUSINESSOWNERS COVERAGE FORM**

If there is other coverage under any other endorsement not specified herein covering the same loss or damage, the coverage under this endorsement will apply only to the covered loss or damage, and **will be in addition to** the amount due from that other coverage unless otherwise specified.

The coverage provided by this endorsement is subject to all of the terms, conditions, deductibles, and exclusions applicable to this policy, except as otherwise provided within this endorsement.

The following changes apply to **SECTION I – PROPERTY**:

**A.** The following coverage limits are amended in Paragraph **A.5. Additional Coverages**:

**c. Fire Department Service Charge**

The limit of insurance provided under Additional Coverage **A.5.c.**, Fire Department Service Charge is increased to \$7,500. No deductible applies to this coverage.

**j. Money Orders And "Counterfeit Money"**

The limit of insurance provided under Additional Coverage **A.5.j.**, Money Orders And "Counterfeit Money" is increased to \$6,000.

**B.** The following coverage provisions are added to Paragraph **A.5. Additional Coverages**:

**s. Key Replacement and Lock Repair**

The most we will pay under this Additional Coverage is \$1,000 to repair or replace door locks on buildings and structures at the described premises due to theft or other loss of keys. No deductible applies to this coverage.

**t. Water Backup of Sewers or Drains**

The most we will pay under this Additional Coverage is \$10,000. We will pay for direct physical loss or damage to Covered Property caused by or resulting from water which backs up from a sewer or drain or water which overflows from a sump, sump pump or related equipment, even if the overflow results from mechanical breakdown of a sump pump or its related equipment. However, this Additional Coverage does not apply to loss or damage resulting from:

- (1) Direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.
- (2) Business Income and Extra Expense losses sustained as a result of loss or damage to Covered Property.

Paragraph (3) of Exclusion **B.1.g** is removed under **Section I – Property**.



**u. Reward Coverage**

We will pay for reward(s) you have offered resulting in:

- (1) The successful return of undamaged stolen articles to a law enforcement agency or;
- (2) Information leading to the arrest and conviction of any person(s) who have damaged or stolen any of your Covered Property.

The reward payment cannot exceed \$10,000 regardless of the number of persons involved in providing information. These reward offers must be documented.

The person entitled to the reward cannot be an insured under this policy.

No deductible applies to this Additional Coverage.

**v. Ordinance or Law Coverage**

**(1) Coverage**

If a Covered Cause of Loss occurs to a covered building described in the Declarations:

**(a) Coverage 1 – Coverage For Loss To The Undamaged Portion Of The Building**

With respect to the building that has sustained covered direct physical damage, we will pay under Coverage 1 for the loss in value of the undamaged portion of the building as a consequence of a requirement to comply with an ordinance or law that requires demolition of undamaged parts of the same building. Coverage 1 is included within the Limit Of Insurance shown in the Declarations as applicable to the covered building. Coverage 1 does not increase the Limit of Insurance.

**(b) Coverage 2 – Demolition Cost Coverage**

With respect to the building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of a requirement to comply with an ordinance or law that requires demolition of such undamaged property.

Paragraph **E.5.d. Loss Payment** Property Loss Condition does not apply to Demolition Cost Coverage.

**(c) Coverage 3 – Increased Cost Of Construction Coverage**

With respect to the building that has sustained covered direct physical damage, we will pay the increased cost to:

- (i) Repair or reconstruct damaged portions of that building; and/or
- (ii) Reconstruct or remodel undamaged portions of that building, whether or not demolition is required;

when the increased cost is a consequence of a requirement to comply with the minimum standards of the ordinance or law.

However:

- (iii) This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.

- (iv) We will not pay for the increased cost of construction if the building is not repaired, reconstructed or remodeled.

Paragraph **E.5.d. Loss Payment** Property Loss Condition does not apply to the Increased Cost Of Construction Coverage.

**(d) Coverage 4 – Tenant's Improvements**

If you are a tenant of the building that has sustained covered direct physical damage and a Limit of Insurance is shown in the Declarations for Business Personal Property at the described premises, we will pay the cost to:

- (i) Repair or reconstruct damaged tenants improvements or betterments; and/or
- (ii) Reconstruct or remodel undamaged tenants improvements or betterments, whether or not demolition is required;

when the increased cost is a consequence of a requirement to comply with the minimum standards of the ordinance or law.

**(2) Loss Payment**



The most we will pay, for the total of all covered losses for Coverage 1, Coverage 2, Coverage 3, and Coverage 4, for each damaged building, is a combined limit of insurance of \$100,000. This \$100,000 may be allocated in any manner, however we will not pay more than \$100,000 per occurrence. Subject to this combined limit of insurance, the following loss provisions apply:

- (a) For Coverage For Loss To The Undamaged Portion Of The Building, if the property is repaired or replaced on the same or another premises, we will not pay more than the amount you actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured. If the property is not repaired or replaced, we will not pay more than the actual cash value of the building at the time of loss.
- (b) For Demolition Cost, we will not pay more than the amount you actually spend to demolish and clear the site of the described premises.
- (c) With respect to the Increased Cost Of Construction:
  - (i) We will not pay for the increased cost of construction:
    - i. Until the property is actually repaired or replaced at the same or another premises; and
    - ii. Unless the repair or replacement is made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.
  - (ii) This coverage is in addition to the \$10,000 limit provided in Paragraph **A.5.I.** Businessowners Coverage Form under Additional Coverages.
- (3) The terms of this coverage apply separately to each building to which this coverage applies.
- (4) Under this coverage, we will not pay for loss due to any ordinance or law that:
  - (a) You were required to comply with before the loss, even if the building was undamaged; and
  - (b) You failed to comply with.
- (5) We will not pay under this coverage for the costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.
- (6) **Other Insurance**  
If you purchase other Ordinance or Law Coverage:
  - (a) Under Coverage 1 above, the amount of insurance under (2) **Loss Payment**, does not apply to, or increase, the Building limit shown in the Declarations.
  - (b) Under Coverage 2, 3, or 4 above, the amount we will pay for the combined limit under (2) **Loss Payment**, is in addition to any other amount of insurance applying to these coverages appearing elsewhere in this policy.

**C. The following coverage limits are amended in Paragraph **A.6. Coverage Extensions:****

**b. Personal Property Off-premises**

The limit of insurance provided under Coverage Extension **A.6.b.**, Personal Property Off-premises is increased to \$25,000.

**c. Outdoor Property**

The limit of insurance provided under Coverage Extension **A.6.c.**, Outdoor Property is increased to \$12,500, but not more than \$1,000 for any one tree, shrub or plant.

**e. Valuable Papers and Records**

The limit of insurance provided under Coverage Extension **A.6.e.(3)**, Valuable Papers And Records is increased to \$35,000 for loss or damage to "valuable papers and records" in any one occurrence at the described premises.



For "valuable papers and records" not at the described premises, the most we will pay is \$10,000.

**f. Accounts Receivable**

The limit of insurance provided under Coverage Extension **A.6.f.(2)**, Accounts Receivable is increased to \$35,000 for loss or damage in any one occurrence at the described premises.

For accounts receivable not at the described premises, the most we will pay is \$10,000.

**D. The following coverage provisions are added to A.6. Coverage Extensions:**

**h. Fine Arts**

You may extend the insurance that applies to Covered Property to cover direct physical loss or damage to manuscripts, paintings, etchings, tapestries, statuary, porcelains and other bona fide works of art of rarity, historical value or artistic merit. The most we will pay for loss or damage under this Coverage Extension is \$10,000 at each described premises.

**i. Personal Property of Others**

The most we will pay under this Coverage Extension is \$10,000 to cover direct physical loss of or damage to Property of Others that is in your care, custody or control. Loss Payment Property Loss Condition Paragraph **E.5.d.(3)(b)** does not apply to this coverage.

**E. The following coverage limits are added to Paragraph G. Optional Coverages:**

**1. Outdoor Signs**

The most we will pay for loss or damage in any one occurrence is \$5,000.

**2. Money And Securities**

The most we will pay for loss in any one occurrence is:

(1) \$10,000 while:

(a) In or on the described premises; or

(b) Within a bank or savings institution; and

(2) \$10,000 while anywhere else.

**3. Employee Dishonesty**

The most we will pay for loss or damage in any one occurrence is \$10,000.



## **ADVISORY NOTICE TO POLICYHOLDERS**

This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

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

This Notice provides information concerning the following new and revised endorsements, which may apply to your renewal policy being issued by us. The material in this notice makes reference to form and endorsement numbers; however, not all forms and endorsements are included in a particular policy.

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### **ENDORSEMENTS**

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#### **MA 952 Enhancer Endorsement**

#### **MA 954 Enhancer Plus Endorsement**

- The coverage provided by this endorsement is subject to all of the terms, conditions, deductibles, and exclusions applicable to this policy, except as otherwise provided within the endorsement. This revision represents a potential reduction in coverage.
- This endorsement has been revised to delete reference to coverage under the Businessowners Coverage Form applying in addition to the coverage due under this endorsement. The limits included in the endorsement have been increased so the total amount of insurance remains unchanged. This revision represents a reinforcement of coverage intent.
- The Water Backup of Sewer or Drains Additional Coverage provision has been revised to specify that we will pay for direct physical loss or damage to Covered Property, caused by or resulting from water which backs up from a sewer or drain or water which overflows from a sump, sump pump or related equipment, even if the overflow results from mechanical breakdown of a sump pump or its related equipment. This revision represents a reinforcement of coverage intent.
- The Ordinance or Law Additional Coverage provision has been revised to introduce an Other Insurance provision to generally state that the endorsement will not increase the applicable Building limit of insurance shown in the Declarations. Under Coverage 2, 3, or 4, the amount we will pay for the combined limit is in addition to any other amount of insurance applying to these coverages appearing elsewhere in this policy. These revisions represent a reinforcement of coverage intent.
- Other changes in the endorsement are editorial.

#### **MA 952 Enhancer Endorsement**

- The Arson Reward Coverage Extension provision has been deleted and replaced with the Reward Coverage Additional Coverage provision. Reward Coverage applies to information leading to the arrest and conviction of any person(s) who have damaged or stolen any of your Covered Property. This represents a broadening of coverage. These reward offers must be documented. Additionally, the person entitled to the reward cannot be an insured under this policy. These revisions represent a potential reduction in coverage.



## **MA 954 Enhancer Plus Endorsement**

- The Distance Extension provision has been added and increases the coverage radius to within 1,000 feet of the described premises. This represents a broadening of coverage.
- The Forgery Or Alteration Additional Coverage provision has been added and increases the limit of insurance provided to \$5,000. This represents a broadening of coverage.
- The Business Income From Dependent Properties Additional Coverage provision has been added and increases the limit of insurance provided to \$10,000. This represents a broadening of coverage.
- The Fire Extinguisher Systems Recharge Expense Additional Coverage provision has been added and increases the limit of insurance provided to \$7,500. This represents a broadening of coverage.
- The Personal Effects Coverage Extension provision has been added and increases the limit of insurance provided to \$5,000. This represents a broadening of coverage.





In Witness Whereof, the undersigned caused this policy to be executed on behalf of the Company.

MAPFRE Insurance Company  
Webster, Massachusetts 01570

A stylized, cursive signature in black ink, consisting of several loops and a long horizontal stroke at the end.

President

A stylized, cursive signature in black ink, featuring a large initial 'H' and a long, sweeping horizontal stroke.

Secretary