



WESTVIL-10

AMERRILL

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/7/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER License # 1780862 HUB International New England 300 Ballardvale Street Wilmington, MA 01887	CONTACT NAME:		
	PHONE (A/C, No, Ext):	(978) 657-5100	FAX (A/C, No): (978) 988-0038
	E-MAIL ADDRESS:		
	INSURER(S) AFFORDING COVERAGE		NAIC #
INSURED Westborough Village Condominium Trust c/o BRIGS LLC 185 Dudley St Boston, MA 02119	INSURER A :	American Alternative Insurance Corporation	19720
	INSURER B :	Federal Insurance Company	20281
	INSURER C :	Hanover Insurance Company	22292
	INSURER D :		
	INSURER E :		
	INSURER F :		

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC OTHER:			CAU509454-9	4/15/2026	4/15/2027	EACH OCCURRENCE \$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000
							MED EXP (Any one person) \$ 5,000
							PERSONAL & ADV INJURY \$ 1,000,000
							GENERAL AGGREGATE \$ Included
							PRODUCTS - COMP/OP AGG \$ 1,000,000
							NOAH \$ 1,000,000
	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY ☐						COMBINED SINGLE LIMIT (Ea accident) \$
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							\$
B	X UMBRELLA LIAB ☒ EXCESS LIAB ☐ DED ☒ RETENTION \$ 0			G75306684	4/15/2026	4/15/2027	EACH OCCURRENCE \$ 50,000,000
							AGGREGATE \$ 50,000,000
							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A				PER STATUTE ☐ OTH-ER ☐
							E.L. EACH ACCIDENT \$
							E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$
A	Commercial Property			CAU509454-9	4/15/2026	4/15/2027	Blanket Buildings 156,455,000
C	Crime			BDW1834660-10	4/15/2026	4/15/2027	\$10,000 ded 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Coverage is provided for the Buildings, Units, and clubhouse located at: 1-15, 17, 19, 21, 23-39, 41-49 Moses Wheelock Ln, 1-16, 18, 20, 22, 24, 26, 28, 30-39, 41-46, 48, 49, 2101-2116 Simeon Howard Way, 33-67 (odd), 50-64 (even), 70-78 (even), 75-81 (odd), 3101-3116 Townsend Blvd, 3-26, 101-116, 201-216 Corning Fairbanks Way, 101-116, 201-216 Deacon Shattuck Way, 1-7 (odd), 2-8 (even) Howe's Place, 1,2,3,4,5,6,7,8,9,12-18,1001-1116 Bradish Lane in Westborough, MA 01581.

Total number of units: 276.

SEE ATTACHED ACORD 101

CERTIFICATE HOLDER

CANCELLATION

Association Evidence of Insurance
Certificates may be requested via fax to 866-475-7959
or email to condocerts@hubinternational.com

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



ADDITIONAL REMARKS SCHEDULE

AGENCY HUB International New England	License # 1780862	NAMED INSURED Westborough Village Condominium Trust c/o BRIGS LLC 185 Dudley St Boston, MA 02119
POLICY NUMBER SEE PAGE 1		
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Description of Operations/Locations/Vehicles:

Per Occurrence Deductible: \$25,000; Per Unit Ice/Water/Sewer Back Up / Sprinkler Leakage: \$25,000; Earthquake Deductible: 5% per building. Effective 01-27-26 the maximum deductible for any one loss is capped at 5% of the Building Limit.

The master policy includes the following forms and endorsements: Special Form, Guaranteed Replacement Cost, Equipment Breakdown, Earthquake \$149,690,000; Ordinance or Law (Full A, \$1M each for B&C), Full Sewer & Drain Back UP, \$1M Environmental Impairment Liability, Separation of Insureds (GL only), No CoInsurance, Waiver of Subrogation.

The master policy is written on an all-in basis including all building, structures, and units, including betterments and improvements made to units and which are reported to the Trustees in excess of \$10K.

BRIGS LLC is included as Designated Agent under the crime coverage for their duties as management company on behalf of the insured.

10 days written notice provided before policy can be canceled. Inflation Guard not available from this carrier.