TRAVELERS

Report Claims Immediately by Calling*
1-800-238-6225
Speak directly with a claim professional
24 hours a day, 365 days a year

*Unless Your Policy Requires **Written** Notice or Reporting

CONDOMINIUM PAC

CONDOMINIUMS

A Custom Insurance Policy Prepared for:

HILLTOP FARMS CONDO.
ONE LYMAN ST

WESTBOROUGH MA 01581

Presented by: HUB INTERNATION N E LLC

000130

TRAVELERS

IMPORTANT INFORMATION FOR MASTER PAC POLICYHOLDERS

Dear Policyholder:

Enclosed is your Travelers Master Pac Renewal Certificate. An asterisk on the Listing of Forms, Endorsements and Schedule Numbers, IL T8 01, indicates forms that are included with this year's renewal. Any forms previously attached to your policy that are not shown on that listing no longer apply.

Please put the Certificate and the attached forms with your policy as soon as possible. If you have misplaced your policy, please contact your agent for a copy.

TRAVELERS

One Tower Square, Hartford, Connecticut 06183

RENEWAL CERTIFICATE

COMMON POLICY DECLARATIONS
CONDOMINIUM PAC PLUS
BUSINESS: CONDO/1-4

POLICY NO.: I-680-8928C692-TIL-10
ISSUE DATE: 12-09-10

INSURING COMPANY:
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

1. **NAMED INSURED AND MAILING ADDRESS:**

   HILLTOP FARMS CONDO.
   ONE LYMAN ST

   WESTBOROUGH MA 01581

2. **POLICY PERIOD:** From 12-29-10 to 12-29-11 12:01 A.M. Standard Time at your mailing address.

3. **LOCATIONS:**

PREM. NO.	BLDG. NO.	OCCUPANCY	ADDRESS (same as Mailing Address unless specified otherwise)
01	01	CONDO/1-4	SEE MANUSCRIPT ENDORSEMENT GRAFTON MA 01519

4. **COVERAGE PARTS AND SUPPLEMENTS FORMING PART OF THIS POLICY AND INSURING COMPANIES:**

COVERAGE PARTS AND SUPPLEMENTS	INSURING COMPANY
Businessowners Coverage Part	TIL
Directors & Officers Coverage Supplement	TIL

5. The COMPLETE POLICY consists of this declarations and all other declarations, and the forms and endorsements for which symbol numbers are attached on a separate listing.

6. **SUPPLEMENTAL POLICIES:** Each of the following is a separate policy containing its complete provisions.

POLICY	POLICY NUMBER	INSURING COMPANY

DIRECT BILL

7. **PREMIUM SUMMARY:**

Provisional Premium	$	43,479.00
Due at Inception	$	
Due at Each	$	

NAME AND ADDRESS OF AGENT OR BROKER

HUB INTERNATION N E LLC F6007
299 BALLARDVALE ST UNIT 1
WILMINGTON MA 01887

COUNTERSIGNED BY: Michael A. Chapman
Authorized Representative
HUB International New England, LLC
DATE:

IL T0 25 08 01 (Page 1 of 01)
Office: BOXBOROUGH DOWN

000131

TRAVELERS

One Tower Square, Hartford, Connecticut 06183

BUSINESSOWNERS COVERAGE PART DECLARATIONS

CONDOMINIUM PAC PLUS

POLICY NO.: I-680-8928C692-TIL-10
ISSUE DATE: 12-09-10

INSURING COMPANY:
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

POLICY PERIOD:
From 12-29-10 to 12-29-11 12:01 A.M. Standard Time at your mailing address.

FORM OF BUSINESS: CONDO ASSOC

COVERAGES AND LIMITS OF INSURANCE: Insurance applies only to an item for which a "limit" or the word "included" is shown.

COMMERCIAL GENERAL LIABILITY COVERAGE

OCCURRENCE FORM	LIMITS OF INSURANCE
General Aggregate (except Products-Completed Operations Limit)	$ 2,000,000
Products-Completed Operations Aggregate Limit	$ 2,000,000
Personal and Advertising Injury Limit	$ 1,000,000
Each Occurrence Limit	$ 1,000,000
Damage to Premises Rented to You	$ 300,000
Medical Payments Limit (any one person)	$ 5,000

BUSINESSOWNERS PROPERTY COVERAGE

DEDUCTIBLE AMOUNT: Businessowners Property Coverage: $ 2,500 per occurrence.
Building Glass: None

BUSINESS INCOME/EXTRA EXPENSE LIMIT: Actual loss subject to a maximum limit of $ 7,680

Period of Restoration-Time Period: Immediately

Other additional coverages apply and may be changed by an endorsement. Please read the policy.

SPECIAL PROVISIONS:

COMMERCIAL GENERAL LIABILITY COVERAGE IS SUBJECT TO A GENERAL AGGREGATE LIMIT

BUSINESSOWNERS PROPERTY COVERAGE

PREMISES LOCATION NO.: 01 BUILDING NO.: 01

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE	INFLATION GUARD
BUILDING	$ 53,504,000	RC*	N/A	0.0%

*Replacement Cost

Other coverage extensions apply and may be changed by an endorsement. Please read the policy.

POLICY NUMBER: I-680-8928C692-TIL-10
EFFECTIVE DATE: 12-29-10
ISSUE DATE: 12-09-10

LISTING OF FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS

THIS LISTING SHOWS THE NUMBER OF FORMS, SCHEDULES AND ENDORSEMENTS BY LINE OF BUSINESS.

*	IL T0 25 08 01	RENEWAL CERTIFICATE
*	MP T0 01 02 05	BUSINESSOWNERS COVERAGE PART DECS
*	IL T8 01 01 01	FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS
	IL T3 15 09 07	COMMON POLICY CONDITIONS

BUSINESSOWNERS

*	MP T1 30 02 05	TBL OF CONT-BUSINESSOWNERS COV-DELUXE
	MP T1 02 02 05	BUSINESSOWNERS PROPERTY COV-SPEC FORM
	MP T1 03 02 05	AMENDATORY PROVISIONS-CONDOMINIUM
*	MP T3 06 02 07	SEWER OR DRAIN BACKUP EXTENSION
*	MP T3 07 03 97	PROTECTIVE SAFEGUARDS-SPRINK&RESTAURANT
	MP T3 25 01 08	TERRORISM RISK INS ACT OF 2002 NOTICE
	MP T3 49 10 06	BUS INC & EXTRA EXP POL LEVEL DOLLAR LMT
	MP T3 50 11 06	EQUIP BREAKDOWN SERV INTERRUPTION LIM
	MP T3 56 02 08	AMENDATORY PROVISIONS-GREEN BLD
	MP T5 13 10 06	FUNGUS,WET ROT,DRY ROT EXCL & LIMIT-MA
*	MP T8 00	GENERAL PURPOSE ENDORSEMENT
*	MP T8 01	GENERAL PURPOSE ENDORSEMENT
	MP T3 32 02 05	THEFT OF MONEY AND SECURITIES EXCLUSION
*	CP 01 03 02 98	MA CHANGES-CONDOMINIUMS
	CP T9 16 09 99	MASSACHUSETTS CHANGES "POLLUTANTS"

COMMERCIAL GENERAL LIABILITY

*	CG T0 07 01 08	DECLARATIONS PREMIUM SCHEDULE
	CG T0 34 11 03	TABLE OF CONTENTS
	CG T0 59 10 91	TABLE OF CONTENTS DIR & OFFICERS
	CG 00 01 10 01	COMMERCIAL GENERAL LIABILITY COV FORM
	CG D2 37 11 03	EXCLUSION-REAL ESTATE DEV ACTIVITIES
	CG D2 55 11 03	AMENDMENT OF COVERAGE - POLLUTION
	CG D3 09 11 03	AMEND ENDT-PRODUCTS-COMPLETED OPR HAZARD
	CG 21 70 01 08	CAP ON LOSSES-CERTIFIED ACTS-TERRORISM
*	CG D0 28 10 91	DIR & OFFICERS LIAB END COMMUNITY ASSOC
	CG D0 37 04 05	OTHER INSURANCE-ADDITIONAL INSUREDS
	CG D1 86 11 03	XTEND ENDORSEMENT
	CG D2 03 12 97	AMEND-NON CUMULATION OF EACH OCC
	CG D2 34 01 05	WEB XTEND - LIABILITY
*	MP T1 25 11 03	HIRED AUTO AND NON-OWNED AUTO LIAB
	CG D2 43 01 02	FUNGI OR BACTERIA EXCLUSION
	CG D2 56 11 03	AMENDMENT OF COVERAGE
	CG D2 88 11 03	EMPLOYMENT-RELATED PRACTICES EXCLUSION
	CG D3 26 01 04	EXCLUSION-UNSOLICITED COMMUNICATIONS
	CG D3 56 01 05	MOBILE EQUIP/EXCL VEHICLES SUB TO MV LAW

* TEXT IN THIS FORM HAS CHANGED, OR THE FORM WAS NOT ON POLICY BEFORE.

COMMERCIAL GENERAL LIABILITY (CONTINUED)

*	CG 21 51 09 89	AMEND LIQUOR LIAB EXCL EXCEPT SCHED ACT
	CG D1 42 01 99	EXCLUSION-DISCRIMINATION
	CG D2 42 01 02	EXCLUSION WAR
	CG T4 78 02 90	EXCLUSION-ASBESTOS
	CG 22 83 11 94	MA CHANGES-LEAD POISONING END
*	CG 22 84 11 94	MA CHANGES-SUPP COV FOR LEAD POISON END
	CG T3 33 11 03	LIMIT WHEN TWO OR MORE POLICIES APPLY

INTERLINE ENDORSEMENTS

IL T3 82 08 06	EXCL OF LOSS DUE TO VIRUS OR BACTERIA
IL T3 79 01 08	CAPS ON LOSSES FROM CERT ACTS OF TERROR
IL 00 21 09 08	NUCLEAR ENERGY LIAB EXCL END-BROAD FORM

* TEXT IN THIS FORM HAS CHANGED, OR THE FORM WAS NOT ON POLICY BEFORE.

BUSINESSOWNERS

BUSINESSOWNERS

TABLE OF CONTENTS

BUSINESSOWNERS COVERAGE PART
DELUXE PLAN

The following indicates the contents of the principal forms which may be attached to your policy. It contains no reference to the Declarations or Endorsements which also may be attached.

BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM MP T1 02

Beginning on Page

COVERAGE 1

- Covered Property 1
- Property Not Covered 2
- Business Income and Extra Expense 2
- Covered Causes of Loss 3
- Limitations 3
- Additional Coverages 4
- Coverage Extensions 11

EXCLUSIONS 22

LIMITS OF INSURANCE 26

- Inflation Guard 26
- Business Personal Property Limit — Seasonal Increase 27

DEDUCTIBLES 27

PROPERTY LOSS CONDITIONS 27

- Abandonment 27
- Appraisal 27
- Duties in the Event of Loss or Damage 27
- Loss Payment — Building and Personal Property 28
- Loss Payment — Business Income and Extra Expense 31
- Recovered Property 32
- Noncumulative Limit 32

COMMERCIAL PROPERTY CONDITIONS 32

- Concealment, Misrepresentation or Fraud 32
- Control of Property 32
- Insurance Under Two or More Coverages 33
- Legal Action Against Us 33
- Liberalization 33
- No Benefit to Bailee 33
- Other Insurance 33
- Policy Period, Coverage Territory 33
- Transfer of Rights of Recovery Against Others to Us 33
- Coinsurance 33
- Mortgageholders 34

PROPERTY DEFINITIONS 35

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SEWER OR DRAIN BACK UP EXTENSION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM

SCHEDULE

Limit of Insurance $ 25,000

The following is added to Paragraph **A. 7. Coverage Extensions:**

Water or Sewage Back Up and Sump Overflow

(1) When the Declarations show that you have coverage for Building or Business Personal Property, you may extend that insurance to apply to direct physical loss of or damage to Covered Property at the described premises caused by or resulting from water or sewage that backs up or overflows from a sewer, drain or sump.

(2) When the Declarations show that you have coverage for Business Income and Extra Expense, you may also extend that insurance to apply to the actual loss of Business Income you sustain and reasonable and necessary Extra Expense you incur caused by or resulting from water or sewage that backs up or overflows from a sewer, drain or sump.

(3) Paragraph **B.1.g.(3)** does not apply to this Coverage Extension.

(4) The most we will pay under this Coverage Extension in any one occurrence at each described premises is the Limit of Insurance shown in the Schedule above.

© 2007 The Travelers Companies, Inc.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROTECTIVE SAFEGUARDS ENDORSEMENT FOR SPRINKLERED LOCATIONS AND RESTAURANTS

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE PART

SCHEDULE*

Prem. No.	Bldg. No.	Protective Safeguards Symbols Applicable	Prem. No.	Bldg. No.	Protective Safeguards Symbols Applicable
01	01	P1			

1. The following is added to the:

   BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM
   BUSINESSOWNERS PROPERTY COVERAGE STANDARD FORM

   PROTECTIVE SAFEGUARDS

   a. As a condition of this insurance, you are required to maintain the protective devices or services listed in the Schedule above.

   b. The protective safeguards to which this endorsement applies are identified by the following symbols:

      "P-1" **Automatic Sprinkler System,** including related supervisory services.

      Automatic Sprinkler System means:

      (1) Any automatic fire protective or extinguishing system, including connected:

         (a) Sprinklers and discharge nozzles;

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations

Includes Material Copyrighted by Insurance Services Office, Inc.
ISO Commercial Risk Services, Inc.

(b) Ducts, pipes, valves and fittings;

(c) Tanks, their component parts and supports; and

(d) Pumps and private fire protection mains.

(2) When supplied from an automatic fire protective system:

(a) Non-automatic fire protective systems; and

(b) Hydrants, standpipes and outlets.

"P-9" Protective system covering cooking surface as described in application for insurance on file with the company

2. The following is added to the EXCLUSION section of:

BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM
BUSINESSOWNERS PROPERTY COVERAGE STANDARD FORM

We will not pay for loss or damage caused by or resulting from fire if, prior to the fire, you:

a. Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or

b. Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

If part of an Automatic Sprinkler System is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within 48 hours.

Includes Material Copyrighted by Insurance Services Office, Inc.
ISO Commercial Risk Services, Inc.

GENERAL PURPOSE ENDORSEMENT POLICY NUMBER: I-680-8928C69-2-TIL-1

CONDOMINIUM PAC PLUS ISSUE DATE: 12/09/10

SCHEDULE OF POLICY LOCATIONS IS AS FOLLOWS:

	BUILDING LIMIT:
1. BLDG 1 U 10/12/14/16 ALFALFA DRIVE	$836,000
2. BLDG 2 U 5-8 18/20/22/24 ALFALFA DR	$836,000
3. BLDG 3 26/28 ALFALFA DRIVE	$418,000
4. BLDG 4 UNITS 30/32/34 ALFALFA DRIVE	$ 627,000
5. BLDG 5 UNITS 2/4/6 VIOLET LANE	$627,000
6. BLDG 6 UNITS 25/27/29/31 ALFALFA DR	$836,000
7. BLDG 37 UNITS 17/19/21/23 ALFALFA DR	$836,000
8. BLDG 8 UNITS 2/4/6/8 ALFALFA DRIVE	$836,000
9. BLDG 9 UNITS 1/3/5/7 BUTTERCUP LN	$836,000
10. BLDG 10 UNITS 9/11/13/15 BUTTERCUP	$836,000
11. BLDG 11 UNITS 2/4/6 BLUEBIRD DRIVE	$627,000
12. BLDG 12 UNITS 8/10/12 BLUEBIRD DR	$627,000
13.BLDG 13 UNITS 1/3/5 BLUEBIRD DR	$627,000
14. BLDG 14 UNITS 7/9/11/13 BLUEBIRD DR	$836,000
15. BLDG 15 UNITS 8/10 VIOLET LANE	$418,000
16. BLDG 16 UNITS 16/18/20/22 BUTTERCUP	$836,000
17. BLDG 17 UNITS 2/4 CHERRY LANE	$418,000
18. BLDG 18 UNITS 15/17/19/21 VIOLET LN	$836,000
19. BLDG 19 UNITS 17/19 BUTTERCUP LN	$418,000
20. BLDG 20 UNITS 21/23/25 BUTTERCUP LN	$627,000
21. BLDG 21 UNITS 27/29/31/33 BUTTERCUP	$836,000
22. BLDG 22 UNITS 35/37/39/41 BUTTERCUP	$836,000
23. BLDG 23 UNITS 43/45/47 BUTTERCUP LN	$627,000
24. BLDG 24 UNITS 44/46 BUTTERCUP LN	$418,000
25. BLDG 25 UNITS 38/40/42 BUTTERCUP LN	$627 000
26. BLDG 26 UNITS 32/34/36 BUTTERCUP LN	$627,000
27. BLDG 27 UNITS 24/26/28/30 BUTTERCUP	$836,000
28. BLDG 28 UNITS 1/3/5/7 CHERRY LANE	$836,000
29. BLDG 29 UNITS 9/11/13 CHERRY LANE	$627,000
30. BLDG 30 UNITS 15/17/19/21 CHERRY LN	$836,000
31. BLDG 31 UNITS 23/25/27/29 CHERRY LN	$836,000
32. BLDG 32 UNITS 41/43 CHERRY LANE	$418,000
33. BLDG 33 UNITS 45/47 CHERRY LANE	$418,000
34. BLDG 34 UNITS 40/42/44/46 CHERRY LN	$836,000
35. BLDG 35 UNITS 32/34/36/38 CHERRY LN	$836,000
36. BLDG 36 UNITS 24/26/28/30 CHERRY LN	$836,000
37. BLDG 37 UNITS 1/3/5/7 DAFFODIL CT	$836,000
38. BLDG 38 UNITS 12/14/16/18 DAFFODIL CT	$836,000
39. BLDG 39 UNITS 6/8/10 DAFFODIL CT	$627,000
40. BLDG 40 UNITS 2/4 DAFFODIL CT	$418,000
41. BLDG 41 UNITS 49/51/53/55 BUTTERCUP	$836,000
42. BLDG 42 UNITS 57/59 BUTTERCUP LN	$418,000
43. BLDG 43 UNITS 60/62 BUTTERCUP LN	$418,000

GENERAL PURPOSE ENDORSEMENT POLICY NUMBER: I-680-8928C69-2-TIL-10

CONDOMINIUM PAC PLUS ISSUE DATE: 12/09/10

SCHEDULE OF POLICY LOCATIONS CONTINUED

	BUILDING LIMIT:
44. BLDG 44 UNITS 54/56/58 BUTTERCUP LN	$627,000
45. BLDG 45 UNITS 48/50/52 BUTTERCUP LN	$627,000
46. BLDG 46 UNITS 64/66 BUTTERCUP LN	$418,000
47. BLDG 47 UNITS 64/66/68/70 TULIP CT	$836,000
48. BLDG 48 UNITS 56/58/60/62 TULIP CT	$836,000
49. BLDG 49 UNITS 50/52/54 TULIP CT	$627,000
50. BLDG 50 UNITS 46/48 TULIP COURT	$418,000
51. BLDG 51 UNITS 40/42/44 TULIP CT	$627,000
52. BLDG 52 UNITS 34/36/38 TULIP CT	$627,000
53. BLDG 53 UNITS 28/30/32 TULIP CT	$627,000
54. BLDG 54 UNITS 20/22/24/26 TULIP CT	$836,000
55. BLDG 55 UNITS 14/16/18 TULIP COURT	$627,000
56. BLDG 56 UNITS 10/12 TULIP COURT	$418,000
57. BLDG 57 UNITS 2/4/6/8 TULIP COURT	$836,000
58. BLDG 58 UNITS 9/11/13/15 TULIP COURT	$836,000
59. BLDG 59 UNITS 17/19/21/23 TULIP CT	$836,000
60. BLDG 60 UNITS 25/27/29/31 TULIP CT	$836,000
61. BLDG 61 UNITS 57/59/61 TULIP CT	$627,000
62. BLDG 62 UNITS 19/21 DAFFODIL CT	$418,000
63. BLDG 63 UNITS 23/25 DAFFODIL COURT	$418,000
64. BLDG 64 UNITS 27/29/31/33 DAFFODIL CT	$836,000
65. BLDG 65 UNITS 35/37/39/41 DAFFODIL CT	$836,000
66. BLDG 66 UNITS 32/34 DAFFODIL CT	$418,000
67. BLDG 67 UNITS 24/26/28/30 DAFFODIL CT	$836,000
68. BLDG 68 UNITS 20/22 DAFFODIL CT	$418,000
69. BLDG 69 UNITS 69/71 BUTTERCUP LN	$418,000
70. BLDG 70 UNITS 73/75/77 BUTTERCUP	$627,000
71. BLDG 71 UNITS 68/70/72/74 BUTTERCUP	$836,000
72. BLDG 72 UNITS 79/81/83/85 BUTTERCUP	$836,000
73. BLDG 73 UNITS 76/78/80/82 BUTTERCUP	$836,000
74. BLDG 74 UNITS 84/86/88/90 BUTTERCUP	$836,000
75. BLDG 75 UNITS 92/94/96/98 BUTTERCUP	$836,000
76. BLDG 76 UNIT 100/102/104/106 BUTTER	$836,000
77. BLDG 77 UNIT 95/97/99/101 BUTTERCUP	$836,000
78.BLDG 78 UNIT 87/89/91/93 BUTTERCUP	$836,000

TOTAL BLANKET BUILDING LIMIT $53,504,000

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MASSACHUSETTS CHANGES – CONDOMINIUMS

This endorsement modifies insurance provided under the following:

CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM ASSOCIATION CHANGES – STANDARD PROPERTY POLICY

SCHEDULE

Insurance Trustee	Condominium
JEFF ROBINSON	HILLTOP FARMS

A. When this endorsement is attached to CONDOMINIUM ASSOCIATION CHANGES – STANDARD PROPERTY POLICY CP 17 99 the term Coverage Part in this endorsement is replaced by the term Policy.

B. The following is added to the LOSS PAYMENT Loss Condition:

1. The mortgageholder appoints an insurance trustee for the owners or co-owners of the condominium as shown in the Schedule or in the Declarations. This insurance trustee will:

a. Serve as "Agent with Power of Attorney as principal" as respects the CANCELLATION Common Policy Condition; and

b. Act on all matters dealing with loss damage to buildings or structures covered under this Coverage Part.

2. This appointment includes the right to:

a. Receive loss payment due to the mortgageholder; and

b. Execute a full release on the mortgageholder's behalf.

Copyright, Insurance Services Office, Inc., 1997

GENERAL LIABILITY

GENERAL LIABILITY

DECLARATIONS PREMIUM SCHEDULE
Issue Date: 12-09-10

Policy Number: I-680-8928C692-TIL-10

This Schedule applies to the Declarations for the period of 12-29-10 to 12-29-11 .

It shows all of your known rating classes as of the effective date. Any exceptions will be so noted. This includes all locations you own, rent or occupy.

STATE	ZIP	CLASS DESCRIPTION/CODE NUMBER		PREMIUM BASE/ EXPOSURE	RATES	ADVANCE PREMIUM
MA	01519	Buildings (1-4 Units)	u	256	18.509	4,738

Premium Base Legend:

Premium Base	How Rates Apply	Premium Base	How Rates Apply
a = area	per 1000 sq. feet	s = gross sales	per $1000 of gross sales
c = cost	per $1000 of total cost	u = units	per unit
e = employees	per employee	t =	This premium base is reserved for unusual applications. Base and how rates apply are shown above.
m = admissions	per 1000 of admissions		
p = payroll	per $1000 of payroll		
r = receipts	per $1000 of receipts		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DIRECTORS AND OFFICERS LIABILITY ENDORSEMENT COMMUNITY ASSOCIATIONS

THIS ENDORSEMENT PROVIDES CLAIMS MADE COVERAGE. DEFENSE COSTS ARE INCLUDED WITHIN THE LIMITS OF INSURANCE. PLEASE READ THE ENTIRE FORM CAREFULLY.

DECLARATIONS:

1. Named Insured:
   HILLTOP FARMS CONDO.
2. Address: ONE LYMAN ST

   WESTBOROUGH MA 01581
3. Coverage Period: 12-29-10 to 12-29-11
4. Limit of Insurance: $ 1,000,000 Each Claim
   $ 1,000,000 Aggregate
5. Premium: $ INCLUDED
6. Special Provisions, if any:

Throughout this endorsement the words "you" and "your" refer to the Named Insured shown in Item 1 of the Declarations above, and any other person or organization qualifying as a Named Insured under this endorsement. The words "we," "us" and "our" refer to the Company providing this insurance. The word "insured" means any person or organization qualifying as such under SECTION II – WHO IS AN INSURED.

PROVISIONS

I. Insuring Agreement – Directors and Officers Condominium and Community Associations Liability

A. We will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of any "wrongful act" to which this insurance applies. We will have the right and duty to defend any "suit" seeking those damages. We may at our discretion investigate any "wrongful act" and settle any claim or "suit" that may result. But:

(1) The amount we will pay is limited as described in LIMITS OF INSURANCE (Section III); and

(2) Our right and duty to defend end when we have used up the applicable limit of insurance by any payment, including but not limited to any payment toward judgment, settlement or "defense expense."

B. This insurance applies to "wrongful acts" committed at any time prior to the end of the coverage period, but only if:

(1) The "wrongful act" took place in the "coverage territory"; and

(2) A claim for compensatory damages because of the "wrongful act" is first made against any insured, in accordance with paragraph C. below, during the coverage period or any Extended Reporting Period we provide under CONDITIONS – Extended Reporting Period (Section IV).

C. A claim by a person or organization seeking compensatory damages will be deemed to have been made at the earlier of the following times:

(1) When notice of such claim is received by any insured or by us, whichever comes first; or

(2) When we make settlement in accordance with paragraph A. above.

All claims arising out of the same or related "wrongful acts" will be deemed to have been made at the time the first of these claims is made against any insured.

D. Exclusions

The insurance provided by this endorsement does not apply to:

(1) "Bodily injury," "property damage," "personal injury," or "advertising injury."

(2) Punitive or exemplary damages.

(3) Damages resulting from:

a. "Wrongful acts" which result in any insured gaining personal profit, remuneration or advantage to which such insured is not legally entitled.

b. Any dishonest, fraudulent, criminal or malicious act, error or omission committed by or with the knowledge or consent of any insured.

c. The failure of any person to effect or maintain acceptable amounts, forms, conditions or provisions of any insurance or bonds.

d. Any violation of the Employee Retirement Income Security Act of 1974, the Pension Reform Act of 1974, or similar provisions of any Federal, state or local statutory or common law.

e. Operations (including but not limited to construction, design, survey and engineering services) performed by or on behalf of the builder, sponsor or developer of the property designated in the Declarations.

f. The failure of any insured to enforce the rights of the Named Insured against the builder, sponsor or developer of the property designated in the Declarations.

g. Discrimination.

h. The "wrongful act" of any developer/sponsor who is an officer or member of the condominium, or other community association, board of directors.

i. Any claim or "suit" made by any insured against another insured.

j. Employment-related practices, policies, acts or omissions.

(4) Damages resulting from:

a. The actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" or asbestos.

b. Any request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants" or asbestos.

c. Any claim or "suit" by or on behalf of a governmental authority because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of "pollutants" or asbestos.

"Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned, or reclaimed.

(5) Damages resulting from:

a. Any claim made or "suit" brought prior to or pending as of the inception date of the coverage period, as shown in the Declarations. However, if this insurance is a renewal of the same or similar coverage provided by us, this exclusion applies to claims made or "suits" brought prior to or pending as of the date such coverage was first provided by us.

b. Any subsequent claims made or "suits" brought which arise from or are based upon substantially the same matters as alleged in the pleadings of such prior or pending claims or "suits."

c. Any act of any insured which gave rise to such prior or pending claim or "suit."

d. Any claim or "suit" which may be reasonably anticipated as of the inception date of the coverage period, as shown in the Declarations.

II. WHO IS AN INSURED

A. If you are named in Item 1 of the Declarations above, you are an insured.

B. Your directors, trustees or officers are also insureds, but only while acting within the scope of their duties for you. This includes:

1. Those who currently are directors, trustees or officers;
2. Those who were directors, trustees or officers when the "wrongful act" took place;
3. Those who become directors, trustees or officers after the effective date of this insurance, but only for subsequent "wrongful acts."

C. Your employees and members are insureds, but only while acting at your direction and within the scope of their duties for you.

III. LIMITS OF INSURANCE

A. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

1. Insureds;
2. Claims made or "suits" brought;
3. Persons or organizations making claims or bringing "suits."

B. The Limit of Insurance shown in the Declarations above as "Aggregate" is the most we will pay for all damages and "defense expense" for all claims made during the Coverage Period shown in the Declarations.

C. Subject to B. above, the Limit of Insurance shown as "Each Claim" is the most we will pay for damages and "defense expense" arising out of any one claim. For the purposes of determining the Limit of Insurance, all claims arising out of the same or related "wrongful acts" will be considered as one claim.

IV. CONDITIONS

A. Extended Reporting Period.

1. If this insurance is canceled or nonrenewed for any reason other than nonpayment of premium, we will provide an Extended Reporting Period of one year. This Extended Reporting Period does not extend the coverage period or change the scope of coverage provided. It applies only to claims for "wrongful acts" committed before the end of the coverage period.
2. The Extended Reporting Period does not apply to claims that are covered under any subsequent insurance you purchase, or that would be covered but for exhaustion of the amount of insurance applicable to such claims.
3. The Extended Reporting Period does not reinstate or increase the Limits of Insurance.

B. Bankruptcy.

Bankruptcy or insolvency on the part of the Insured will not relieve us of our obligations under this insurance.

C. Insured's Duties In The Event Of A Wrongful Act, Claim Or Suit.

1. In the event of a "wrongful act", you must see to it that we are notified as soon as is practicable. To the extent possible, notice should include:
   a. How, when and where the "wrongful act" took place;
   b. The nature of the "wrongful act"; and
   c. The names and addresses of injured parties and witnesses.

   Notice of such a "wrongful act" does not constitute notice of a claim.
2. If a claim is received by any insured, you must immediately record the specifics of the claim and the date received, and notify us immediately. Written notice should be provided as soon as is practicable.
3. You and any other involved insured must:
   a. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or a "suit";

b. Authorize us to obtain records and other information;

c. Cooperate with us in the investigation of any "wrongful act," or the investigation, settlement or defense of the claim or "suit"; and

d. Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to any insured because of damages to which this insurance applies.

4. No insureds will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense without our consent.

D. Legal Action Against Us.

No person or organization has a right under this insurance:

1. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or

2. To sue us on this insurance unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured obtained after an actual trial; but we will not be liable for damages that are not payable under the terms of this insurance or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

E. Other Insurance.

This insurance is excess over any other valid and collectible insurance available to any insured, whether primary, excess, contingent, or on any other basis, unless such other insurance was purchased specifically to be excess over the limits of insurance this insurance provides.

F. Changes.

This endorsement contains all of the agreements between you and us concerning the insurance afforded under this endorsement. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this insurance with our consent. This endorsement's terms can be amended or waived only by endorsement issued specifically to amend this insurance.

G. Transfer Of Rights Of Recovery Against Others To Us.

If the insured has rights to recover all or part of any payment we have made under this insurance, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

H. Conformity To Statute.

The terms of this insurance which are in conflict with the statutes of the state wherein this insurance is delivered are hereby amended to conform to such statutes.

I. Representations.

By accepting this insurance you agree:

1. The statements in the application are accurate and complete;

2. Those statements are based upon representations you made to us; and

3. We have issued this insurance in reliance upon your representations.

V. DEFINITIONS

A. "Advertising injury" means injury arising out of one or more of the following offenses:

1. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;

2. Oral or written publication of material that violates a person's right of privacy;

3. Misappropriation of advertising ideas or style of doing business; or

4. Infringement of copyright, title or slogan.

B. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

C. "Coverage territory" means the United States of America (including its territories and possessions), Puerto Rico and Canada.

D. "Defense expense" means fees charged by (an) attorney(s) designated or approved in writing by us and all other fees, costs, and expenses resulting from the investigation, ad-

justment, defense and appeal of a claim, "suit" or proceeding arising in connection therewith, if incurred by us or by an insured with our written consent.

E. "Personal injury means injury, other than "bodily injury," arising out of one or more of the following offenses:

1. False arrest, detention or imprisonment;
2. Malicious prosecution;
3. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies by or on behalf of its owner, landlord or lessor;
4. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or
5. Oral or written publication of material that violates a person's right of privacy.

F. "Property damage" means:

1. Physical injury to tangible property, including all resulting loss of use of that property;
2. Loss of use of tangible property that is not physically injured; or
3. Diminution of property value.

G. "Suit" means a civil proceeding in which damages because of a "wrongful act" to which this insurance applies are alleged. "Suit" includes:

1. An arbitration proceeding in which such damages are claimed and to which you must submit or do submit with our consent; or
2. Any other alternative dispute resolution proceeding in which such damages are claimed and to which you submit with our consent.

H. "Wrongful act" means any actual or alleged error, mistake, misstatement or misleading statement, act, omission or neglect or breach of duty by any insured.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HIRED AUTO AND NONOWNED AUTO LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE

Insurance is provided only with respect to those coverages for which a specific premium charge is shown:

COVERAGE	ADDITIONAL PREMIUM
Hired Auto Liability	$ INCLUDED
Nonowned Auto Liability	$ INCLUDED

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

PROVISIONS

A. COVERAGE

If a premium charge is shown in the SCHEDULE above, the insurance provided under **Section I – Coverage A – Bodily Injury And Property Damage Liability** applies to "bodily injury" and "property damage" arising out of the maintenance or use of a "hired auto" or "nonowned auto". Maintenance or use of a "nonowned auto" includes test driving in connection with an "auto business".

B. EXCLUSIONS

With respect to the insurance provided by this endorsement:

1. The exclusions, under **Section I – Coverage A – Bodily Injury And Property Damage Liability**, other than exclusions **a., b., d., e., f.** and **i.** and the Nuclear Energy Liability Exclusion (Broad Form) are deleted and replaced by the following:
   a. "Bodily injury" to:
      (1) Any fellow "employee" of the insured arising out of and in the course of:
         (a) Employment by the insured; or
         (b) Performing duties related to the conduct of the insured's business.
   b. "Property damage" to:
      (1) Property owned or being transported by, or rented or loaned to the insured; or
      (2) Property in the care, custody or control of the insured.

C. WHO IS AN INSURED

Section II – Who Is An Insured is replaced by the following:

Each of the following is an insured under this insurance to the extent set forth below:

1. You;
2. Anyone else including any partner or "executive officer" of yours while using with your permission a "hired auto" or a "nonowned auto" except:
   a. The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner or lessee of a "nonowned auto" or any agent or "employee" of any such owner or lessee;
   b. Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household;
   c. Your "employee" if the covered "auto" is leased, hired or rented by him or her or a member of his or her household under a lease or rental agreement for a period of 180 days or more;
   d. Any partner or "executive officer" with respect to any "auto" owned by such partner or officer or a member of his or her household;
   e. Any partner or "executive officer" with respect to any "auto" leased or rented to such partner or officer or a member of his or her household under a lease or rental agreement for a period of 180 days or more;

Copyright, The Travelers Indemnity Company, 2003
Includes copyrighted material of Insurance Services Office, Inc., with its permission.

f. Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate;

g. Anyone other than your "employees", partners, a lessee or borrower or any of their "employees", while moving property to or from a "hired auto" or a "nonowned auto"; or

3. Any other person or organization, but only with respect to their liability because of acts or omissions of an insured under **1.** or **2.** above.

D. AMENDED DEFINITIONS

The Definition of "insured contract" of **Section V – Definitions** is amended by the addition of the following exceptions to paragraph **f.**:

Paragraph **f.** does not include that part of any contract or agreement:

(4) That pertains to the loan, lease or rental of an "auto" to you or any of your "employees", if the "auto" is loaned, leased or rented with a driver; or

(5) That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.

E. ADDITIONAL DEFINITIONS

Section V – Definitions is amended by the addition of the following definitions:

1. "Auto Business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".

2. "Hired auto" means any "auto" you lease, hire, rent or borrow. This does not include:

   a. Any "auto" you lease, hire or rent under a lease or rental agreement for a period of 180 days or more, or

   b. Any "auto" you lease, hire, rent or borrow from any of your "employees", partners, stockholders, or members of their households.

3. "Nonowned auto" means any "autos" you do not own, lease, hire, rent or borrow that are being used in the course and scope of your business at the time of an "occurrence". This includes "autos" owned by your "employees" or partners or members of their households but only while being used in the course and scope of your business at the time of an "occurrence".

   If you are a sole proprietor, "nonowned auto" means any "autos" you do not own, lease, hire, rent or borrow that are being used in the course and scope of your business or personal affairs at the time of an "occurrence".

Copyright, The Travelers Indemnity Company, 2003
Includes copyrighted material of Insurance Services Office, Inc., with its permission.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF LIQUOR LIABILITY EXCLUSION-- EXCEPTION FOR SCHEDULED ACTIVITIES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description of Activity(ies): ALL ACTIVITIES WHICH DO NOT GENERATE REVENUE TO ANY INSURED.

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

Exclusion c. of COVERAGE A (Section I) is replaced by the following:

c. "Bodily injury" or "property damage" for which any insured may be held liable by reason of:

(1) Causing or contributing to the intoxication of any person;

(2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or

(3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies only if you:

(1) Manufacture, sell or distribute alcoholic beverages;

(2) Serve or furnish alcoholic beverages for a charge whether or not such activity:

(a) Requires a license;

(b) Is for the purpose of financial gain or livelihood; or

(3) Serve or furnish alcoholic beverages without a charge, if a license is required for such activity.

However, this exclusion does not apply to "bodily injury" or "property damage" arising out of the selling, serving or furnishing of alcoholic beverages at the specific activity(ies) described above.

Copyright, Insurance Services Office, Inc., 1988

POLICY NUMBER: I-680-8928C692-TIL-10

ISSUE DATE: 12-09-10

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MASSACHUSETTS CHANGES – SUPPLEMENTAL COVERAGE FOR LEAD POISONING ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

Schedule

Limit of Liability
Each Occurrence $ 300,000

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

A. With respect to the premises listed in the Declarations of this policy, for each "unit" on such premises for which you do not have either a "Letter of Interim Control" or a "Letter of Compliance," we will provide coverage under COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I – Coverages) for liability arising out of an "occurrence" of lead poisoning, as described below.

This insurance applies to "bodily injury" which occurs during the policy period and arises out of lead poisoning from lead in a covered "unit" for which one of the following applies:

1. A "Letter of Interim Control" or a "Letter of Compliance" is not in effect at the time the "bodily injury" occurs; or
2. The "bodily injury" occurs more than 14 days after you, or your managing agent, are notified by an authorized lead inspector that a "unit" on your premises is not in conformance with an already existing emergency lead management plan and the "Letter of Interim Control." Such coverage applies only when no extension to that 14 day period is in effect.

This insurance does not apply to "bodily injury" which is the result of your gross or willful negligence.

Subject to the General Aggregate Limit shown in the Declarations of this policy, the most we will pay for all "bodily injury" arising out of any one "occurrence" of lead poisoning is the Each Occurrence limit shown in the Schedule above.

B. For the purposes of this endorsement, the DEFINITIONS Section is amended by the addition of the following:

1. "Letter of Compliance" means a Letter of Lead Abatement Compliance or its equivalent issued by a licensed governmental or private lead inspector in accordance with applicable laws and Department of Public Health regulations on lead poisoning prevention and control.

   A "Letter of Interim Control" is not a "Letter of Compliance."

2. "Letter of Interim Control" means a letter, other than a "Letter of Compliance," which has been issued by a licensed lead inspector:
   a. In accordance with the applicable laws and the Department of Public Health regulations on lead prevention and control; and
   b. In connection with an emergency lead management plan which has been established to address an urgent lead paint hazard until a "Letter of Compliance" is obtained.
3. "Unit" means:
   a. A room or set of rooms, let to an individual or household for use as living and sleeping quarters, which:
      (1) Is located in any building, premises, dwelling, or in the residential portion of such building or premises which includes both commercial and residential accommodations; and
      (2) Was constructed prior to 1978; and
   b. The common areas used in connection with such room or set of rooms.

Copyright, Insurance Services Office, Inc., 1994

IMPORTANT NOTICE – INDEPENDENT AGENT AND BROKER COMPENSATION

NO COVERAGE IS PROVIDED BY THIS NOTICE. THIS NOTICE DOES NOT AMEND ANY PROVISION OF YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL.

For information about how Travelers compensates independent agents and brokers, please visit www.travelers.com, call our toll-free telephone number 1-866-904-8348, or request a written copy from Marketing at One Tower Square, 2GSA, Hartford, CT 06183.

IMPORTANT NOTICE

OPTION TO ADD MASSACHUSETTS RESIDENTIAL FUEL TANK COVERAGE

NO COVERAGE IS PROVIDED BY THIS NOTICE. THIS NOTICE DOES NOT AMEND ANY PROVISION OR YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

PLEASE READ THIS NOTICE CAREFULLY.

In response to Massachusetts Laws Chapter 453 of the Acts of 2008, Travelers is required to make available to residential owners with qualifying residential heating oil tanks at least $50,000 per occurrence coverage for response action costs incurred by an insured in response to a release of heating oil from a residential liquid fuel tank. The coverage includes response action costs incurred to assess and remediate a heating oil release impacting soil, indoor air or other environmental media on the insured's property and the reimbursement of any associated personal property damage.

Policyholders must satisfy certain conditions in order to be eligible for this coverage option.

For more information, please contact your agent or broker.

IMPORTANT NOTICE

OPTION TO ADD MASSACHUSETTS RESIDENTIAL FUEL TANK COVERAGE

NO COVERAGE IS PROVIDED BY THIS NOTICE. THIS NOTICE DOES NOT AMEND ANY PROVISION OF YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL.

In response to Massachusetts Laws Chapter 453 of the Acts of 2008, Travelers is required to make available to residential owners with qualifying residential heating oil tanks at least $200,000 in coverage per occurrence for third party claims, including legal defense costs, arising out of a release of heating oil from such tanks into the environment. This coverage includes response action costs incurred to address conditions on and off the insured's property arising from a heating oil release on the insured's property that has impacted or is likely to impact groundwater or has migrated to, or is likely to migrate to, a third party's property.

Policyholders must satisfy certain conditions in order to be eligible for this coverage option. For more information, please contact your agent or broker.

TRAVELERS

IMPORTANT INFORMATION FOR MASTER PAC POLICYHOLDERS

Dear Policyholder:

Enclosed is your Travelers Master Pac Renewal Certificate. An asterisk on the Listing of Forms, Endorsements and Schedule Numbers, IL T8 01, indicates forms that are included with this year's renewal. Any forms previously attached to your policy that are not shown on that listing no longer apply.

Please put the Certificate and the attached forms with your policy as soon as possible. If you have misplaced your policy, please contact your agent for a copy.

TRAVELERS

To Our Valued Customer,

Each year, homeowners and business owners across the nation sustain significant weather-related property damage due to floods. These can include losses caused by waves, tidal waters, the overflow of a body of water, the rapid accumulation or runoff of surface water, and mudslide. In nearly all cases, these flood losses cannot be prevented or even anticipated. And, in many instances, the losses are devastating.

Most standard property insurance policies, including most of our policies, do not provide coverage for flood losses. While flood coverage is often available – primarily through the National Flood Insurance Program – it is rarely purchased. Unfortunately, each year we find that some policyholders are surprised and disappointed to learn that damages they have suffered as a direct result of flood are not covered under the policies they have purchased.

Please review your insurance coverage with your agent or Company representative. As you consider the need for flood insurance, keep in mind that floods can, and do, occur in locations all over the country. They are not limited to coastal areas or locations with nearby rivers or streams. Several inches of rain falling over a short period of time can cause flood damage, even in normally dry areas that are not prone to flooding.

Your agent or Company representative can help you assess your risk. They can provide you with information on flood insurance available through us, including our "Write Your – Own-Flood" program, which enables agents to write flood insurance through the National Flood Insurance Program. Your agent or Company representative can help you assess your risk.