

A Commercial Insurance Program



**Commercial Multi Line Policy
Policy Proposal**

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

JPA MANAGEMENT LLC

This account has been quoted based on information you furnished.

Additional coverages, exposures or increased limits will be added for an additional premium.
This quote is valid for 30 days from this letter or the effective date quoted, whichever is sooner.

See final page for additional underwriting conditions.



The Hanover Insurance Company | 440 Lincoln street Worcester, MA 01653
Citizens Insurance Company of America | 808 North Highlander Way, Howell, MI 48843-1070.

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Policy Proposal

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Quote #: 1580538900815
Renewal Of: ZBN [REDACTED] 06
Effective Date: 09/30/2022
Group Number: ZBS

Customer #: 1504528911
Expiration Date: 09/30/2023

Prepared For:

JPA MANAGEMENT LLC
45 BRAINTREE HILL OFFICE PARK
SUITE 402
BRAINTREE MA 02184

Presented By:

THE DRISCOLL AGENCY
141 LONGWATER CIRCLE S 203
NORWELL, MA 02061

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JPA MANAGEMENT LLC

Schedule Of Locations

Locations Of All The Premises You Own, Rent Or Occupy

Location 1

45 Braintree Hill Office Park
Braintree, MA 02184

Location 2

75 Charles Street South
Boston, MA 02116

Location 3

365 Barnstable Road
Hyannis, MA 02601

Location 4

300 Plymouth Street
Halifax, MA 02338

Location 5

350-360 College Street
Amherst, MA 01002

Location 6

96 North Main Street
Carver, MA 02330

Location 7

605 Washington Street
Canton, MA 02021

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Schedule Of Locations

Locations Of All The Premises You Own, Rent Or Occupy

Location 8
110 Central Street
Ipswich, MA 01938

Location 9
770 Dedham Street
Canton, MA 02021

Location 10
650 Elm Street
Manchester, NH 03101

Location 11
620 Elm Street
Manchester, NH 03101

Location 12
1247 Main Street
Sanford, ME 04073

Location 13
65 Granite Street
Hotel Garage
Manchester, NH 03101

Location 14
700 Elm Street
Radisson Hotel
Contingent Liability
Manchester, NH 03101

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Schedule Of Locations

Locations Of All The Premises You Own, Rent Or Occupy

Location 15

650A Elm Street

Convention Hall

Contingent Liability

Manchester, NH 03101

Location 16

371 Iyannough Rd

Hyannis, MA 02601

Location 17

375-379 Iyannough Rd

Hyannis, MA 02601

Forms Applicable To All Coverage Parts:

Form Number	Edition Date	Description
401-1337	02/16	Trade Or Economic Sanctions Endorsement
401-1374	12/20	Disclosure Pursuant To Terrorism Risk Insurance Act
401-1377	06/20	Company Address Listing
401-1504	01/20	Cap On Losses From Certified Acts Of Terrorism
401-1505	01/20	Exclusion - Punitive Damages Related To A Certified Act Of Terrorism
IL 00 03	09/08	Calculation of Premium
IL 00 17	11/98	Common Policy Conditions
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement
IL 00 22	05/87	Effective Time Changes - Replacement of 12 Noon
IL 01 30	01/21	Massachusetts Changes - Intentional Loss
IL 01 35	01/21	New Hampshire Changes - Cancellation and Nonrenewal
IL 01 87	07/02	New Hampshire Changes - Concealment, Misrepresentation or Fraud
IL 01 88	06/09	Maine Changes - Post-Judgment Interest
IL 01 89	09/07	Maine Changes - Concealment, Misrepresentation or Fraud

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Schedule Of Locations

Locations Of All The Premises You Own, Rent Or Occupy

Forms Applicable To All Coverage Parts:

Form Number	Edition Date	Description
IL 02 47	02/11	Maine Changes - Cancellation and Nonrenewal
IL 09 13	04/98	Insurance Inspection Services Exemption from Liability
IL 09 35	07/02	Exclusion of Certain Computer-Related Losses
IL 09 52	01/15	Cap On Losses From Certified Acts of Terrorism
IL 09 65	11/02	Exclusion Of Acts of Biological Or Chemical Terrorism: Cap on Losses From Certified Acts Of Terrorism
SIG 11 00	11/17	Signature Page

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Proposed Policy Premiums

	Premium
Total Quoted Commercial Property Premium:	\$138,335
Total Quoted Commercial General Liability Premium:	\$62,142
Total Quoted Cyber Liability Premium:	\$102
* Total Quoted Commercial Policy Premium:	\$200,579.00

* Includes premium, if any, for terrorism;

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Proposed Policy Premiums

Property Coverages:

Premiums:

Total Blanket Building Premium	\$100,395
Total Blanket Personal Property Premium	\$733
Total Blanket Business Income Premium	\$8,505
Total Misc / Manual Coverages Premium	\$3,964
Total Terrorism Premium / not fire following	\$1,447
Total Terrorism Premium / fire following	\$95
Total Flood Premium	\$7,452
Total Earth Movement Premium	\$5,337
Total Equipment Breakdown Premium	\$10,407
* Total Quoted Commercial Property Premium	\$138,335

Forms Applicable To Property Coverage Part:

Form Number	Edition Date	Description
411-0610	04/14	Emergency Event Management
411-0631	04/14	New Hampshire Emergency Event Management
411-0669	01/15	Data Breach Coverage Form
411-0679	04/10	Associates And Family Members Additional Coverage Endorsement
411-0681	12/09	Identity Theft Resolution Services
411-0774	02/13	Earth Movement Endorsement
411-0776	02/13	Flood Endorsement
411-0794	04/22	Platinum Property Broadening Endorsement
411-0800	04/22	Real Estate Property Broadening Endorsement
411-0921	01/15	New Hampshire Changes - Data Breach Coverage Form
411-0928	01/15	Maine Changes - Data Breach Coverage Form
411-0985	11/17	Business Income Changes - Beginning Of The Period Of Restoration
411-1014	04/22	Maine Changes - Property
411-1022	04/22	Notice To Policyholders Bronze, Silver, Gold, Platinum, Condominium Property Broadening Endorsement
411-1023	04/22	Notice to Policyholders Real Estate Property Broadening Endorsement

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Commercial Property Proposed Coverages

Forms Applicable To Property Coverage Part:

Form Number	Edition Date	Description
451-0038	11/16	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)
451-0039	11/16	Commercial Property Coverage Part Equipment Breakdown Coverage Schedule
451-0061	11/16	Massachusetts Changes - Equipment Breakdown
451-0062	11/16	New Hampshire Changes - Equipment Breakdown
CP 00 10	10/12	Building and Personal Property Coverage Form
CP 00 30	10/12	Business Income (And Extra Expense) Coverage Form
CP 00 90	07/88	Commercial Property Conditions
CP 01 02	01/21	New Hampshire Changes
CP 01 09	10/00	Massachusetts Changes
CP 01 34	02/13	Maine - Standard Fire Policy Provisions
CP 01 40	07/06	Exclusion of Loss Due to Virus or Bacteria
CP 01 69	03/11	New Hampshire - Standard Fire Policy Provisions
CP 01 76	09/06	Massachusetts - Exclusion of Loss Due to Virus or Bacteria
CP 03 21	10/12	Windstorm or Hail Percentage Deductible
CP 04 11	09/17	Protective Safeguards
CP 10 30	09/17	Causes Of Loss - Special Form
CP 10 64	10/12	Massachusetts - Fungus, Wet Rot, Dry Rot And Bacteria Exclusion And Limitations
CP 12 11	09/17	Burglary and Robbery Protective Safeguards
CP 12 18	10/12	Loss Payable Provisions
CP 99 93	10/90	Tentative Rate

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EARTH MOVEMENT PROPOSED COVERAGE

Maximum Per "Occurrence" Limit Of Insurance

\$25,000,000

Maximum Annual Aggregate Limit Of Insurance

\$25,000,000

BLANKET EARTH MOVEMENT

The following Limits and Deductibles apply:

Per "Occurrence" - Limit Of Insurance

\$25,000,000

Annual Aggregate - Limit Of Insurance

\$25,000,000

Premium

\$5,337

Blanket Limit applies solely for Earth Movement at the following locations:

Location No.	Building No.	Building Address:	Building Deductible	Personal Property Deductible
001	001	45 Braintree Hill Office Park, Braintree MA 02184		\$50,000
002	001	75 Charles Street South, Boston MA 02116	\$50,000	
003	001	365 Barnstable Road, Hyannis MA 02601	\$50,000	\$50,000
004	001	300 Plymouth Street, Halifax MA 02338	\$50,000	
005	001	350-360 College Street, Amherst MA 01002	\$50,000	
006	001	96 North Main Street, Carver MA 02330	\$50,000	
007	001	605 Washington Street, Canton MA 02021	\$50,000	
008	001	110 Central Street, Ipswich MA 01938	\$50,000	
009	001	770 Dedham Street, Canton MA 02021		\$50,000
0010	001	650 Elm Street, Manchester NH 03101	\$50,000	
0012	001	1247 Main Street, Sanford ME 04073	\$50,000	
0013	001	65 Granite Street, Manchester NH 03101	\$50,000	
0016	001	371 Iyannough Rd, Hyannis MA 02601	\$50,000	
0017	001	375-379 Iyannough Rd, Hyannis MA 02601	\$50,000	

Additional Premium to Meet Minimum Premium

\$0

Total Earth Movement Premium

\$5,337

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FLOOD PROPOSED COVERAGE

Maximum Per "Occurrence" Limit Of Insurance \$25,000,000Maximum Annual Aggregate Limit Of Insurance \$25,000,000

BLANKET FLOOD

The following Limits and Deductibles apply:

Per "Occurrence" - Limit Of Insurance \$25,000,000Annual Aggregate - Limit Of Insurance \$25,000,000Premium \$7,452

Blanket Limit applies solely for Flood at the following locations:

Location No.	Building No.	Building Address:	Building Deductible	Personal Property Deductible
001	001	45 Braintree Hill Office Park, Braintree MA 02184		\$50,000
002	001	75 Charles Street South, Boston MA 02116	\$50,000	
003	001	365 Barnstable Road, Hyannis MA 02601	\$50,000	\$50,000
004	001	300 Plymouth Street, Halifax MA 02338	\$50,000	
005	001	350-360 College Street, Amherst MA 01002	\$50,000	
006	001	96 North Main Street, Carver MA 02330	\$50,000	
007	001	605 Washington Street, Canton MA 02021	\$50,000	
008	001	110 Central Street, Ipswich MA 01938	\$50,000	
009	001	770 Dedham Street, Canton MA 02021		\$50,000
0010	001	650 Elm Street, Manchester NH 03101	\$50,000	
0012	001	1247 Main Street, Sanford ME 04073	\$50,000	
0013	001	65 Granite Street, Manchester NH 03101	\$50,000	
0016	001	371 Iyannough Rd, Hyannis MA 02601	\$50,000	
0017	001	375-379 Iyannough Rd, Hyannis MA 02601	\$50,000	

Additional Premium to Meet Minimum Premium \$0Total Flood Premium \$7,452

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Commercial Property Proposed Coverages

Coverage	Blanket Coverage Limit	Coinsurance	Premium
Blanket Building	\$102,444,012	100%	\$100,395
Blanket Contents	\$330,300	100%	\$733
Blanket Business Income	\$5,417,000	N/A	\$8,505

Location	Building	Coverage	Covered Cause of Loss
1	1	Occupancy Code: 0702 Occupancy Description: Subject of Insurance: Limit: \$120,000 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Offices - Non-governmental-Office Contents All Inclusive - Blanket Personal Property Wind/Hail Flat Ded \$10,000
2	1	Occupancy Code: 0434 Occupancy Description: Subject of Insurance: Limit: \$1,974,000 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Mercantile-Multiple Occupancy <=15,000 sq.ft. Building - Blanket Building Wind/Hail Flat Ded \$10,000
2	1	Occupancy Code: 0434 Occupancy Description: Subject of Insurance: Limit: \$75,000 Included In Blanket Hour Deductible: 24 Hours Extended Period of Indemnity: 180 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Mercantile-Multiple Occupancy <=15,000 sq.ft. Business Income

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
3	1	Occupancy Code: 0581 Occupancy Description: Subject of Insurance: Limit: \$19,706,328 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Mercantile Multiple Occupancy without 564 Occupant Building - Blanket Building Wind/Hail % Ded 2%
3	1	Occupancy Code: 0581 Occupancy Description: Subject of Insurance: Limit: \$1,290,000 Included In Blanket Hour Deductible: 24 Hours Extended Period of Indemnity: 180 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Mercantile Multiple Occupancy without 564 Occupant Business Income
3	1	Occupancy Code: 0581 Occupancy Description: Subject of Insurance: Limit: \$200,000 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Mercantile Multiple Occupancy without 564 Occupant Contents All Inclusive - Blanket Personal Property Wind/Hail % Ded 2%

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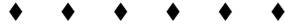
Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
4	1	Occupancy Code: 0434 Occupancy Description: Subject of Insurance: Limit: \$2,948,241 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Mercantile-Multiple Occupancy <=15,000 sq.ft. Building - Blanket Building Wind/Hail Flat Ded \$10,000
4	1	Occupancy Code: 0434 Occupancy Description: Subject of Insurance: Limit: \$113,000 Included In Blanket Hour Deductible: 24 Hours Extended Period of Indemnity: 180 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Mercantile-Multiple Occupancy <=15,000 sq.ft. Business Income
5	1	Occupancy Code: 0434 Occupancy Description: Subject of Insurance: Limit: \$887,040 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Mercantile-Multiple Occupancy <=15,000 sq.ft. Building - Blanket Building Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
5	1	Occupancy Code: 0434 Occupancy Description: Subject of Insurance: Limit: \$67,000 Included In Blanket Hour Deductible: 24 Hours Extended Period of Indemnity: 180 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Mercantile-Multiple Occupancy <=15,000 sq.ft. Business Income
6	1	Occupancy Code: 0433 Occupancy Description: Subject of Insurance: Limit: \$4,759,810 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Mercantile-Multiple Occupancy >15,000 sq.ft. Building - Blanket Building Wind/Hail Flat Ded \$10,000
6	1	Occupancy Code: 0433 Occupancy Description: Subject of Insurance: Limit: \$262,000 Included In Blanket Hour Deductible: 24 Hours Extended Period of Indemnity: 180 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Mercantile-Multiple Occupancy >15,000 sq.ft. Business Income

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
7	1	Occupancy Code: 0562 Occupancy Description: Subject of Insurance: Limit: \$4,450,134 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Drugstores Building - Blanket Building Wind/Hail Flat Ded \$10,000
7	1	Occupancy Code: 0562 Occupancy Description: Subject of Insurance: Limit: \$296,000 Included In Blanket Hour Deductible: 24 Hours Extended Period of Indemnity: 180 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Drugstores Business Income
8	1	Occupancy Code: 0702 Occupancy Description: Subject of Insurance: Limit: \$1,117,022 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Offices - Non-governmental-Office Building - Blanket Building Wind/Hail Flat Ded \$10,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
9	1	Occupancy Code: 0702 Occupancy Description: Subject of Insurance: Limit: \$10,300 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Offices - Non-governmental-Office Contents All Inclusive - Blanket Personal Property Wind/Hail Flat Ded \$10,000
10	1	Occupancy Code: 0702 Occupancy Description: Subject of Insurance: Limit: \$21,795,323 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Offices - Non-governmental-Office Building - Blanket Building Wind/Hail Flat Ded \$10,000
10	1	Occupancy Code: 0702 Occupancy Description: Subject of Insurance: Limit: \$1,040,000 Included In Blanket Hour Deductible: 24 Hours Extended Period of Indemnity: 180 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Offices - Non-governmental-Office Business Income

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
11	1	Occupancy Code: 0702 Occupancy Description: Subject of Insurance: Limit: \$208,000 Included In Blanket Hour Deductible: 24 Hours Extended Period of Indemnity: 180 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Offices - Non-governmental-Office Business Income
12	1	Occupancy Code: 0432 Occupancy Description: Subject of Insurance: Limit: \$14,447,454 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Warehouses - Cold individual storage lockers - sole occupant and over 15,00 Building - Blanket Building Wind/Hail Flat Ded \$10,000
12	1	Occupancy Code: 0432 Occupancy Description: Subject of Insurance: Limit: \$400,000 Included In Blanket Hour Deductible: 24 Hours Extended Period of Indemnity: 180 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Warehouses - Cold individual storage lockers - sole occupant and over 15,00 Business Income

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
13	1	Occupancy Code: 0931 Occupancy Description: Subject of Insurance: Limit: \$23,658,186 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Parking - public Building - Blanket Building Wind/Hail Flat Ded \$10,000
13	1	Occupancy Code: 0931 Occupancy Description: Subject of Insurance: Limit: \$1,344,000 Included In Blanket Hour Deductible: 24 Hours Extended Period of Indemnity: 180 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Parking - public Business Income
16	1	Occupancy Code: 0702 Occupancy Description: Subject of Insurance: Limit: \$2,382,623 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Offices - Non-governmental-Office Building - Blanket Building Wind/Hail % Ded 2%

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
16	1	Occupancy Code: 0702 Occupancy Description: Subject of Insurance: Limit: \$136,000 Included In Blanket Hour Deductible: 24 Hours Extended Period of Indemnity: 180 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Offices - Non-governmental-Office Business Income
17	1	Occupancy Code: 0563 Occupancy Description: Subject of Insurance: Limit: \$4,317,851 Included In Blanket Deductible: \$10,000 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Machinery or Equip Dealers-Light machinery w/o or w/ motors>6HP- W/o repair Building - Blanket Building Wind/Hail % Ded 2%
17	1	Occupancy Code: 0563 Occupancy Description: Subject of Insurance: Limit: \$186,000 Included In Blanket Hour Deductible: 24 Hours Extended Period of Indemnity: 180 Agreed Value Expiration Date: 09/30/2023 Optional: None Valuation: N/A Premium: Included In Blanket	Special Machinery or Equip Dealers-Light machinery w/o or w/ motors>6HP- W/o repair Business Income

Coverage

Limit

Premium

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Commercial Property Proposed Coverages

Total Terrorism Premium		\$1,542
Boiler / Machinery/ Equipment Breakdown		\$10,407
Equipment Breakdown Sublimit	\$100,000	
Total Flood		\$7,452
Total Earth Movement		\$5,337
Emergency Event Management Coverage		\$270
Data Breach		\$113
Data Breach Coverage Aggregate Limit of Insurance	\$25,000	
Data Breach Expense Coverages Aggregate Sublimit of Insurance	\$25,000	
Additional Expense Coverages Aggregate Sublimit of Insurance	\$25,000	
Data Breach Coverage Deductible	\$1,000	
Cyber Business Interruption Waiting Period Deductible	24 Hours	
Platinum Property Broadening Endorsement		\$3,415
Ordinance or Law - Coverage B and C	\$1,000,000	
Utility Services - Business Income	\$1,000,000	
Utility Services - Direct Damage	\$1,000,000	
Real Estate Property Broadening Endorsement		\$166

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Commercial General Liability Proposed Coverages

Audit Frequency:	Annual	
Legal Entity:	Limited Liability Corporation	
Limits of Insurance:		
General Aggregate Limit		\$2,000,000
Products – Completed Operations are Included in the General Aggregate Limit		
Each Occurrence Limit		\$1,000,000
Personal and Advertising Injury Limit		\$1,000,000
Damage to Premises Rented to You Limit		\$100,000
Medical Expense Limit - any one person		\$10,000
Commercial General Liability Premium		\$60,286
Optional Coverage Charges		\$1,801
Terrorism Premium		\$55
* Total Quoted Commercial General Liability Premium		\$62,244

Forms Applicable To General Liability Coverage Part:

Form Number	Edition Date	Description
391-1081	07/02	Lead Poisoning Exclusion - Maine
421-0022	12/90	Asbestos Liability Exclusion
421-0037A	06/95	Lead Poisoning Liability Exclusion
421-2001	05/11	Total Residential Construction Exclusion
421-2915	06/15	Commercial General Liability Broadening Endorsement
421-2924	12/14	Commercial General Liability Enhancement Endorsement - Real Estate
CG 00 01	04/13	Commercial General Liability Coverage Form - Occurrence
CG 00 55	03/97	Amendment Of Other Insurance Condition (Occurrence Version)
CG 00 62	12/02	War Liability Exclusion
CG 01 52	04/17	New Hampshire Changes - Premium Audit Condition
CG 04 35	12/07	Employee Benefits Liability Coverage
CG 20 08	04/13	Additional Insured - Use of Golfmobiles
CG 20 26	04/13	Additional Insured - Designated Person or Organization

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Commercial General Liability Proposed Coverages

Forms Applicable To General Liability Coverage Part:

Form Number	Edition Date	Description
CG 21 06	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG 21 29	04/13	New Hampshire Amendment Of Liquor Liability Exclusion - Exception For Scheduled Activities
CG 21 47	12/07	Employment - Related Practices Exclusion
CG 21 51	04/13	Amendment of Liquor Liability Exclusion - Exception For Scheduled Premises Or Activities
CG 21 53	01/96	Exclusion - Designated Ongoing Operations
CG 21 54	01/96	Exclusion - Designated Operations Covered by a Consolidated (Wrap - Up) Insurance Program
CG 21 65	12/04	Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
CG 21 67	12/04	Fungi or Bacteria Exclusion
CG 21 70	01/15	Cap On Losses From Certified Acts of Terrorism
CG 21 76	01/15	Exclusion of Punitive Damages Related To A Certified Act Of Terrorism
CG 21 86	12/04	Exclusion - Exterior Insulation and Finishing Systems
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion
CG 22 34	04/13	Exclusion - Construction Management Errors and Omissions
CG 22 45	04/13	Exclusion - Specified Therapeutic Or Cosmetic Services
CG 22 79	04/13	Exclusion - Contractors - Professional Liability
CG 24 16	12/07	Canoes or Rowboats
CG 26 55	11/08	New Hampshire Changes - Amendment Of Representations Condition
CG 27 19	07/09	New Hampshire Employee Benefits Liability Coverage

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A Commercial Insurance Program



Policy Proposal

Quotation Only – No Coverage Is Provided – Quote May Be Subject To Change

JPA MANAGEMENT LLC

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
1	MA/516	91580	334	\$125,000	1,000	None	19.785	\$2,473

Products – Completed Operations are Included in the General Aggregate Limit

Payroll

Contractors Executive Supervisors or Executive Superintendents

1	MA/516	61224	334	2,000	1000 of Total Area0	None	85.223	\$170
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Buildings or Premises office premises occupied by employees of the ins.

2	MA/514	61217	334	4,700	1000 of Total Area0	None	26.731	\$126
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Buildings or Premises bank or office mercantile or manufacturing lessor

3	MA/517	67635	334	112,995	1000 of Total Area0	None	73.718	\$8,330
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Shopping Centers buildings, or premises not occupied by the insured

3	MA/517	46607	334	252,280	1000 of Total Area0	None	27.038	\$6,821
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Products – Completed Operations are Included in the General Aggregate Limit

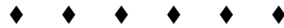
Area

Parking public shopping centers maintained by the insured lessor's risk

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A Commercial Insurance Program



Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

JPA MANAGEMENT LLC

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
4	MA/517	67635	334	14,839	1000 of Total Area0	None	73.718	\$1,094

Products – Completed Operations are Included in the General Aggregate Limit

Area

Shopping Centers buildings, or premises not occupied by the insured

4	MA/517	46607	334	63,200	1000 of Total Area0	None	27.038	\$1,709
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Parking public shopping centers maintained by the insured lessor's risk

5	MA/517	46607	334	7,800	1000 of Total Area0	None	30.042	\$234
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Parking public shopping centers maintained by the insured lessor's risk

5	MA/517	67635	334	3,840	1000 of Total Area0	None	81.909	\$315
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Shopping Centers buildings, or premises not occupied by the insured

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A Commercial Insurance Program



Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

JPA MANAGEMENT LLC

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
6	MA/517	67635	334	26,703	1000 of Total Area0	None	73.718	\$1,968

Products – Completed Operations are Included in the General Aggregate Limit

Area

Shopping Centers buildings, or premises not occupied by the insured

6	MA/517	46607	334	60,010	1000 of Total Area0	None	27.038	\$1,623
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Parking public shopping centers maintained by the insured lessor's risk

7	MA/516	46607	334	80,400	1000 of Total Area0	None	28.244	\$2,271
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Parking public shopping centers maintained by the insured lessor's risk

7	MA/516	67635	334	25,686	1000 of Total Area0	None	76.903	\$1,975
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Products – Completed Operations are Included in the General Aggregate Limit

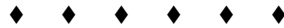
Area

Shopping Centers buildings, or premises not occupied by the insured

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A Commercial Insurance Program



Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

JPA MANAGEMENT LLC

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
8	MA/516	61217	334	3,120	1000 of Total Area0	None	46.537	\$145

Products – Completed Operations are Included in the General Aggregate Limit

Area

Buildings or Premises bank or office mercantile or manufacturing lessor

9	MA/516	61224	334	2,260	1000 of Total Area0	None	72.052	\$163
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Buildings or Premises office premises occupied by employees of the ins.

10	NH/001	61217	334	98,845	1000 of Total Area0	None	39.083	\$3,863
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Buildings or Premises bank or office mercantile or manufacturing lessor

11	NH/001	45539	334	1	Each0	None	2.468	\$2
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Products – Completed Operations are Included in the General Aggregate Limit

Each Acre

Land occupied by persons other than the insured for business purposes

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A Commercial Insurance Program



Policy Proposal

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JPA MANAGEMENT LLC

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
12	ME/001	46607	334	270,072	1000 of Total Area0	None	12.57	\$3,395

Products – Completed Operations are Included in the General Aggregate Limit

Area

Parking public shopping centers maintained by the insured lessor's risk

12	ME/001	67635	334	98,282	1000 of Total Area0	None	34.153	\$3,357
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Shopping Centers buildings, or premises not occupied by the insured

13	NH/001	46603	334	\$1,821,000	1,000	None	4.286	\$7,805
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Products – Completed Operations are Included in the General Aggregate Limit

Receipts (Sales)

Parking public not open air

14	NH/001	45191	334	\$7,366,000	1,000	None	1.191	\$8,773
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Products – Completed Operations are Included in the General Aggregate Limit

Receipts (Sales)

Hotels and Motels with pools or beaches four stories or more

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Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

JPA MANAGEMENT LLC

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
15	NH/001	63215	334	52,000	1000 of Total Area	None	24.291	\$1,263

Products – Completed Operations are Included in the General Aggregate Limit

Area

Exhibition or Convention Buildings Other than Not-For-Profit

16	MA/517	61217	334	14,845	1000 of Total Area	None	49.696	\$738
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Buildings or Premises bank or office mercantile or manufacturing lessor

17	MA/517	67635	334	17,935	1000 of Total Area	None	73.718	\$1,322
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Shopping Centers buildings, or premises not occupied by the insured

17	MA/517	46607	334	13,000	1000 of Total Area	None	27.038	\$351
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Products – Completed Operations are Included in the General Aggregate Limit

Area

Parking public shopping centers maintained by the insured lessor's risk

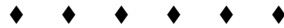
Miscellaneous/Optional General Liability Coverages

Coverages	Limits	Deductible	Premium
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A Commercial Insurance Program



Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

JPA MANAGEMENT LLC

Miscellaneous/Optional General Liability Coverages

Coverages	Limits	Deductible	Premium
Employee Benefit Liability	\$1,000,000 Each Employee \$2,000,000 Aggregate	\$1,000	\$294
Terrorism Premiums			\$55
Total Premises Premium			\$60,286
CGL Enhancement - Real Estate			\$1,507

Cyber Liability Proposed Coverages

Coverage Type: Claims Made

Maximum Aggregate Limit of Liability:	\$50,000
Prior and Pending Proceedings Date:	09/30/2016
Retroactive Date:	09/30/2016

Coverage	Limits of Liability	Deductible	Premium
A. Privacy and Security Liability	\$50,000	\$5,000	\$51
B. Cyber Media Liability	\$50,000	\$5,000	\$51

Total Quoted Cyber Liability Premium:	\$102
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Forms Applicable To Cyber Liability Coverage Part:

Form Number	Edition Date	Description
850-0001	01/15	Cyber Coverage Part
850-0039	01/15	New Hampshire Amendatory Endorsement
850-0044	01/15	Maine Amendatory Endorsement

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A Commercial Insurance Program



Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

JPA MANAGEMENT LLC

Citizens Insurance Company Of America

Quote # 1580538900815

Final acceptance is subject to development of additional underwriting information such as:

Financial information

Favorable motor vehicle records (if applicable)

Adequate Insurance to Value

Physical inspection and compliance with recommendations (if applicable)

This proposal is subject to the following terms and conditions:

This quotation represents Citizens Insurance Company Of America 's offer to provide the insurance described herein and supersedes any specifications, applications or previous conditions. It is subject to final underlying pricing and terms and conditions. Any additional exclusions applicable to any underlying policy will also be added to this policy.

This is not a binder.

Proposal expires: 09/30/2022

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THIS NOTICE IS PROVIDED IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS NOTICE DOES NOT GRANT COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF COVERAGE UNDER THE POLICY. IF THERE IS A CONFLICT BETWEEN THIS NOTICE AND THE POLICY, THE PROVISIONS OF THE POLICY SHALL APPLY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Disclosure of Premium:	
Total Terrorism Premium	\$1597
Fire Following Premium	\$95
Other than Fire Following Premium	\$1502

Disclosure of Terrorism Coverage Available

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from "acts of terrorism" defined in Section 102(1) of the Act as follows:

Any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States' government by coercion.

The premium charged for this coverage is provided in the **SCHEDULE** above and does not include any charges for the portion of loss that may be covered by the Federal Government as described below. This premium has been added to your policy and unless this form is signed and returned to us to reject terrorism coverage, coverage for Certified Acts of Terrorism is provided by your policy.

Your policy may contain other exclusions which could affect your coverage, such as an exclusion for Nuclear Events or Pollution. **Please read your policy carefully.**

Note for Commercial Property or Commercial Inland Marine Policyholders in Standard Fire States:

CA, ME, MO, OR, WI for Property and Inland Marine Coverage

GA, HI, LA, IL, NC, NJ, NY, RI, WA, WV for Property Coverage

CT for Property Coverage for Condominiums only

AZ for Property Coverage for four or less Residential Dwelling Units only

In your state, terrorism exclusions make an exception for (and therefore provides coverage for) fire losses resulting from an act of terrorism. If you reject the offer of terrorism coverage in this form, therefore, that rejection does not apply to fire losses resulting from an act of terrorism. Coverage for such fire losses will be provided in your policy.

Disclosure of Federal Participation in Payment of Terrorism Losses

The United States government through the Department of the Treasury may pay a share of terrorism losses insured under the federal program under a formula set forth in the Act. Under this formula, the United States government generally reimburses the following percentage of covered terrorism loss which exceeds the statutorily established deductible paid by the insurance company providing the coverage: 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020. However, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Cap on Insurer Participation in Payment of Terrorism Losses

If the aggregate of insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion dollars in a calendar year and we have met our insurer deductible under the Act, we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion dollars. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

REJECTION OF TERRORISM INSURANCE COVERAGE*

- ☐ I decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism, and that an exclusion for such losses will be added to my policy.

Applicant/Policyholder Signature

Citizens Insurance Company Of America

Insurance Company

1580538900815

Print Name

Quote or Policy Number

Date

* If this policy is a renewal and:

- a. You have previously submitted a signed Rejection, you are not required to submit an additional Rejection at this time; or
- b. You have previously accepted coverage and now wish to reject, you are required to complete and sign the Rejection of Terrorism Insurance Coverage above.