



ZBV H445074 01

**Citizens Insurance Company of America (A Stock Company)
808 North Highlander Way, Howell, MI 48843-1070
Commercial Line Policy
Common Declarations**

CM

Policy Number	Policy Period		Coverage is Provided in the:	Agency Code
	From	To		
ZBV H445074 01	11/19/2021	11/19/2022	Citizens Insurance Company of America	2801119

Named Insured and Address :

Agent :

WINDING BROOK CONDOMINIUM
C/O PROPERTY MGMT NEW ENGLAND
17 COMMERCE DRIVE
BEDFORD NH 03110

BROWN AND BROWN OF NH
309 DANIEL WEBSTER HWY
MERRIMACK NH 03054

Branch : New Hampshire Branch Office
Policy Period : From 11/19/2021 To 11/19/2022
12:01 A.M. Standard Time at Your Mailing Address Shown Above.
Business Description: Property Owner
Legal Entity: Trust

In Consideration of the premium, insurance is provided the Named Insured with respect to those premises described in the attached schedule(s) for which a specific limit of insurance is shown. This is subject to all terms of this policy including Common Policy Conditions. Coverage Parts, Forms and Endorsements may be subject to adjustment and/or a policy minimum premium.

Commercial Property Coverage	\$73,081.00
Commercial General Liability Coverage	\$15,064.00
Cyber Liability Coverage	\$66.00
Commercial Inland Marine Coverage	Not Covered
Commercial Crime Coverage	Not Covered
Total Surcharges Premium	N/A
Additional Premium For Policy Minimum	N/A
** Total	\$88,211.00

**INCLUDES PREMIUM, IF ANY, FOR TERRORISM; REFER TO DISCLOSURE NOTICE

Countersigned _____ By _____

10 Pay - 20% Down



WINDING BROOK CONDOMINIUM

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BROWN AND BROWN OF NH

Group Number ZBT



WINDING BROOK CONDOMINIUM

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Name Extension

Trust

Locations of All Premises You Own, Rent or Occupy

Location: 1

64 Tennis Plaza Rd
Dracut MA
01826

Location: 2

74 Tennis Plaza Rd
Dracut MA
01826

Location: 3

84 Tennis Plaza Rd
Dracut MA
01826

Location: 4

94 Tennis Plaza Rd
Dracut MA
01826

Location: 5

105 Tennis Plaza Rd
Dracut MA
01826

Location: 6

115 Tennis Plaza Rd
Dracut MA
01826

Location: 7

124 Tennis Plaza Rd
Dracut MA
01826

Forms Applicable to all Coverage Parts:

*Asterisk denotes new or changed form

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
401-1337	02/16	Trade Or Economic Sanctions Endorsement
* 401-1374	12/20	Disclosure Pursuant To Terrorism Risk Insurance Act

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Forms Applicable to all Coverage Parts:

*Asterisk denotes new or changed form

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
401-1377	06/20	Company Address Listing
401-1501	01/20	Exclusion - Certified Acts 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 01 30	01/21	Massachusetts Changes - Intentional Loss
IL 09 35	07/02	Exclusion of Certain Computer-Related Losses
IL 09 53	01/15	Exclusion of Certified Acts of Terrorism
SIG 11 00	11/17	Signature Page





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Commercial Property Coverage Part Declaration

Total Property Premium \$73,081.00

Coverages Provided:

Insurance at the Described Premises applies only for the coverage shown below:

Blanket Building For Premises

- Location 1 - Building 1
- Location 2 - Building 1
- Location 3 - Building 1
- Location 4 - Building 1
- Location 5 - Building 1
- Location 6 - Building 1
- Location 7 - Building 1

Blanket Business Income For Premises

- Location 1 - Building 1
- Location 2 - Building 1
- Location 3 - Building 1
- Location 4 - Building 1
- Location 5 - Building 1
- Location 6 - Building 1
- Location 7 - Building 1

Coverage:

Blanket Building

Limit of Insurance:

Replacement Cost

Coinsurance:

Agreed Value

Cause of Loss:

Special

\$49,840,128

100%

Agreed Expiration 11/19/2022

Premiums:

\$64,792.00





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Commercial Property Coverage Part Declaration

<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
Blanket Business Income including Extra Expense	Special	\$965.00
Limit of Insurance:	\$784,382	
Coinsurance:	100%	
Extended Period of Indemnity	60 Days Included	
Agreed Value	Agreed Expiration 11/19/2022	

<u>Blanket</u>	<u>LOC</u>	<u>BLDG</u>	<u>APPLICABLE DEDUCTIBLE</u>	
1	1		Windstorm/Hail Deductible	\$25,000.00
			Theft Deductible	\$25,000.00
			Other Deductible:	\$25,000.00
			Named Storm % Ded:	Not Applicable
			Windstorm/Hail % Deductible	NONE
2	1		Windstorm/Hail Deductible	\$25,000.00
			Theft Deductible	\$25,000.00
			Other Deductible:	\$25,000.00
			Named Storm % Ded:	Not Applicable
			Windstorm/Hail % Deductible	NONE
3	1		Windstorm/Hail Deductible	\$25,000.00
			Theft Deductible	\$25,000.00
			Other Deductible:	\$25,000.00
			Named Storm % Ded:	Not Applicable
			Windstorm/Hail % Deductible	NONE



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Commercial Property Coverage Part Declaration

4	1	Windstorm/Hail Deductible	\$25,000.00
		Theft Deductible	\$25,000.00
		Other Deductible:	\$25,000.00
		Named Storm % Ded:	Not Applicable
		Windstorm/Hail % Deductible	NONE
5	1	Windstorm/Hail Deductible	\$25,000.00
		Theft Deductible	\$25,000.00
		Other Deductible:	\$25,000.00
		Named Storm % Ded:	Not Applicable
		Windstorm/Hail % Deductible	NONE
6	1	Windstorm/Hail Deductible	\$25,000.00
		Theft Deductible	\$25,000.00
		Other Deductible:	\$25,000.00
		Named Storm % Ded:	Not Applicable
		Windstorm/Hail % Deductible	NONE
7	1	Windstorm/Hail Deductible	\$10,000.00
		Theft Deductible	\$10,000.00
		Other Deductible:	\$10,000.00
		Named Storm % Ded:	Not Applicable
		Windstorm/Hail % Deductible	NONE

Additional Premium for Property Minimum : N/A

Miscellaneous/Optional Property Coverages: **PREMIUM**

Data Breach	\$150.00
Boiler / Machinery / Equipment Breakdown (Equipment Breakdown Sublimit : \$100,000)	\$6,095.00
Emergency Event Management Coverage	\$539.00
Condominium Property Broadening Endorsement	\$540.00

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Forms Applicable to Property Coverage Parts:

*Asterisk denotes new or changed form

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
411-0610	04/14	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
411-0795	10/19	Condominium Property Broadening Endorsement
411-0985	11/17	Business Income Changes - Beginning Of The Period Of Restoration
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
CP 00 17	10/12	Condominium Association Coverage Form
CP 00 30	10/12	Business Income (And Extra Expense) Coverage Form
CP 00 90	07/88	Commercial Property Conditions
CP 01 03	02/98	Massachusetts Changes - Condominiums
CP 01 09	10/00	Massachusetts Changes
CP 01 76	09/06	Massachusetts - Exclusion of Loss Due to Virus or Bacteria
CP 10 30	10/12	Cause of Loss - Special Form
CP 10 64	10/12	Massachusetts - Fungus, Wet Rot, Dry Rot And Bacteria Exclusion And Limitations



WINDING BROOK
CONDOMINIUM

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Commercial General Liability Coverage Part Declaration

Audit Frequency:

Not Auditable

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
General Liability Deductible:	
Total Advance Commercial General Liability Premium	\$15,064.00

THIS POLICY CONTAINS AGGREGATE LIMITS; REFER TO SECTION III - LIMITS OF INSURANCE FOR DETAILS

Forms Applicable to General Liability Coverage Parts:

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
421-0022	12/90	Asbestos Liability Exclusion
421-0183	01/99	Hired Auto and Non Owned Auto Liability
421-0481	02/08	Commercial General Liability Newly Acquired Or Formed Real Estate Organizations Endorsement
421-2912	12/14	Broad Form Named Insured - Real Estate Organizations
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 62	12/02	War Liability Exclusion
CG 04 35	12/07	Employee Benefits Liability Coverage
CG 20 04	11/85	Additional Insured - Condominium Unit Owners
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 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 67	12/04	Fungi or Bacteria Exclusion
CG 21 73	01/15	Exclusion of Certified Acts of Terrorism
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion



WINDING BROOK CONDOMINIUM

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BROWN AND BROWN OF NH

Commercial General Liability Classification Schedule Declaration

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
1	MA	516	62003	334	24 Number Of Units	Each	46.502	\$1,116.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
1	MA	516	61226	334	9000 Area	1000 of Total Area	239.203	\$2,153.00

Products – Completed Operations are Included in the General Aggregate Limit

Buildings or Premises office Other than Not-For-Profit

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
2	MA	516	62003	334	48 Number Of Units	Each	46.502	\$2,232.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
3	MA	516	62003	334	64 Number Of Units	Each	46.502	\$2,976.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
4	MA	516	62003	334	32 Number Of Units	Each	46.502	\$1,488.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
5	MA	516	62003	334	16 Number Of Units	Each	46.502	\$744.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
6	MA	516	62003	334	16 Number Of Units	Each	46.502	\$744.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)



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Commercial General Liability Classification Schedule Declaration

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u>	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
7	MA	516	62003	334	60 Number Of Units	Each	46.502	\$2,790.00

Products – Completed Operations are Included in the General Aggregate Limit

Condominiums residential (association risk only)

Miscellaneous/Optional General Liability Coverages

Advance Premium

Hired Auto Coverage	\$44.00
Non-Owned Auto Coverage	\$146.00
Employee Benefits Coverage	\$275.00
CGL Enhancement - Real Estate	\$356.00

Additional Premium for Coverage Minimum: N/A

Total Advance General Liability Premium \$15,064.00

Subline 334 Premises and Operations

CYBER DECLARATIONS

CLAIMS-MADE WARNING

THIS COVERAGE PART INCLUDES COVERAGES WRITTEN ON A CLAIMS-MADE BASIS SUBJECT TO ITS TERMS. CLAIMS-MADE COVERAGE APPLIES ONLY TO "CLAIMS" FIRST MADE AGAINST THE "INSUREDS" DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTING PERIOD. PLEASE READ THE ENTIRE POLICY CAREFULLY TO DETERMINE RIGHTS, DUTIES, COVERAGE AND COVERAGE RESTRICTIONS.

"DEFENSE EXPENSES" WITHIN LIMITS AND DEDUCTIBLE

THE LIMITS OF LIABILITY WILL BE REDUCED AND CAN BE COMPLETELY EXHAUSTED BY THE PAYMENT OF COVERED "DEFENSE EXPENSES". IN THE EVENT THAT THE LIMIT OF LIABILITY IS EXHAUSTED, THE "INSURER" SHALL NOT BE LIABLE FOR "DEFENSE EXPENSES", JUDGMENTS OR SETTLEMENTS IN EXCESS OF THE APPLICABLE LIMIT. INSURING AGREEMENTS A. AND B. ARE SUBJECT TO DEDUCTIBLE AMOUNTS STATED IN THE DECLARATIONS. AMOUNTS INCURRED FOR "DEFENSE EXPENSES" ARE SUBJECT TO THE APPLICABLE DEDUCTIBLE.

Policy Number	Coverage is provided by:
ZBV H445074 01	Citizens Insurance Company of America <i>(A Stock Company)</i> 808 North Highlander Way Howell, MI 48843-1070
Item 1. NAMED INSURED:	
WINDING BROOK CONDOMINIUM C/O PROPERTY MGMT NEW ENGLAND 17 COMMERCE DRIVE BEDFORD NH 03110	
Item 2. POLICY PERIOD	
Inception Date: 11/19/2021 Expiration Date: 11/19/2022 (12:01 AM standard time at the address shown in Item 1.)	
Item 3. AGGREGATE LIMIT OF LIABILITY FOR THIS COVERAGE PART	
Maximum Aggregate Limit of Liability	\$50,000

Item 4. INSURING AGREEMENTS			
Prior and Pending Proceedings Date:		11/19/2020	
Retroactive Date:		11/19/2020	
Insuring Agreement	Limits of Liability	Deductible	Premium
A. Privacy and Security Liability	\$50,000	\$5,000	\$33
B. Cyber Media Liability	\$50,000	\$5,000	\$33
Item 5. PREMIUM FOR COVERAGE PART			\$66
Item 6. FORMS OR ENDORSEMENTS ATTACHED AT ISSUE:			
<u>Form Number</u>	<u>Edition Date</u>	<u>Name</u>	
850-0001	01/15	Cyber Coverage Part	