



"Common Assurance Umbrella Liability" Umbrella Program

Evidence of Insurance & Purchasing Group Membership

Producer: John J. Prudente Agency, Inc.
1207 Commercial Street
E. Weymouth, MA 02189

NAMED INSURED:

Spyglass Landing Condominium Association

c/o Empire Condominium Professionals
33 Lyman Street 210
Westborough, MA. 01581

PROGRAM ADMINISTRATOR:

McGowan Program Administrators

(A Division of McGowan & Company, Inc.)

Home Office – Old Forge Centre

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ITEM 1. COVERAGE PERIOD: Effective 08/15/2014 To 08/15/2015 At 12:01 A.M. Standard Time
At Your Mailing Address Shown Above

This Insurance Shall Not Apply To Any Claim, Suit, Or Loss
Involving An Occurrence Which Takes Place Outside Of These Dates.

EVIDENCE NUMBER: ZUP15P9974113NF-32053

ITEM 2. INSURER: A. \$ 10,000,000 / \$ 10,000,000 X/S Primary
St. Paul Fire And Marine Insurance Company

ITEM 3. LIMITS OF INSURANCE:

\$ 10,000,000 **Each Occurrence** (Per Location, Except For Products-Completed Operations Claims, Suits, Or Losses)

\$ 10,000,000 **General Aggregate** (Per Location)

\$ 10,000,000 **Products - Completed Operations Aggregate**
(The Products – Completed Operations Aggregate Does Not Apply On A “Per Location” Basis.)

\$ 50,000,000 **Policy Aggregate**

Regardless of the Number of Insured Locations, Claims Made Or Suits Brought, Claimants, Events Giving Rise To A Covered Loss Under The Policy, Limits And Aggregates Provided By The Policy, And Coverages Provided By The Policy, The Policy Shall Never Pay More Than \$50,000,000 In Total.

Insured's Self Insured Retention: \$ 0

Employer's Liability Retained Limit: \$ 500,000 Bodily Injury By Accident - Each Accident
\$ 500,000 Bodily Injury By Disease – Policy Limit
\$ 500,000 Bodily Injury By Disease – Each Employee

Terrorism Liability Retained Limit: \$ 1,000,000 Per Occurrence

ITEM 4. FORMS, TERMS & CONDITIONS ATTACHED AT INCEPTION:

Evidence Of Insurance & Purchasing Group Membership	LROU-EOI-01
Schedule Of Named Insureds – Endorsement	LROU-EOI-02
Schedule Of Insured Locations – Endorsement	LROU-EOI-03

See Policy Form List [40705 Ed. 5-84] For Other Forms Attached At Inception.

ITEM 5. WARRANTED UNDERLYING POLICIES & MINIMUM UNDERLYING LIMITS:

Subject To The Other Terms, Conditions, And Exclusions Of This “Evidence Of Insurance & Purchasing Group Membership” And The Policy Of Insurance, This Umbrella Policy Shall Not Apply To Any Claim, Suit, Or Loss Unless: (a) The Insured Purchases An Underlying Policy Of The Type Listed Below; (b) Said Underlying Policy Applies To Said Claim, Suit, Or Loss; (c) Said Underlying Policy Was Issued With – At A Minimum - The Limits Detailed Below; (d) The Insured Keeps Said Underlying Policy In Force At All Times This “Evidence Of Insurance & Purchasing Group Membership” Is In Force; and, (e) Said Underlying Policy Is Marked As “Scheduled Underlying Insurance” In “Item 7.” Of This “Evidence Of Insurance & Purchasing Group Membership.”

COMMERCIAL GENERAL LIABILITY

\$1,000,000	Per Occurrence, Per Location
\$2,000,000	General Aggregate Per Location
\$1,000,000	Products/Completed Operations Aggregate
\$1,000,000	Personal & Advertising Injury

GL Policies Covering Multiple Locations Owned By The Insured Must Contain A “Per Location” Aggregate Endorsement.

AUTOMOBILE LIABILITY

\$1,000,000 Combined Single Limit

NO AUTOMOBILE LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS AUTOMOBILE LIABILITY IS MARKED AS SCHEDULED UNDERLYING INSURANCE IN “ITEM 7.” BELOW.

EMPLOYERS LIABILITY

\$100,000	Bodily Injury By Accident - Each Accident
\$500,000	Bodily Injury By Disease – Policy Limit
\$100,000	Bodily Injury By Disease – Each Employee

NO EMPLOYERS LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS EMPLOYERS LIABILITY IS MARKED AS SCHEDULED UNDERLYING INSURANCE IN “ITEM 7.” BELOW.

EMPLOYEE BENEFITS LIABILITY

\$1,000,000	Per Claim
\$1,000,000	Aggregate

NO EMPLOYEE BENEFITS LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS EMPLOYEE BENEFITS LIABILITY IS MARKED AS SCHEDULED UNDERLYING INSURANCE IN “ITEM 7.” BELOW.

LIQUOR LIABILITY

\$1,000,000	Each Common Cause
\$1,000,000	Aggregate

NO LIQUOR LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS LIQUOR LIABILITY IS MARKED AS SCHEDULED UNDERLYING INSURANCE IN “ITEM 7.” BELOW.

Liquor Liability Policies Covering Multiple Locations Owned By The Insured Must Contain A “Per Location” Aggregate Endorsement.

ITEM 5. WARRANTED UNDERLYING POLICIES & MINIMUM UNDERLYING LIMITS:*(Continued)***DIRECTORS & OFFICERS LIABILITY**

\$1,000,000 Per Claim
\$1,000,000 Aggregate

NO DIRECTORS & OFFICERS LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS DIRECTORS & OFFICERS LIABILITY IS MARKED AS SCHEDULED UNDERLYING INSURANCE IN "ITEM 7." BELOW.

GARAGEKEEPERS LEGAL LIABILITY

\$1,000,000 Per Occurrence

NO GARAGEKEEPERS LEGAL LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS GARAGEKEEPERS LEGAL LIABILITY IS MARKED AS SCHEDULED UNDERLYING INSURANCE IN "ITEM 7." BELOW.

GARAGE LIABILITY

\$1,000,000 Per Occurrence

NO GARAGE LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS GARAGE LIABILITY IS MARKED AS SCHEDULED UNDERLYING INSURANCE IN "ITEM 7." BELOW.

UNINSURED / UNDERINSURED MOTORISTS LIABILITY

\$1,000,000 Per Occurrence

NO UNINSURED / UNDERINSURED MOTORISTS LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS UNINSURED / UNDERINSURED MOTORISTS LIABILITY IS MARKED AS SCHEDULED UNDERLYING INSURANCE IN "ITEM 7." BELOW.

PESTICIDE OR HERBICIDE APPLICATOR LIABILITY

\$1,000,000 Per Occurrence

NO PESTICIDE OR HERBICIDE APPLICATOR LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS UNINSURED / UNDERINSURED MOTORISTS LIABILITY IS MARKED AS SCHEDULED UNDERLYING INSURANCE IN "ITEM 7." BELOW.

All Underlying Coverages Must Be Written On An Occurrence Form, Except Employee Benefits Liability. Underlying Carriers Must Be Rated A- / VI Or Better By A.M. Best, Unless A Specific Acceptance Of A Carrier With An A.M. Best Rating Lower Than A- / VI Is Made By The Underwriter.

ITEM 6. COVERAGE MODIFICATIONS TO TERMS, CONDITIONS & EXCLUSIONS

This Item Supercedes Any Provision In The Policy, Endorsements, "Schedule Of Named Insureds – Endorsement," "Schedule Of Insured Locations – Endorsement," Or This "Evidence Of Insurance & Purchasing Group Membership" Granting Or Restricting Coverage To The Contrary.

☐ Other:

ITEM 7. SCHEDULED UNDERLYING INSURANCE

The Only **Scheduled Underlying Insurance** Policies Are Those Marked With An "X" Below:

Policy Type:

- ☒ General Liability
- ☒ Hired & Non-Owned Automobile
- ☐ Owned Automobile Liability
- ☒ Employers Liability
- ☒ Employee Benefits Liability
- ☐ Liquor Liability
- ☒ Directors & Officers Liability
- ☐ Garagekeepers Legal Liability
- ☐ Garage Liability
- ☐ Uninsured / Underinsured Motorists Liability
- ☐ Pesticide Or Herbicide Applicator Liability
- ☐ Terrorism Liability
- ☐ Other:
- ☐ Other:

Please Be Advised That This Policy Shall Not Apply To Any Claim, Suit Or Loss If Such Claim, Suit Or Loss Is Not Covered By A Scheduled Underlying Insurance Policy Marked With An "X" Above.

With Regards Scheduled Underlying Insurance:

Carriers:	Per Application On File With Carrier
Limits:	See SU109 Ed. 03-03
Premiums:	Per Application On File With Carrier
Effective Dates:	Per Application On File With Carrier

ITEM 8. SCHEDULE OF NAMED INSUREDS & SCHEDULE OF INSURED LOCATIONS:

See Attached "Schedule Of Named Insureds – Endorsement" LROU-EOI-02

See Attached "Schedule Of Insured Locations – Endorsement" LROU-EOI-03