



UNION MUTUAL FIRE INSURANCE COMPANY

P.O. Box 158
139 State Street, Montpelier, VT 05601-0158
Toll Free: 800-300-5261

BUSINESSOWNERS POLICY

Visit our Website at
www.unionmutual.com

Renewal Business Declaration

EFT Monthly 12 Pay Renewal

POLICY NUMBER	POLICY PERIOD			DECLARATIONS EFFECTIVE
	FROM	TO		
BOP0050130-13	02/26/2025	02/26/2026	12:01AM EASTERN STANDARD TIME	02/26/2025

NAMED INSURED AND ADDRESS	AGENT NAME AND ADDRESS
250 Poplar St Condo Trust 475 Hancock Rd C/O Elizabeth Tully Pittsfield, MA 01201-2235	Safety - Northeast Insurance Agency, Inc. 648 Highland Avenue Needham Heights, MA 02494 Phone: (781) 444-6790
	MA 07649-4

FORM OF BUSINESS: Trust

PREMIUM SUMMARY

FEDERAL TERRORISM COVERAGE	Included
CURRENT POLICY PREMIUM	\$5,294.00



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PAYMENT SCHEDULE FOR THE CURRENT TERM

BASED ON 02/26/2025 EFF DATE

Payment Schedule

Due 03/15/2025	\$440.99
Due 04/15/2025	\$440.99
Due 05/15/2025	\$440.99
Due 06/15/2025	\$440.99
Due 07/15/2025	\$440.99
Due 08/15/2025	\$440.99
Due 09/15/2025	\$440.99
Due 10/15/2025	\$440.99
Due 11/15/2025	\$440.99
Due 12/15/2025	\$440.99
Due 01/15/2026	\$440.99
Due 02/15/2026	\$443.11

Installments Include \$6 Installment Fee

This is not a bill. You will receive a bill in a separate mailing.

POLICY LEVEL COVERAGES

Each paid claim for the following coverages could reduce the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Businessowners Coverage Form and any attached endorsements.

Coverage	Limit of Insurance		Premium
Business Liability	\$1,000,000	Per Occurrence	\$560.00
Medical Expenses	\$5,000	Per Person	Included
Personal and Advertising Injury	\$1,000,000		Included
Other Than Products / Completed Operations Aggregate	\$2,000,000		Included
Products / Completed Operations Aggregate	\$2,000,000		Included
Damage To Premises Rented To You	\$50,000	Any One Premises	Included

Location 1

Location Address: 250 Poplar St, Roslindale, MA 02131-3617

*The premises covered by this policy is located at the above address unless otherwise stated.

LOCATION DEDUCTIBLE	FEET TO HYDRANT	MILES TO FIRE STATION	PROTECTION CLASS	FIRE DISTRICT	TERRITORY
\$1,000	<= 1000	<= 5	1	Roslindale	701

COVERAGE LIMITS AND PREMIUMS



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Location 1 Building 1

BUSINESS CATEGORY	CONSTRUCTION	YEAR BUILT	DESCRIPTION OF OCCUPANCY	OCCUPANCY TYPE
Condominiums/Associations	Frame	1920	3 unit residential condo	Lessor - Tenant

COVERAGE AND PERILS	LIMITS OF INSURANCE / LOSS SETTLEMENT	PREMIUM
Building Coverage	\$1,245,000 / Replacement Cost	\$4,854.00
Automatic Increase in Insurance	6%	Included

POLICY FORMS, ENDORSEMENTS AND DISCOUNTS

Forms and endorsements referenced here are for identification only. Consult the documents themselves to learn of the coverage provided by this policy.

FORM NUMBER	EDITION DATE	FORM DESCRIPTION	LOC #	BLDG #	LIMIT	PREMIUM
DED AMT		Deductible Amount	1	ALL	Deductible: \$1,000	Included
POLJAC		Notice to Policyholder (Policy Jacket)	ALL	ALL		
BPP003	09-06	Limited Cov For Fungi Mold, Wet And Dry Rot Adv	ALL	ALL		
BPIN01	01-10	Businessowners Coverage Form Index	ALL	ALL		
BP0003	01-10	Businessowners Coverage Form	ALL	ALL		
BP0108	03-11	Massachusetts Changes	ALL	ALL		
BP0143	01-06	MA Changes - Lead Poisoning Endorsement	1	1		
BP0412	01-06	Limitation Of Coverage To Designated Premises Or Project	ALL	ALL	Premises: Premises and Operations arising from the Declarations Scheduled Locations	
BP0417	01-10	Employment Related Practices Exclusion	ALL	ALL		
BP0419	01-06	Amendment - Liquor Liability Exclusion	ALL	ALL		
BP0439	07-02	Abuse Or Molestation Exclusion	ALL	ALL		
BP0441	01-10	Business Income Changes - Time Period	ALL	ALL		Included
BP0483	01-10	Removal Of Insurance-To-Value Provision	ALL	ALL		
BP0492	07-02	Total Pollution Exclusion	ALL	ALL		
BP0501	07-02	Calculation Of Premium	ALL	ALL		
BP0515	12-20	Disclosure Pursuant To Terrorism Risk Insurance Act	ALL	ALL	Federal share of Terrorism losses 80%	
BP0517	01-06	Exclusion - Silica And Silica-Related Dust	ALL	ALL		
BP0523	01-15	Cap On Losses From Certified Acts Of Terrorism	ALL	ALL		
BP0524	01-15	Exclusion Of Certified Acts Of Terrorism	ALL	ALL		
BP0526	01-15	Exclusion Of Certified Acts Of Terrorism Involving Nuclear, Biological, Chemical Or Radiological Terrorism; Cap On Covered Certified Acts Losses	ALL	ALL		



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BP0538	01-15	Exclusion Of Other Acts Of Terrorism Committed Outside The United States; Cap On Losses From Certified Acts Of Terrorism	ALL	ALL		
BP0541	01-15	Exclusion Of Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism Committed Outside The United States	ALL	ALL		
BP0542	01-15	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism	ALL	ALL		
BP0564	01-15	Conditional Exclusion Of Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act)	ALL	ALL		
BP0565	01-15	Conditional Exclusion Of Terrorism Involving Nuclear, Biological, Or Chemical Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act)	ALL	ALL		
BP0567	01-06	Exclusion Of Terrorism	ALL	ALL		
BP0568	01-06	Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism	ALL	ALL		
BP0577	01-06	Fungi Or Bacteria Exclusion (Liability)	ALL	ALL		
BP0698	01-10	MA - Fungi, Wet Rot Or Dry Rot Exclusions	ALL	ALL		
BP1486	07-13	Communicable Disease Exclusion	ALL	ALL		
BP1505	05-14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included	ALL	ALL		
BP1560	02-21	Cyber Incident Exclusion	ALL	ALL		
BP7121	10-16	MA Equip Breakdown Endorsement	ALL	ALL		
BP1707	01-06	MA Changes - Condo Association Coverage	1	1		
BP8065	01-12	MA Condo Association Covered Property	ALL	ALL		
BP8066	07-22	Second Century Elite Endorsement	ALL	ALL		\$220.00
BP9021	01-12	Coverage Amendments - Mass	ALL	ALL		
BP9032	03-16	Equipment Breakdown Endorsement - HSB - Mass	ALL	ALL		\$379.00
ILP001	01-04	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders	ALL	ALL		
PLAYGROUND		Playgrounds and/or Amusement Areas	ALL	ALL	Number Of Playgrounds and/or Amusement Areas: 0	\$0.00
CUSTLOYALDIS		Customer Loyalty Discount	ALL	ALL		-\$278.00
LOSSFREE		Loss Free Credit	ALL	ALL		-\$441.00



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RENEWAL AGREEMENT

If this policy is a Renewal as stated in the Declarations, all applicable forms are listed within the **Policy, Forms, Endorsements and Discount** tile of this Declarations. We have enclosed only those forms which have changed since the previous policy period or apply for the first time. All other forms were provided with your previous policy(s) and should be retained. A complete set of forms is available upon request.

AGENCY AT Needham Heights, MA
AUTHORIZED COUNTERSIGNATURE

DATE 12/26/2024

AGENT

Safety - Northeast Insurance
Agency, Inc.
648 Highland Avenue
Needham Heights, MA 02494
(781) 444-6790

Union Mutual Companies Privacy Policy

To provide you with insurance, we collect nonpublic personal information about you from the following sources: your application and other forms and information you provide to us or to our agents; transactions you have had in the past with us, our agents or our insurance affiliates; information received from nonaffiliated third party service providers with whom we contract to provide underwriting or claims service functions; and, if necessary, consumer reporting agencies.

We restrict access to nonpublic personal information about you or your family to those who need that information to provide the services you request or to whom we are obligated to provide the information. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations regarding privacy of such information.

We do not disclose any nonpublic personal information about our policyholders or our former policyholders to anyone, except as permitted by law.

MUTUAL MEMBERSHIP AND VOTING NOTICE: The insured is notified that by virtue of this policy, the insured is a member of the Union Mutual Fire Insurance Company of Montpelier, Vermont, and is entitled to vote either in person or by proxy at any and all meetings of said Company. The Annual Meeting is held in the company's Home Office, on the last Wednesday of February each year.

MUTUAL PARTICIPATION CLAUSE WITHOUT CONTINGENT LIABILITY: This policy is non-assessable. The policyholder is a member of the company and shall participate, to the extent and upon the conditions fixed and determined by the Board of Directors in accordance with the provisions of law, in the distribution of dividends as fixed and determined.

In Witness Whereof, we have caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by our authorized representative.



Corporate Secretary



President and CEO

This policy letter with the policy forms, declarations page and endorsements, if any, issued to form a part thereof, completes this policy.



Dear 250 Poplar St Condo Trust:

Thank you for renewing your policy with us!

Since 1874 Union Mutual of Vermont Companies have prided themselves on delivering quality personal and commercial lines insurance coverage through local Independent Insurance Agents. Beginning modestly in the state of Vermont, our service now extends throughout all six New England states as well as the State of New York. We provide to more than 100,000 policyholders, the peace of mind being insured with a company focused on long-term financial security and the ability to "Live Life Well Protected."

Because you are a part of the Union Mutual family we thought it would be helpful to share our corporate values with you:

- We are committed to sound judgment and personal initiative through standards that promote, achieve and reward high performance.
- We pursue and develop long-term relationships with our employees, policyholders, agents and other business partners.
- We act with a high level of integrity and are committed to an atmosphere of respect, loyalty and mutual support.
- We maintain a friendly, courteous and professional environment where every member matters and which fosters a work-life balance.

These are not just words on paper, but working principles which we believe distinguish us from other insurance companies. If you ever find that not to be the case, please let me know.

For more information about our company, our products, and insurance in general, we invite you to visit our website at www.unionmutual.com. While there be sure to check out the Policyholder Resources page and set up a UMV4ME account. Feel free to contact your independent insurance agent should you have any questions about your policy. Thank you for your business.

Sincerely,

Lisa L. Keysar
President and CEO