

# ACORD CERTIFICATE OF LIABILITY INSURANCE

OP ID SK  
WATER10

DATE (MM/DD/YYYY)

12/11/06

<b>PRODUCER</b>  Smith Brothers Insurance, Inc. 68 National Drive Glastonbury CT 06033 Phone: 860-652-3235 Fax: 860-652-3236	<b>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW</b>												
<b>INSURED</b>  The Waterworks at Chestnut Hill Trust etal c/o Peabody Properties 536 Granite Street Braintree MA 02184	<table border="1" style="width: 100%;"> <tr> <th style="width: 80%;">INSURERS AFFORDING COVERAGE</th> <th style="width: 20%;">NAIC #</th> </tr> <tr> <td>INSURER A: <b>American Insurance Company</b></td> <td></td> </tr> <tr> <td>INSURER B: <b>National Surety Corporation</b></td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> </table>	INSURERS AFFORDING COVERAGE	NAIC #	INSURER A: <b>American Insurance Company</b>		INSURER B: <b>National Surety Corporation</b>		INSURER C:		INSURER D:		INSURER E:	
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## COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
<b>B</b>	<b>GENERAL LIABILITY</b>	<b>MZX80865244</b>	<b>09/25/06</b>	<b>09/25/07</b>	EACH OCCURRENCE <b>\$ 1,000,000</b>
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				DAMAGE TO RENTED PREMISES (Ea occurrence) <b>\$ 100,000</b>
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				MED EXP (Any one person) <b>\$ 5,000</b>
					PERSONAL & ADV INJURY <b>\$ 1,000,000</b>
					GENERAL AGGREGATE <b>\$ 2,000,000</b>
					PRODUCTS - COMP/OP AGG <b>\$ 2,000,000</b>
	GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC				
	<b>AUTOMOBILE LIABILITY</b>				COMBINED SINGLE LIMIT (Ea accident) \$
	<input type="checkbox"/> ANY AUTO				BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident) \$
	<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS				
	<b>GARAGE LIABILITY</b>				AUTO ONLY - EA ACCIDENT \$
	<input type="checkbox"/> ANY AUTO				OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
<b>A</b>	<b>EXCESS/UMBRELLA LIABILITY</b>	<b>XAU00088664198</b>	<b>09/25/06</b>	<b>09/25/07</b>	EACH OCCURRENCE <b>\$ 10,000,000</b>
	<input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				AGGREGATE <b>\$ 10,000,000</b>
	<input type="checkbox"/> DEDUCTIBLE				\$
	<input checked="" type="checkbox"/> RETENTION <b>\$ 0</b>				\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				WC STATUTORY LIMITS OTH-ER
					E.L. EACH ACCIDENT \$
					E.L. DISEASE - EA EMPLOYEE \$
					E.L. DISEASE - POLICY LIMIT \$
OTHER					

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

Residential Condominium Association. See notes

## CERTIFICATE HOLDER

For Informational Purposes Only

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF THE ISSUING INSURER WILL ENDEAVOR TO MAIL **30** DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

## **IMPORTANT**

If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

## **DISCLAIMER**

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.

**NOTEPAD:**

INSURED'S NAME The Waterworks at Chestnut

WATER10

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## Named Insureds continued:

- The Waterford Condominium Trust and the Trustees of Waterford Condominium Trust
- The Watermark Condominium Trust and the Trustees of Watermark Condominium Trust
- The Whitehall Condominium Trust and the Trustees of Whitehall Condominium Trust
- The Waterworks at Chestnut Hill Trust and the Trustees of Waterworks at Chestnut Hill Trust
- The Trustees of Waterford Condominium Trust for the use and benefit of the individual Unit Owners and their Mortgagees ATIMA
- The Trustees of Watermark Condominium Trust for the use and benefit of the individual Unit Owners and their Mortgagees, ATIMA
- The Trustees of Whitehall Condominium Trust for the use and benefit of the individual Unit Owners and their Mortgagees, ATIMA
- Peabody Properties, Inc.
- Waterworks Park, LLC as respects its ownership interest of the property (until the units are sold)

## General Liability:

- Blanket Waiver of Subrogation as required by written contract
- CG 00 01 12/04; CG 22 64 07/98; 145901 01/02; CG 71 58 12/03; Multi Cover Endorsement; Hired and Non-Owned Auto form

## Umbrella:

Policy Forms: 178334 10/02; 178575 05/04; 178700 03/98; 178724 10/03;  
178738 03/98; 178740 10/03; 178750 03/98; 178943 10/03; 178950; 04/02R;  
178990 11/02; 179020 12/04; 179033 12/04.