

D-16 Association Costs - Bldg Prep

Total Claimed

\$24,315.72

#	Description	Cost	Paid	Post Date	Voucher
1	Vacant-property insurance premium - 6 months from 11/17/25	\$24,315.72		---	---
2	Payment 1		\$24,315.72	11/12/25	1667417
	Total	\$24,315.72	\$24,315.72		
	Difference (Cost less Paid)		\$0.00		



Mail payment to:
Brown & Brown Insurance Services, Inc.
P.O. Box 745949
Atlanta, GA 30374-5949

Overnight payment to:
Brown & Brown Insurance Services, Inc.
Lockbox 745949
6000 Feldwood Road
College Park, GA 30349

To Pay Online: bbma.epaypolicy.com

205 Mt. Auburn Street Condo
Attn: Chung/Karen
205 Mt. Auburn St., Suite #3C
Cambridge, MA 02138

Invoice for funds to bind coverage

Payment is required to proceed with binding coverage with the carrier.

Account Number:	Invoice Date:
[REDACTED]	November 4, 2025

Policy: Package
Company: General Star Indemnity Insurance Company
Effective: 11/17/25 (TBD)

Due Date	Trm	Description	Amount
11/17/25	25-26	General Star Indemnity (6 months term)	\$24,315.72

****This is an estimated premium and is subject to change upon policy issuance.***

Please include your account number on your check.

Thank you for your business!



QUINCY MUTUAL GROUP

57 Washington Street
Quincy, MA 02169

ACCESS CODE: XXXXXXXXXX
BILL TO: CUSTOMER
One Pay

BUSINESSOWNERS RENEWAL

POLICY NUMBER	POLICY PERIOD	COVERAGE IS PROVIDED IN THE	AGENCY
B0 XXXXXXXXXX	04/11/2025 04/11/2026	QUINCY MUTUAL FIRE INSURANCE COMPANY	00544
NAMED INSURED AND ADDRESS		AGENT	
205 MT AUBURN STEET CONDO 205 MOUNT AUBURN ST CAMBRIDGE, MA 02138-4864		BROWN & BROWN INS SERV INC 980 WASHINGTON ST SUITE 325N DEDHAM, MA 02026 (781) 455-6664	

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

POLICY PERIOD 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

BUSINESS DESCRIPTION

Form of Business : OTHER ORGANIZATION
Insured's Business: BLD OWNER LRO - CONDOMINIUM

DESCRIBED PREMISES

PREM BLDG
001 001 205 MOUNT AUBURN ST, CAMBRIDGE, MA 02138-4864

Terrorism Premium (Certified Acts)	\$82	
QMFI Presidential Security Endorsement		\$250,000
Equipment Breakdown Enhancement Endorsement		
Condo Association Covered Property		
Earthquake Coverage Included		

LIABILITY AND MEDICAL EXPENSES

Each paid claim for the following coverages reduces 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.

	Limit
Liability and Medical Expenses	\$1,000,000 Per Occurrence
Medical Expense	\$10,000 Per Person
Damage to Premises Rented to You	\$300,000 Any One Prem.
Other Than Products/Completed Operations Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000



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Cyber Liability Insurance	Retroactive Date: 04/11/24
Multimedia Liability Coverage	\$50,000 each claim/aggregate
Security and Privacy Liability Coverage	\$50,000 each claim/aggregate
Privacy Regulatory Defense and Penalties Coverage	\$50,000 each claim/aggregate
PCI DSS Assessment Coverage	\$50,000 each claim/aggregate
Privacy Breach Response Costs, Notification Expenses and Breach Support and Credit Monitoring Expenses Coverage	\$50,000 each claim/aggregate
Proactive Privacy Breach Responses Costs Sublimit	\$50,000 each claim/aggregate
Voluntary Notification Expenses Sublimit	\$50,000 each claim/aggregate
Network Asset Protection Coverage	\$50,000 each claim/aggregate
Cyber Extortion Coverage	\$50,000 each claim/aggregate
Cyber Terrorism Coverage	\$50,000 each claim/aggregate
Brand Guard Coverage	\$50,000 each claim/aggregate
Business Owner ID Theft Recovery Coverage	\$50,000 each claim/aggregate
Annual Aggregate Limit	\$50,000

PROPERTY COVERAGE BY LOCATION

PREMISES:001 BUILDING:001 205 MOUNT AUBURN ST, CAMBRIDGE, MA 02138-4864

Occupancy of Premises: Condominium

Deductibles:

Property Deductible : \$5,000 Optional Coverage/Glass Deductible : \$500

Earthquake Percentage Deductible : 10%

Per Unit Water Damage Deductible : \$5,000

Building - Automatic Increase: 4%, Replacement Cost \$3,666,000
Blanket Basis: NO

Ordinance or Law as Per Form BP0446

Ordinance or Law - Coverage 1 - Coverage for loss to the undamaged portion of the building applies INCLUDED

Business Income and Extra Expense Optional Coverage - NO

LIABILITY COVERAGE BY LOCATION

PREMISES:001 BUILDING:001 205 MOUNT AUBURN ST, CAMBRIDGE, MA 02138-4864

Occupancy of Premises: Condominium

TOTAL ANNUAL PREMIUM FOR POLICY: \$12,985.00



QUINCY MUTUAL GROUP

57 Washington Street
Quincy, MA 02169

ACCESS CODE: [REDACTED]

BILL TO: CUSTOMER

One Pay

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FORMS AND ENDORSEMENTS

Forms and endorsements made part of this policy at time of issue:

BP0003 0106	BP0108 1008	BP0143 0106	BP0159 0808	BP0417 0702
BP0419 0106	BP0439 0702	BP0446 0106	BP0492 0702	BP0501 0702
BP0515 0115	BP0517 0106	BP0523 0115	BP0542 0108	BP0577 0106
BP0606 0107	BP0698 0906	BP0777 0806	BP1003 0106	BP1005 0702
BP1006 0702	BP1707 0106	BP8028 1215	BP8084 0106	BP8099 0317
BP8110 0518	BP8190 0106	BP8211 1024	BP8256 0917	BP9018 0106
TDESFPFA 0115				

Countersigned _____

 _____ 02/24/2025
 Authorized Representative

Quincy Mutual Group

Privacy Notice

To Our Customers:

The Quincy Mutual Group values you as a customer and we strongly believe in protecting the confidentiality and security of information we collect about you. This notice describes our privacy policy and explains the categories of nonpublic personal information we collect, how and why we use this information and the policies and procedures we have in place to protect your privacy. Except for those situations allowed by law, we do not disclose any nonpublic personal information about our customers to anyone.

Categories of Information That We Collect:

We collect most of the information about you from your application for insurance and from the servicing of your policy. Depending upon the nature of your coverage, we may collect nonpublic personal information about you from other sources such as consumer reporting agencies, state motor vehicle departments, loss information reports, property inspection companies, other insurance companies and others as allowed by law. In a claim situation, we may also collect medical information to adjust the claim.

How We Use This Information:

We use this information to underwrite your insurance, adjust your claim or to provide you with the services that are normal to an insurance operation.

Under What Circumstances Do We Disclose Information:

We do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law. This means that under certain circumstances information can be disclosed to third parties without your authorization. For example: We may disclose information to your insurance agent; to consultants who perform business or insurance functions for us; to independent claims adjusters, auto appraisers, investigators, and attorneys who need information to settle your claim; to our reinsurers; to businesses that provide underwriting and actuarial support; to consumer reporting agencies that provide us with necessary underwriting information; to organizations involved in collecting data to help in the detection of insurance fraud or criminal activity in connection with insurance transactions; to law enforcement or other governmental authorities to protect our legal interests or in cases of suspected fraud or illegal activities; to medical care institutions or medical professionals to verify coverage or conduct an audit of services; to insurance rating organizations or state regulatory agencies who are involved with the regulation of insurance pricing and products; to lienholders, mortgagees or other parties who have a legal interest in your policy; and to authorized individuals as ordered by court documents.

Our Policies and Procedures For Protecting Your Privacy:

Access to personal information, including social security numbers, is limited to the referenced third parties and to employees who need to know that information to provide you with our products or to provide you with the benefits or services under them. We maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard and protect the confidentiality of social security numbers and all other nonpublic personal information. We enter into a contractual agreement with such third parties to whom information is disclosed that require each third party to use personal information only for the specific purposes for which it is disclosed and that require the third party to maintain the confidentiality of such information. We require all employees to acknowledge and abide by our privacy policy. We prohibit the unlawful disclosure on nonpublic personal information.

Access to Your Information:

You have the right to obtain certain items of information we have collected about you, and to request correction of information if you feel it is inaccurate. If we agree, we will correct our records accordingly. If we do not agree, we will communicate this to you. You should submit your written request to us at the address shown below. Certain information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available.

Further Information:

If you have any questions about our privacy policy please write to us at:

QUINCY MUTUAL GROUP
57 Washington Street
Quincy, MA 02169



ACCOUNT CREDIT NOTICE

Businessowners

Massachusetts Account Credit

The manual premium for this policy is eligible for a 5% reduction through an Account Credit. The credit will apply at the effective date of this policy at the time another commercial account is in effect.

This Account Credit is available to all Insureds under this policy who have a workers compensation policy and/or other Massachusetts commercial insurance policy in effect with Quincy Mutual Fire Insurance Company as of the effective date of this policy. If you qualify, we will include a 5% credit on eligible Businessowners premiums on the first effective date on or after a qualified companion policy is issued.

