



January 09, 2018

Risk #:115567 RM

Lisa Davis
 Voyager Insurance Services, LLC
 156 Fleet Street
 Portsmouth, NH 03801

Phone:(603) 766-1990
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INSURANCE BINDER

THIS IS TO CERTIFY that the undersigned have procured insurance as hereinafter specified from:

Company: Nautilus Insurance Company
 A.M. Best Rating A+ (XV)
Assigned Policy #: NN889806

Policy Term
 01/05/2018 to 01/05/2019

Insured: Moody Point The Hill Homeowners Association

Binder Number
 115567-429911-385809

Mailing Address: 135 Lafayette Road #10
 North Hampton, NH 03862-2446

Risk Description: Homeowners Association

This Binder shall be effective from **12:01 A.M., 01/05/2018** standard time at the address of the Insured as stated above, and shall be subject to all the terms and conditions of the policy in current use by the Company. Unless cancelled in accordance with the provision set forth below, this Binder shall remain effective for **90** days or until replaced by issuance of the Company's policy, whichever first occurs.

COMMERCIAL PROPERTY COVERAGE

LIMITS OF LIABILITY

Prem #	Bldg #	Coverage	Limit Of Insurance	Co-Ins	Valuation	Covered Causes Of Loss
1	1	PP	\$25,000.00	80%	ACV	Basic

DEDUCTIBLE(S):

Prem #	Bldg #	Deductible	Covered Causes Of Loss
1	1	\$250	All Covered Causes of Loss



Forms and Conditions:

- IL0003 Calculation of Premium
- IL0017 Common Policy Conditions
- S013 Minimum Earned Premium: 25%
- E906 Service of Suit
- E915 OFAC Advisory Notice to Policyholders
- IL0953 Exclusion of Certified Acts of Terrorism
- CP0010 Building & Personal Property Coverage Form
- CP0090 Commercial Property Conditions
- E600 Actual Cash Value
- F201 Exclusion - Property Pollution
- F202 Exclusion - Microorganisms, Biological Organisms, Bioaerosols, or Organic Contaminants
- F210 Amendment of Coverage - Collapse
- F605 Total Loss Endorsement
- IL0935 Exclusion of Certain Computer-Related Losses
- CP1010 Cause of Loss - Basic
- IL0187 NH Changes

Location(s):

1 1 Eagle Road Newmarket, NH 03857

COMMERCIAL GENERAL LIABILITY COVERAGE

LIMITS OF LIABILITY

OPTION	General Aggregate Limit	Product / Completed Operations Aggregate	Personal / Advertising Injury	Each Occurrence Limit	Fire Damage Limit	Medical Expenses Limit
1	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$100,000	\$5,000

DEDUCTIBLE(S)

OPTION	Bodily Injury (Per Claim)	Property Damage (Per Claim)
1	\$500	\$500

Forms and Conditions:

- IL0003 Calculation of Premium
- IL0017 Common Policy Conditions
- S013 Minimum Earned Premium: 25%
- E906 Service of Suit
- E915 OFAC Advisory Notice to Policyholders
- CG2173 Exclusion of Certified Acts of Terrorism

CG0001
CG2107

Commercial General Liability Coverage
Excl - Access or Disclosure of Confidential or Personal Info and Data-Related Liab - Limited Bodily
Injury Exception Not Included



- CG2109 Exclusion - Unmanned Aircraft
- CG2147 Employment Related Practices Exclusion
- CG2196 Silica or Silica-Related Dust Exclusion
- IL0021 Nuclear Energy Liability Exclusion Endorsement
- L217 Exclusion - Punitive/Exemplary Damages
- L223 Exclusion - Total Pollution
- S261 Exclusion - Asbestos
- L241 Excl - Microorganisms, Biological Organisms, Bioaerosols or Organic Contaminants
- L408 Changes - Civil Union or Domestic Partnership
- L601 Amendment Of Conditions - Premium Audit
- L850 Deductible Liability Insurance
- L216 Contractual Liability Limitation Endorsement: Limited Form - Index A
- S038 Amendment of Liquor Liability Exclusion
Premium is Adjustable & Subject to Audit
Eagle Road Newmarket, NH 03857
- L318 Exclusion - Events
- L801 Additional Insured(s): Owners Assoc Members (Condo, Home, Townhouse or Similar Assoc.)
- S071 Exclusion - Directors and Officers Liability

SUBJECTIVITIES:

Please forward signed and fully completed ACORD Application, Affidavit, and Terrorism form in order to bind.
 Quote valid for 30 days.
 Terms are based upon loss free claim history.

Annual Premium:	\$1,300.00
Taxes:	\$39.00
Total:	\$1,339.00

In the event of cancellation or expiration of this binder without a policy or certificate being issued, the Insurers shall be entitled to an earned premium for the time in force at short rate of the annual rate as charged by Insurers hereof if cancelled by the Assured; and at the pro rata of the annual rate if cancelled by the Insurers.

NO FLAT CANCELLATIONS

Date: January 09, 2018

By: 