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## INSURANCE PROPOSAL

Prepared for:

**Town of Chilmark**

P. O. Box 119

Chilmark, MA 02502

Presented by:

Adriene Magnolia, AAI, AIS  
Senior Account Executive

**Cabot Risk Strategies LLC**

15 Cabot Road

Woburn, MA 01801

800-222-5963

Date Prepared: October 21, 2015

*This is a coverage summary, not a legal contract. This summary is provided to assist in your understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage.*

*Higher limits and additional coverage may be available. Please contact us if you are interested in additional quotes.*

# MARINA POLLUTION LIABILITY

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**Named Insured:** **Town of Chilmark**

Insurance Company: Water Quality Insurance Syndicate – backed by a group of international insurance carriers

Policy Number: TBD

Policy Period: TBD

**Marina Operators:** Privately Owned Moorings

**Description:** Protects the Insured for liability from a discharge from a vessel they neither own nor operate

Annual Premium: \$ 500

**Policy Form:** Water Quality Insurance Syndicate Non-Vessel Owners Policy Form-1999 (*see attached*)

**Limits & Coverages:** \$1,000,000 Section A – OPA/CERCLA, State Law, Administrative Penalties imposed by FWPCA

**Terms & Conditions:** Coverage is written on an Occurrence basis  
See list of syndicate subscribers  
Limitation of Coverage to Scheduled Vessels  
Exclusions include but not limited to:

- Bodily Injury
- Removal of wreck or debris
- Risks against public policy
- Willful Misconduct/Intentional Acts
- Damage to Cargo

Terrorism - Included

**In order to bind, we will need: Full payment made payable to Cabot Risk Strategies LLC and sent to Cabot Risk Strategies LLC.**

**ACCEPTED BY:** \_\_\_\_\_

**DATE:** \_\_\_\_\_

# PREMIUM SUMMARY

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<i>Coverage</i>	<i>CNA</i>
Watercraft Pollution	N/A
Marina Operators Pollution	\$ 500.00
<b>TOTAL POLLUTION, INCLUDING TERRORISM</b>	<b>\$ 500.00</b>

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In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.



15 Cabot Road  
Woburn, MA 01801  
Tel: 800.222.5963  
Fax: 781.376.9907

**PREMIUM NOTIFICATION**

DATE: October 21, 2015

BILL TO: Town of Chilmark

INSURED: Town of Chilmark

**POLICY INFORMATION:**

Carrier: Water Quality Insurance Syndicate (WQIS)

Policy#: To Be Determined

Policy Description: Watercraft Pollution Policy

Policy Term: 12 months TBD

**COVERED LOCATIONS:**

1.

**PREMIUM INFORMATION:**

	<b><u>Marina Operators</u></b>
<b>Annual Premium</b>	<b>\$500.00</b>
<b>TRIA Premium</b>	<b>Included</b>
<b>Total including Terrorism</b>	<b>\$500.00</b>

PAYMENT DUE UPON RECEIPT  
THANK YOU.

Please make check payable to: **Cabot Risk Strategies LLC**  
**15 Cabot Road**  
**Woburn, MA 01801**