

May 25, 2026

1105 Massachusetts Avenue Condominium
 C/O ELN Management
 P.O. Box 798, 496 Concord Road
 Sudbury, MA 01776

RE: Master Policy: Affiliated FM Insurance Company
 Effective date: 5/23/2026

Dear Unit Owner,

As the insurance agent for 1105 Massachusetts Avenue Condominium, the Board has asked us to highlight some of the more important aspects of the master insurance policy.

The building insurance for 1105 Massachusetts Avenue Condominium is insured with Affiliated FM Insurance Company. Unit owners should determine what coverage is included on the building insurance and what coverage each homeowner must purchase independently.

Properly insuring a condominium is determined by the ownership rights of the individual units. A homeowner is given a set of legal documents called the “By-Laws” which dictate what items should be insured individually and what should be insured in common. The “By-Laws” can differ dramatically as insurance policies do. It is important you understand your association’s “By-Laws” and the Master Insurance Policy in order to have the best policy for your needs.

The insurance policy for the 1105 Massachusetts Avenue Condominium is written by the Affiliated FM Insurance Company and insures the common areas and portions of each unit on the following basis:

How are Improvements and Betterments Covered?	All In
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*** See the definition page attached*

Master Policy Deductible:	\$25,000
Wind & Hail Deductible	\$25,000
Per Unit Ice Dam Deductible:	\$25,000
Per Unit Water Damage Deductible:	\$25,000
Earthquake Deductible:	\$100,000.
Flood Deductible:	\$100,000.

The condominium Master Insurance Policy does not provide coverage for the following items: Claims under the policy deductible, personal property of a unit owner, and general liability coverage for any Homeowner's personal acts arising out of ownership maintenance or use of any individual unit.

In order to be fully protected, every unit owner must purchase a Homeowner's policy to cover their personal effects such as clothing, furniture and draperies, as well as other items that may not be covered by the Master Policy. Each homeowner may need to purchase Improvement and Betterments coverage within their unit. All unit owners need loss assessment coverage.

The Homeowner's policy should respond toward a portion of the Master Property Deductible, if this deductible is determined to be the responsibility of the Homeowner.

Draperies and non-permanent floor coverings damaged by water would not be covered by the building policy, as these are personal items owned by the unit owner. However, your Homeowner's insurance should cover these losses subject to your policy's deductible.

There may be some overlap between the Homeowner's policy and the building policy since the building policy might also cover unit improvements. However, any overlap is settled between the two insurance carriers. Problems will occur if a unit owner fails to purchase the proper Homeowner's insurance because the building policy will not cover any personal property owned by a unit owner.

We recommend that all unit owners review their personal insurance requirements annually with their insurance agent.

Thank you,

Michael McDonough
Account Manager

DEFINITIONS:

ALL-IN: *This means the insurance policy includes wording that extends the coverage to be all-in. Improvements and betterments to the units are now covered on the master policy.*

ALL-IN PER CONDO DOCUMENTS- *The insurance policy refers to the insurance section of the condominium documents to interpret what is covered on the master policy. **If you see "all-in per condo documents" it means we have interpreted the master policy condominium document and feel it will adequately cover all improvements made by unit-owners.***

PER THE CONDO DOCUMENTS: *The insurance policy refers to the insurance section of the by-laws to interpret what is covered on the master policy. The policy states it will cover:*

"Any of the following types of property contained within a unit, regardless of ownership, if your Condominium Association Agreement requires you to insure it.

ORIGINAL SPECIFICATIONS- *This means the master policy will cover "any property included in the unit that was initially installed in accordance with your condominium's original plans and specifications". In other words unit improvements after the original construction would not be covered on the master policy.*

Insurance Certificates- Go to our website at <http://www.bbrown.com> and complete the certificate request form for fast service. These requests get priority treatment. Complete all information exactly as it should appear on the certificate. This eliminates mistakes and reduces the time it takes to process phone requests. If you do not have Internet access, you can phone or fax a request to our certificate department.

To submit a Condominium Certificate Request from Brown & Brown please review the below instructions.

1. Navigate to www.bbrown.com
2. Click the "Contact Us" button (highlighted in green).
3. Click the "Condominium Certificate of Insurance Requests" button.
4. Enter all of the requested information
5. Name of Brown & Brown office you work with – **DEDHAM.**
 - a. This will ensure your request is directed and processed in a timely and accurate manner.

Telephone: (781) 455-6664 Fax: (781) 453-0209

If you are calling, please have the following information readily available:

Unit owner(s) name or new buyer(s) name as it appears on mortgage or loan papers.

Location of unit: street address & unit number.

Mortgagee (Bank) name & complete address.

Loan, mortgage or reference number