

X-Originating-IP: [216.20.70.194]
Subject: FW: Acton Community Housing Corporation
Date: Tue, 20 Jun 2006 12:35:35 -0400
X-MS-Has-Attach:
X-MS-TNEF-Correlator:
Thread-Topic: Acton Community Housing Corporation
Thread-Index: AcaP8Z59MTwb31PXT1yTBofd8lx4rQEieL0Q
From: "John Murray" <jmurray@acton-ma.gov>
To: "Stephen Anderson" <sanderson@andersonkreiger.com>
Cc: "Nancy Tavernier" <ntavern@comcast.net>

FYI and please comment

From: Tricia.Coughlin@cabotrisk.com [mailto:Tricia.Coughlin@cabotrisk.com]
Sent: Wednesday, June 14, 2006 4:32 PM
To: John Murray
Cc: Laura.Peckham@usi.biz; Charles.Winn@usi.biz
Subject: RE: Acton Community Housing Corporation

John,

To answer your question concerning what activities an Additional Insured would be covered for, Additional Insured's have full coverage under the General Liability Coverage. We can give limitations to the Additional Insured by using specific wording in the Additional Insured Endorsement. I suggest we use the following wording for ACHC.

"Acton Community Housing Corporation is added to the contract as an Additional Insured as respects the scope of duties performed for or on behalf of the Town of Acton."

If this wording suits your needs I will add the ACHC to your contract at full limits \$1,000,000/3,000,000.

The additional premium to add the Additional Insured is \$250.00 annually.

As far as your question concerning the town's coverage limits. Adding the ACHC will not reduce your coverage limits but any claim involving the ACHC that results in incurred losses will be deducted from your \$1,000,000/3,000,000 policy limits. This should not be of great concern as the ACHC falls under Chapter 258 (as does the town) which limits claims involving municipal entities not to exceed payments of \$100,000.

Please let me know if this wording suits your needs and we will go forward with issuing a certificate of insurance and endorsing your contract.

Fell free to contact me if you have any additional questions.

Sincerely,

Tricia Coughlin

The information contained in this e-mail message may be privileged and confidential information and is intended only for the use of the individual and or/entity identified in the address of this message. If you have received this communication in error, please notify us immediately and delete the original message from your system. Thank You

Tricia Coughlin
Manager/Senior Underwriter
MIIA Member Services
Woburn, MA
Phone: 800-526-6442
Direct Line: - 781-376-2731
Fax: 781-376-9907

"John Murray" <jmurray@acton-ma.gov>

To <Tricia.Coughlin@cabotrisk.com>
cc "Don Johnson" <djohnson@acton-ma.gov>, "Stephen Anderson" <sanderson@andersonkreiger.com>, <Charles.Winn@usi.biz>, <Laura.Peckham@usi.biz>

06/08/2006 12:31 PM

Subject RE: Acton Community Housing Corporation

Tricia,

Thank you for your e-mail. Please see our answers/comments below.

It is also our understanding this addition will not affect the Town's coverage limits. Please confirm.

John
-----Original Message-----
From: Tricia.Coughlin@cabotrisk.com [mailto:Tricia.Coughlin@cabotrisk.com]
Sent: Tuesday, May 30, 2006 3:27 PM
To: Don Johnson
Cc: Charles.Winn@usi.biz; Laura.Peckham@usi.biz
Subject: Acton Community Housing Corporation

Dear Don,

I received your letter confirming the town would like to add the ACHC as an Additional Insured to your MIIA Contract. We have read over your request and feel that adding the ACHC to the contract is acceptable to the group. I just want to confirm a couple of points so we can complete a certificate of insurance: We are not sure what activities are covered as an Additional insured, could you elaborate?

1. Are we adding the ACHC to your contract for this project only? We would like ACHC added to the Town's policy for all projects ACHC undertakes.
2. Do you want to add the ACHC to your contract for full General Liability Policy Limits \$1,000,000 per occurrence/\$3,000,000 aggregate. Yes please,
3. Will any contractors involved in the project be adding the town and the ACHC as Additional Insured's as respects this project. ACHC's proposed RFP calls for the disposition of the Property to a third party. The RFP does not contain provisions the town and the ACHC as Additional Insured's as respects this project because neither the town nor the ACHC will own the Property after its disposition.

Please feel free to contact me if you have any questions regarding the information I need.

Thank You

Tricia Coughlin

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Tricia Coughlin
Manager/Senior Underwriter
MIIA Member Services
Woburn, MA
Phone: 800-526-6442
Direct Line: - 781-376-2731
Fax: 781-376-9907

April 30, 2006

Patricia Coughlin
Manager/Senior Underwriter
MIIA Member Services
12 Gill Street, Suite 5500
P.O. Box 4043
Woburn, MA 018-4043

RE: Insured: Town of Acton
Policies: General Liability ACT00002-03-05 (7/1/05-7/1/06)
Umbrella/Excess ACT00002-05-05 (7/1/05-7/1/06)
Public Officials ACT00002-07-05 (7/1/05-7/1/06)

Dear Tricia:

I am writing on behalf of the Town of Acton to confirm that the Acton Community Housing Corporation ("ACHC"), Acton's affordable housing affiliate created by Chapter 143 of the Acts of 1996, is covered by the above-listed MIIA policies for purposes of the project described below:

The Project

The Town of Acton acquired by a tax taking the abutting real property at 28 Willow Street and 214 Central Street, Acton, Massachusetts (the "Property"). In cooperation with the Town, ACHC proposes that the Property be developed as three units of affordable housing (a duplex farmhouse on the Central Street side of the Property and a one-unit bungalow on the Willow Street side of the Property) (the "Project").

Under ACHC's Home Rule legislation, ACHC has the power "*with the approval of the board of selectmen*, to acquire ..., and to own, ... and to ... sell, transfer, convey, ...or to otherwise dispose of, on such terms and conditions as it may deem proper, real ... property ... as may be necessary or appropriate to carry out its purposes." (St. 1996, c. 143, § 2(d); emphasis added). By Motion dated July 18, 2005 (copy enclosed), the Selectmen approved ACHC's participation in the Project.

Under Article 29 of the 2006 Acton Annual Town Meeting (copy enclosed), the Acton Town Meeting voted (a) to transfer the Property from the tax title custodian to the Board of Selectmen for the purpose of conveyance, and (b) to authorize the Board of

Patricia Coughlin

April 30, 2006

Page 2

Selectmen to convey the Property to ACHC for purposes of re-conveyance by ACHC, with the approval of the Board of Selectmen, to a qualified developer of affordable housing. The developer will be selected pursuant to a Request for Proposals ("RFP"). The RFP will specify restrictions on the subsequent use of the property for residential and affordable housing purposes. The Board of Selectmen is in the process of conveying the Property to ACHC, and the Selectmen have approved of the draft RFP (copy enclosed) by which ACHC will select a developer for the Property.

Under ACHC's Home Rule legislation, ACHC also has the power "*with the approval of the board of selectmen*, to receive and hold ... funds, property, labor and other things of value from any source, public or private, by gift, grant, bequest, loan or otherwise, either absolutely or in trust, and to expend or utilize the same" (St. 1996, c. 143, § 2(g); emphasis added). Under Article 22 of the 2006 Acton Annual Town Meeting (copy enclosed), the Town appropriated \$160,000 from the Town's Community Preservation Funds toward ACHC's acquisition and development of the Property. The Selectmen have approved the use of those funds by ACHC for the Project, along with an additional \$50,000 in grant money from a special fund (the New View Fund) under the control of the Selectmen. See enclosed minutes of the Selectmen approving the New View grant.

Request for Confirmation of Coverage

ACHC is in the process of developing plans, applying for a comprehensive permit, and finalizing the RFP for the Project. Before ACHC takes ownership of the Property and undertakes steps to re-convey it to a developer, ACHC's board has asked for confirmation that ACHC is covered under the Town's policies with MIIA. Given the approvals by Town Meeting and the Board of Selectmen for ACHC's participation in the Project, we assume that ACHC is covered under the Town's MIIA policies for its work in connection with the Project.

Please confirm that this is the case at your earliest convenience. ACHC is anxious to move ahead with this important affordable housing project for the Town of Acton, but is reluctant to do so until ACHC is confident that appropriate insurance coverage is in place for its actions with respect to the Project.

Thank you for your assistance. If there is any other information you need to make your determination, please let me know.

Sincerely,

Don P. Johnson
Town Manager

LOCAL OFFICIAL BOND

BOND NUMBER: 3-902-749

KNOW ALL MEN BY THESE PRESENTS, that we Kevin J. McManus

of 15 Blue Heron Way, Acton, MA 01720 in the county of Middlesex in the Commonwealth of Massachusetts as Principal, and The Ohio Casualty Insurance Company, a corporation duly organized and existing under the laws of the State of Ohio and having an office and usual place of business at, Hamilton, Ohio, as Surety, are held and firmly bound unto the Town of Acton ACTHC in said Commonwealth of Massachusetts in the sum of Two Hundred Thousand Dollars, (\$200,000.00) for payment of which, well and truly made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH THAT WHEREAS the said Principal was on July 1, 2005, duly appointed to the office of Treasurer in and for the said Town of Acton ACTHC (spelled out);

AND WHEREAS, it is provided by law that such an official shall give bond annually for the faithful performance of his duties:

NOW, THEREFORE, the condition of this obligation is such that if the said Principal shall from and after the date hereof faithfully perform all the duties of said office, as required by law, during the period of twelve months from the date hereof or until he is relieved from office by the qualifications of a successor or files a subsequent annual bond, then this obligation shall be void; otherwise, it shall remain in full force and effect.

THIS bond is nevertheless executed with the express understanding that upon the filing by said Principal of a subsequent annual bond as required by the statutes, this bond shall be held and remain in force to cover any failure of said Principal to faithfully perform the duties of his office between the date hereof and the effective date of said subsequent bond, but shall not apply to or cover any failure to faithfully perform the duties of his office occurring after the effective date of such subsequent annual bond.

IN WITNESS WHEREOF, the said Principal has hereunto set his hand and seal, and the said surety has affixed its corporate seal and caused these presents to be signed in its behalf by its duly authorized attorney-in-fact (Officer) this 1st day of July 2005

Signed and sealed in the presence of: Notary Public

Kevin J. McManus

Signature of David A. Gaudette

BY: Kevin J. McManus



DAVID A. GAUDETTE Notary Public Commonwealth of Massachusetts My Commission expires on September 28, 2012

BY: David N. Clinton, Attorney-in-Fact

This is to certify that the above-named Principal was duly elected (appointed) to the office of Assoc Member in and for the Acton Community Housing Corp July 18, 2005, to a term expiring on June 30, 2006, or until his successor is duly qualified, whichever is later.

BY: [Signature] Town (City) Clerk

Seal

THE COMMONWEALTH OF MASSACHUSETTS

This is to certify that the board of selectmen (mayor and aldermen) has fixed the sum of foregoing bond at the amount shown therein.

BY: Authorized Representative

LOCAL OFFICIAL BOND

BOND NUMBER: 3-902-749-1

KNOW ALL MEN BY THESE PRESENTS, that we Kevin J. McManus

of Acton in the county of Middlesex in the Commonwealth of Massachusetts as Principal, and The Ohio Casualty Insurance Company, a corporation duly organized and existing under the laws of the State of Ohio and having an office and usual place of business at, Hamilton, Ohio, as Surety, are held and firmly bound unto the Acton Community Housing Authority in-said Commonwealth of Massachusetts in the sum of Two Hundred Thousand Dollars, (\$200,000.00) for payment of which, well and truly made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH THAT WHEREAS the said Principal was on July 1, 2006, duly appointed to the office of Treasurer in and for the said Acton Community Housing Authority;

AND WHEREAS, it is provided by law that such an official shall give bond annually for the faithful performance of his duties:

NOW, THEREFORE, the condition of this obligation is such that if the said Principal shall from and after the date hereof faithfully perform all the duties of said office, as required by law, during the period of twelve months from the date hereof or until he is relieved from office by the qualifications of a successor or files a subsequent annual bond, then this obligation shall be void; otherwise, it shall remain in full force and effect.

THIS bond is nevertheless executed with the express understanding that upon the filing by said Principal of a subsequent annual bond as required by the statutes, this bond shall be held and remain in force to cover any failure of said Principal to faithfully perform the duties of his office between the date hereof and the effective date of said subsequent bond, but shall not apply to or cover any failure to faithfully perform the duties of his office occurring after the effective date of such subsequent annual bond.

IN WITNESS WHEREOF, the said Principal has hereunto set his hand and seal, and the said surety has affixed its corporate seal and caused these presents to be signed in its behalf by its duly authorized attorney-in-fact (Officer) this July 1, 2006

Signed and sealed in the presence of:

Kevin J. McManus

Signature of David A. Gaudette



DAVID A. GAUDETTE Notary Public Commonwealth of Massachusetts My Commission expires on September 28, 2012

BY: Signature of Kevin J. McManus

The Ohio Casualty Insurance Company

BY: Signature of David N. Clinton

David N. Clinton, Attorney-in-Fact

THE COMMONWEALTH OF MASSACHUSETTS

This is to certify that the above-named Principal was duly elected (appointed) to the office of Treasurer in and for the A.C.H.C on July 1, 2006, to a term expiring on June 30, 2007, or until his successor is duly qualified, whichever is later.

BY: Signature of Town Clerk

Town (City) Clerk

Seal

THE COMMONWEALTH OF MASSACHUSETTS

This is to certify that the board of selectmen (mayor and aldermen) has fixed the sum of foregoing bond at the amount shown therein.

BY: _____

Authorized Representative

(Form approved by Department of Revenue)

LOCAL OFFICIAL BOND

BOND NUMBER: 3-902-749-1

KNOW ALL MEN BY THESE PRESENTS, that we Kevin J. McManus of Acton in the county of Middlesex in the Commonwealth of Massachusetts as Principal, and The Ohio Casualty Insurance Company a corporation duly organized and existing under the laws of the State of Ohio and having an office and usual place of business at, Hamilton, Ohio, as Surety, are held and firmly bound unto the Acton Community Housing Authority in-said Commonwealth of Massachusetts in the sum of Two Hundred Thousand Dollars, (\$200,000.00) for payment of which, well and truly made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH THAT WHEREAS the said Principal was on July 1, 2006 duly appointed to the office of Treasurer in and for the said Acton Community Housing Authority

AND WHEREAS, it is provided by law that such an official shall give bond annually for the faithful performance of his duties:

NOW, THEREFORE, the condition of this obligation is such that if the said Principal shall from and after the date hereof faithfully perform all the duties of said office, as required by law, during the period of twelve months from the date hereof or until he is relieved from office by the qualifications of a successor or files a subsequent annual bond, then this obligation shall be void; otherwise, it shall remain in full force and effect.

THIS bond is nevertheless executed with the express understanding that upon the filing by said Principal of a subsequent annual bond as required by the statutes, this bond shall be held and remain in force to cover any failure of said Principal to faithfully perform the duties of his office between the date hereof and the effective date of said subsequent bond, but shall not apply to or cover any failure to faithfully perform the duties of his office occurring after the effective date of such subsequent annual bond.

IN WITNESS WHEREOF, the said Principal has hereunto set his hand and seal, and the said surety has affixed its corporate seal and caused these presents to be signed in its behalf by its duly authorized attorney-in-fact (Officer) this July 1, 2006

Signed and sealed in the presence of:

Kevin J. McManus

Signature of David A. Gaudette



DAVID A. GAUDETTE Notary Public Commonwealth of Massachusetts My Commission expires on September 28, 2012

BY:

The Ohio Casualty Insurance Company

BY:

David N. Clinton,

Attorney-in-Fact

THE COMMONWEALTH OF MASSACHUSETTS

This is to certify that the above-named Principal was duly elected (appointed) to the office of Treasurer in and for the ACHC on July 1, 2006, to a term expiring on June 30, 2007, or until his successor is duly qualified, whichever is later.

BY:

Town (City) Clerk

Seal

THE COMMONWEALTH OF MASSACHUSETTS

This is to certify that the board of selectmen (mayor and aldermen) has fixed the sum of foregoing bond at the amount shown therein.

BY:

Authorized Representative

(Form approved by Department of Revenue)

ACHC ACTIVITIES - Defined 2000-2006	Duties performed for the Town and in the Jurisdiction of Town?	Acting as an Independent Body Per Home Rule? (Chapter 143 of Acts of 1996)	Approved by BOS if acting independently?	Covered by MIA Town Insurance Policy?	If NO, need Separate Insurance Rider?
2000					
Approve Affordable Units for Bellows Farms (Planning Board Special Permit)	YES			YES	
Oversight of Lottery and Income verification for Westside Village (40B project)	YES			YES	
Oversight of Lottery and Income verification for Harris Village (PB Special Permit, Affordable housing zoning)	YES			YES	
2001					
Participate on Towne Building Reuse Committee and proposed a rental affordable housing option	YES			YES	
Helped negotiate the provision of 3 low income rental units at Robbins Brook Assisted Living (BOS Special Permit condition)	YES			YES	
Met with 1 developer in regard to affordable housing development	YES			YES	

ACHC ACTIVITIES - Defined 2000-2006	Duties performed for the Town and in the Jurisdiction of Town?	Acting as an Independent Body Per Home Rule? (Chapter 143 of Acts of 1996)	Approved by BOS if acting independently?	Covered by MIA Town Insurance Policy?	If NO, need Separate Insurance Rider?
2002					
ACHC put out RFP and 50 year lease for Town Building rental proposal	YES			YES	
Oversight of Resale of an affordable unit at Harris Village	YES			YES	
Met with 4 developers in regard to affordable housing development ideas	YES			YES	
2003					
Oversight of Lottery and Income verification for 3 affordable units at Crossroads Condominium as the designated Monitoring Agent (40B)	YES			YES	
Town used housing gift funds to contract with certified instructor for First Time Homebuyers Course (ACHC oversight)	YES			YES	
Met with 4 developers in regard to affordable housing development ideas	YES			YES	

ACHC ACTIVITIES - Defined 2000-2006	Duties performed for the Town and in the Jurisdiction of Town?	Acting as an Independent Body Per Home Rule? (Chapter 143 of Acts of 1996)	Approved by BOS if acting independently?	Covered by MIAA Town Insurance Policy?	If NO, need Separate Insurance Rider?
2004					
Town used housing gift funds to contract with certified instructor for First Time Homebuyers Course (ACHC oversight)	YES			YES	
CPA funds of \$50,000 approved for ACHC In ACHC bank account		YES	YES	NO	NO, ACHC Treasurer's Bond protects
DHCD/MH PDF grant of \$25,000 awarded to Town for ACHC use on Willow/Central proposal	YES			YES	
Town contracts with Engineer and Architect for preliminary design on Willow/Central	YES			YES	
Town used housing gift funds to hire consultant for ACHC to help with review of The Woodlands	YES			YES	
Negotiated the Right of First Refusal for a FTHB condo unit at 19 Railroad St. (BOS special permit)	YES			YES	
Met with 7 developers in regard to affordable housing development ideas	YES			YES	

ACHC ACTIVITIES - Defined 2000-2006	Duties performed for the Town and in the Jurisdiction of Town?	Acting as an Independent Body Per Home Rule? (Chapter 143 of Acts of 1996)	Approved by BOS if acting independently?	Covered by MIA Town Insurance Policy?	If NO, need Separate Insurance Rider?
2005					
Oversight of Lottery and Income verification for 3 affordable units at Franklin Place as the designated Monitoring Agent (40B)	YES			YES	
Oversight of Lottery and Income verification for 1 affordable unit at Dunham Park (PB special permit)	YES			YES	
Oversight of Lottery and Income verification for 2 affordable units at Fort Pond Brook Place as the designated Monitoring Agent (40B)	YES			YES	
Met numerous times with developers of The Woodlands (40B)	YES			YES	
Negotiated the provision of 3 ownership units for First Time Homebuyers as part of Condo Conversion of Somerset Hills (BOS special permit)	YES			YES	
ACHC used CPA funds to contract with certified instructor for First Time Homebuyers Course		YES		NO	NO

ACHC ACTIVITIES - Defined 2000-2006	Duties performed for the Town and in the Jurisdiction of Town?	Acting as an Independent Body Per Home Rule? (Chapter 143 of Acts of 1996)	Approved by BOS if acting independently?	Covered by MIA Town Insurance Policy?	If NO, need Separate Insurance Rider?
Board of Selectmen voted to give ACHC site control of Willow/Central property. ACHC given a site eligibility letter by the DHCD LIP program		YES???	YES	YES as BOS action?	
ACHC used CPA funds to contract with consultant to facilitate the development of a Joint Comprehensive Policy Permit Statement for the Planning Board and Board of Selectmen	YES			YES	
ACHC received \$160,000 in CPA funds, \$10,000 included for Administrative expenses. (ACHC has \$10,000 in bank account, \$150,000 remains in CPA Fund at Town Hall)		YES	YES		NO ACHC Treasurer's Bond protects
Met with 3 developers in regard to affordable housing development ideas	YES			YES	
ACHC contracted with auditor to review the Crossroads Condo certified cost for profit analysis as the designated Monitoring Agent	YES			YES	

ACHC ACTIVITIES - Defined 2000-2006	Duties performed for the Town and in the Jurisdiction of Town?	Acting as an Independent Body Per Home Rule? (Chapter 143 of Acts of 1996)	Approved by BOS if acting independently?	Covered by MIA Town Insurance Policy?	If NO, need Separate Insurance Rider?
2006					
ACHC used CPA funds to hire a consultant to develop an Action Plan for a condo-buydown program		YES	YES	NO	YES
ACHC negotiated the buydown of a condo unit at 140 Main St. (SA church conversion) development (BOS special permit)	YES			YES	
ACHC used \$160,000 in CPA funds and \$50,000 in New View funds for the acquisition of Willow/Central property		YES	YES	NO	MIIA request pending
Town Meeting and BOS vote to convey Willow/Central to ACHC to reconvey to developer selected through RFP		YES	YES	NO	MIIA request pending
ACHC acquires an easement from abutting property to Willow/Central		YES	YES	NO	MIIA request pending
ACHC authorizes Chairman to sign Land Disposition Agreement for Willow/Central		YES	YES	NO	MIIA request pending

ACHC ACTIVITIES - Defined 2000-2006	Duties performed for the Town and in the Jurisdiction of Town?	Acting as an Independent Body Per Home Rule? (Chapter 143 of Acts of 1996)	Approved by BOS if acting independently?	Covered by MIA Town Insurance Policy?	If NO, need Separate Insurance Rider?
ACHC is offered \$200,000 donation for the development of Willow/Central		YES	Not yet		NO, ACHC Treasurer's Bond protects
Future activities on Willow/Central such as RFP, reconveyance to developer, Comp Permit		YES	YES	NO	MIA request pending
Met with 4 developers in regard to affordable housing development ideas	YES			YES	

MILA PROPERTY AND CASUALTY GROUP, INC.
CERTIFICATE OF INSURANCE

ISSUE DATE: 03/16/2006

INSURED:

Acton, Town of
 Town Hall, 472 Main Street
 Acton, MA 01720
 Attn: Karen Kucala

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 CONTRACTS BELOW.

THIS IS TO CERTIFY THAT CONTRACTS OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE CONTRACT 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 CONTRACTS DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS, AND CONDITIONS OF SUCH CONTRACTS.

	POLICY NUMBER	CONTRACT EFFECTIVE DATE	CONTRACT EXPIRATION DATE	LIABILITY LIMITS IN THOUSANDS		
GENERAL LIABILITY <input checked="" type="checkbox"/> Comprehensive Form <input type="checkbox"/> Premises, Operations <input type="checkbox"/> Underground Explosion Collapse Hazard <input type="checkbox"/> Products/Completed Operations <input type="checkbox"/> Contractual <input type="checkbox"/> Independent Contractors <input type="checkbox"/> Broad Form Property Damage <input type="checkbox"/> Personal Injury	ACT00002-03-05	07/01/2005	07/01/2006	BODILY INJURY		
				PROPERTY DAMAGE		
				BI & PD COMBINED	\$ 1,000	\$ 3,000
				PERSONAL INJURY		\$ 1,000
				BODILY INJURY		PER PERSON
				RODILY INJURY		PER ACCIDENT
				PROPERTY DAMAGE		
BI & PD COMBINED						
AUTO LIABILITY <input type="checkbox"/> Any Auto <input type="checkbox"/> All Owned Autos (Priv.Pass) <input type="checkbox"/> All Owned Autos (Other) <input type="checkbox"/> Hired Autos <input type="checkbox"/> Non-Owned Autos <input type="checkbox"/> Garage Liability						
OTHER PUBLIC OFFICIALS	ACT00002-07-05	07/01/2005	07/01/2006		\$1,000,000 occ. \$3,000,000 agg.	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / SPECIAL ITEMS:

THE CERTIFICATE HOLDER HAS BEEN NAMED AS AN ADDITIONAL INSURED AS RESPECTS DUTIES PERFORMED FOR THE TOWN OF ACTON.

CERTIFICATE HOLDER:

ACTON COMMUNITY HOUSING CORPORATION
 472 MAIN STREET
 ACTON, MA 01720

CANCELLATION:

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

AUTHORIZED REPRESENTATIVE: