

Insurance and Risk Management Solutions

September 13, 2011

Mr. Timothy Carroll Chilmark, Town of State Road P.O. Box 119 Chilmark, MA 02525

RE: Police & Fire Accident Policy Policy #: 99065610 7/1/2011 to 7/1/2012

Dear Tim,

Attached you will find the Police and Fire Accident Renewal Certificate with a renewal premium of \$32, 406.

If you have not already done so, we strongly recommend you consider broadening your coverage and increasing your limits to the maximum available. As a reminder, this coverage is only a supplement to 111F and does not fully protect your entotoes responsibility. Please advise if you would like a quote to broaden your coverage and increase your limits.

Please note, the insurance company does not maintain beneficiary records, as this is the Town's responsibility. If the town has new Police and/or Fire personnel and would like us to send Beneficiary Designation forms, please advise.

It is a requirement of the Insurance Company that in the event of a claim, <u>or incident</u> <u>which may give rise to a claim</u>, all claim information must be reported to the Company, regardless of the policy deducible amount. Failure to do so may result in denial of coverage at a later date.

If you have any questions, please fell free to contact me.

Sincerely,

Susan Nadile, CISR Account Manager SEP 16 2011 OK 9/30/4 TO