

Tim Carroll

From: Adriene Magnolia [Adriene.Magnolia@cabotrisk.com]
Sent: Thursday, February 02, 2012 2:18 PM
To: 'Tim Carroll'
Cc: Susan Nadile
Subject: RE: Personal liability insurance

Hi Tim,

In response to the email below. If the town is sued and found negligent – the policy would provide coverage for the individuals up to the \$1,000,000 limit. The town should insist that the third party operating the fuel dock maintain proper liability coverage and provide certificates of insurance naming the town as additional insured.

With respect to our conversation yesterday late afternoon, the town can not insure boats that do not belong to the town. There has to be a financial responsibility in order to insure something. There is no policy that I am aware of that would provide coverage of such. Each boat owners is responsible for insuring their own hull as well as personal liability.

I hope this helps!

Kindest regards,

Adriene Magnolia, AAI, AIS
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WE HAVE MOVED. PLEASE NOTE NEW ADDRESS

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From: Tim Carroll [mailto:execsec@chilmarkma.gov]
Sent: Wednesday, February 01, 2012 3:49 PM
To: Adriene Magnolia
Subject: FW: Personal liability insurance

Adriene

I have two questions I need for the Selectmen. The first one is in the following email. The other is something I need to chat with you about.

Tim Carroll, Executive Secretary 508-645-2101 v 2110 f

Please change [@ci.chilmark.ma.us](mailto:ci.chilmark.ma.us) to [@chilmarkma.gov](mailto:chilmarkma.gov) for all Chilmark addresses. The Secretary of State's office has determined that most e-mails to and from municipal offices and officials are public records. Consequently, confidentiality should not be expected.

Twitter at [TimCarrollEMD](#)

From: chidsey@aol.com [mailto:chidsey@aol.com]
Sent: Tuesday, January 31, 2012 9:29 PM
To: execsec@chilmarkma.gov
Subject: Personal liability insurance

2/2/2012

Tim,

I don't need to take up your time at a meeting. My question is pretty straight forward. Assume there was an accident in the harbor, say on the gas dock, that caused an explosion that took the lives of three or four young adult professionals in a boat that was alongside. In an ensuing trial, if the judge/jury found the Town negligent and therefore at fault, how much personal liability coverage do we have to cover a judgement against us?

Bob