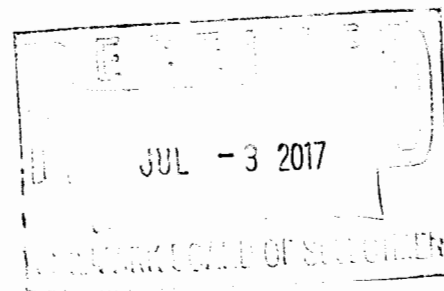




One Winthrop Square, Boston, MA 02110
617-426-7272 or 800-882-11498
Facsimile 617-426-9576 • www.emiia.org

June 30, 2017

Mr. Timothy Carroll
Executive Secretary
Town of Chilmark
PO Box 119
Chilmark, MA 02525



Dear Timothy:

Thank you for your support and continued membership in the MIIA Property and Casualty Group, Inc. To ensure your continuous insurance protection, we have enclosed MIIA's renewal contract binder and invoice for FY2018. Specifically, you will find the following:

- Interim Coverage Binder, detailing your coverage with MIIA;
- New and improved – one invoice for Property, Liability, and Workers' Compensation.
- Statements (yellow and green sheets, 2 copies of each) that show your account balances as of June 30th;
- Your MIIA Rewards credit, if you participated in this program, shown on the new invoice; and,
- Flex Grant Program Application should you choose to consider this option.

Further, please note that in January the MIIA board declared **\$2,500,000 in additional Participation Credits** payable to qualifying members. If you qualify for these additional credits, the credit is reflected on the invoice enclosed. You may use this credit as a deduction from your FY2018 premium payment, apply it to other outstanding MIIA balances due, or request a check. If you have other credits with MIIA, they will be shown in your statement enclosed, and you may deduct this amount from the renewal invoice as well.

You should also be aware that you are eligible for a 3% discount if you pay the entire premium by July 31st. This early payment discount applies to FY2018 premiums only. Early payment discounts help to lower premium costs for MIIA members.

If you have earned MIIA Rewards credits, the credit is shown on the Invoice. You may request a check for this amount, use it as a premium credit or use up to 50% of it for a Flex Grant. (Please reference attached application.)

As a MIIA member, you receive broad protection from a financially stable provider that serves only Massachusetts municipalities and related public entities. We are extremely proud to be able to provide you with the many specialized services that have become MIIA's trademark. We invite you to visit our website, emiia.org, and review everything that MIIA has to offer.

Again, thank you for your support. Please call your Account Executive if you have any questions about the enclosed documents or any other matter.

Sincerely,

Stanley J. Corcoran
Executive Vice President

Nancy Kiely Fermano
Operations Manager

Enclosures

MIIA Rewards Flex Grant Program Application Fiscal Year 2018

The MIIA Flex Grant provides an additional option for use of earned MIIA Rewards credits. Currently Rewards credits are designed to reduce premiums in the following fiscal year.

The MIIA Flex Grant gives members the additional option of having a portion of the MIIA Rewards credit, not to exceed 50%, applied to a Rewards Flex Grant. Rewards credits under this option are released to the member in the form of a payment to be used for risk management purposes, subject to MIIA's approval.

Eligible items to be considered under the MIIA Flex Grant in addition to those currently eligible under the MIIA Risk Management Grant Program include but are not limited to:

- Personal Protective Equipment: hard hats, clothing, safety goggles, turnout gear, bulletproof vests, raingear etc.
- Equipment: chainsaws, ladders, generators, automatic external defibrillators, two-way radios, infrared scanners, GPS, tablets, street signs, garage door openers, etc.
- Repairs: roofs, gutters, walkways, stairs, lighting, etc.
- Services: tree pruning/removal, catch basin cleaning, sewer video/cleaning, parking lot paving, sidewalk repairs
- Remediation/removal: asbestos, lead, mold, underground tanks, floor drains, hazardous waste
- Playground/skatepark maintenance and repairs, replacement of safety surfacing
- Ergonomic equipment: desks, chairs, monitor stands, keyboard trays, etc.

MIIA Flex Grant Designation

Total earned FY17 MIIA Rewards credit \$ _____ Amount to be applied for MIIA Flex Grant

\$ _____ Amount eligible for Flex Grant is 50% of total Rewards credit.

Email completed form to miaflexgrant@mma.org by December 22, 2017.

MIIA Member: _____ Contact Person: _____

Phone: _____ E-Mail: _____

Purpose and Description of Grant: Summarize what you plan to do, who will do it, and when it will be done.

Grant Amount: \$ _____ Submit formal vendor estimate covering cost per item/training/consultation
Chief Executive Officer and Chief Procurement Officer must sign the grant application attesting to the above.
By signing and submitting this application, I (we) attest that all applicable state and local purchasing regulations and guidelines have been followed.

Chief Executive Officer Signature: _____ Print: _____ Date: _____

Chief Procurement Officer Signature: _____ Print: _____ Date: _____

Email application to miaflexgrant@mma.org Questions : Lin Chabra lchabra@mma.org and 1-800-882-1498 x 250



MIIA Property and Casualty Group, Inc.
Department 530, P.O. Box 4106
Woburn, MA 01888-4106
1-800-374-4405

Property & Casualty Credit Invoice

TO: Chilmark, Town of			INVOICE NUMBER	INVOICE DATE
P.O. Box 119			201600872903	07/01/2017
Chilmark, MA 02535			POLICY NUMBER	INVOICE TOTAL
			CHI00087-16	\$(15,049)
POLICY INFORMATION				
Type of Policy:	Group Pool Coverages			
Insurance Company:	MIIA Property And Casualty Group, Inc.			
Transaction:	Credit Billing			
Transaction Date:	07/01/2017			
CHARGES				AMOUNT
Additional Participation Credit				\$(15,049)
TOTAL				\$(15,049)



**Workers' Compensation
Statement
Credit Available**

One Winthrop Square
Boston, MA 02110
800-882-1498

To: Town of Chilmark
State Road - RR1
P.O. Box 119
Chilmark, MA 02535
Attn: Mr. Timothy Carroll
Executive Secretary

Statement Date

06/30/17

**Credit Statement Total
(\$1,460)**

- ☐ Credit Balance – Please issue payment via check.
- ☐ Credit Balance – Please apply to enclosed invoice(s).
- ☐ Credit Balance – Please retain credit to apply to future invoices.

Jan17 Dividends Available	(\$561)
03/31/17 FY2016 Audit Invoice#201500872040008 (Overpayment)	(\$899)

Please be advised that there will be a combined statement in the future. **Credit Balance (\$1,460)**



MIIA Member Services
Department 530, P.O. Box 4106
Woburn, MA 01888-4106
TEL (800) 526-6442
FAX (781) 376-9907
www.emiia.org

Binder # CHI00087-01-17

MIIA INTERIM COVERAGE BINDER AND BILLING

PREPARED FOR: Town of Chilmark
P.O. Box 119
Chilmark, MA 02535-

ATTN: _____

DATE: 07/01/2017

This interim binder sets forth the coverage provided to you by the MIIA Property & Casualty Group. This protects you by providing proof of financial insurance protection until the actual certificate of coverage is issued.

Coverage to be Provided as Follows:

Included if Box Checked

Limits & Deductibles

<input checked="" type="checkbox"/> Property	SEE MEMBERSHIP COVERAGE SUMMARY
<input checked="" type="checkbox"/> General Liability	SEE MEMBERSHIP COVERAGE SUMMARY
<input checked="" type="checkbox"/> Automobile	SEE MEMBERSHIP COVERAGE SUMMARY
<input checked="" type="checkbox"/> Equipment Breakdown	SEE MEMBERSHIP COVERAGE SUMMARY
<input checked="" type="checkbox"/> Workers' Compensation	SEE MEMBERSHIP COVERAGE SUMMARY
<input checked="" type="checkbox"/> Umbrella Liability	SEE MEMBERSHIP COVERAGE SUMMARY
<input checked="" type="checkbox"/> Comprehensive Law Enforcement Liability	SEE MEMBERSHIP COVERAGE SUMMARY
<input checked="" type="checkbox"/> Public Officials Liability	SEE MEMBERSHIP COVERAGE SUMMARY
<input type="checkbox"/> School Board Legal Liability	

Effective Date 12:01 a.m., July 1, 2017

Remarks _____

Signed *Stanley J. Courson*

MIIA PROPERTY & CASUALTY GROUP, INC. MEMBERSHIP COVERAGE SUMMARY BINDER

Date: 07/01/2017

Member: Town of Chilmark

Limits and Annual Contribution

1. GROUP POOL COVERAGES

Property

	<u>Limit</u>	<u>MIIA Proposal</u>
		<u>Contribution</u>
Buildings & Contents - Blanket Coverage	\$18,184,624	
Deductible	\$5,000	
Equipment Breakdown (Boiler and Machinery)	Included	
Extra Expense - Blanket	\$400,000	
Rental or Other Business Income	12 months actual loss sustained	
Data Processing & Telecom Systems	\$74,000	
Coverage Extensions and Special Property	Various	

Crime

Money & Securities Coverage	\$100,000
Public Employee Faithful Performance	\$200,000

General Liability

Bodily Injury & Property Damage-Combined Single Limit	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Employee Benefit Liability	\$1,000,000
Contract Period Aggregate/Per Location	\$3,000,000
Deductible (Backup of Sewer and Water Systems)	\$2,500

Automobiles

Liability

Bodily Injury & Property Damage-Combined Single Limit	\$1,000,000
Uninsured Motorists	\$250,000 each person/\$500,000 each accident
Underinsured Motorists	\$250,000 each person/\$500,000 each accident
Deductible	None
Personal Injury Protection	\$8,000
Medical Payments	\$5,000
Physical Damage	
Collision	
Deductible (Waiver of Deductible included)	\$Per Schedule
Comprehensive	
Deductible	\$Per Schedule

Law Enforcement Liability

Deductible	\$1,000,000/\$1,000,000/\$3,000,000
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\$7,500

Public Officials Liability

Deductible	\$1,000,000/\$3,000,000
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\$7,500

School Board Legal Liability

Deductible	Not Covered
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Workers' Compensation

STATUTORY \$1,000,000/\$1,000,000/\$1,000,000

Umbrella/Excess Liability

\$5,000,000

2. TOTAL POOL CONTRIBUTION

\$187,966