



Bldg A

Policy Number: 87052826372019

ASSURANT® American Bankers Insurance Company of Florida

Scottsdale, AZ 85261-4337

Standard Policy

Type: Renewal

Policy Period: 10/06/2019 10/06/2020

Original New Business Effective Date: 10/06/2013

Reinstatement Date:

Form: RCBAP

For payment status, call: (800) 423-4403

These Declarations are effective

as of: 10/06/2019 at 12:01 AM

Address Info

Producer Name and Mailing Address:

JOHN J WALSH INS AGENCY
MILL & MARGIN STREETS
PO BOX 4407
SALEM, MA 01970-6407

Insured Name and Mailing Address:

HARBORSIDE CONDOMINIUM TRUST
% LESLEY MGT INC
PO BOX 946
MARBLEHEAD, MA 01945-0946

NFIP Policy Number: 8705282637

Agent/Agency #: OCLV72

Reference #: 70163-13043-000

Phone #: (978) 745-3300

NAIC Number: 10111

Processed by:

Flood Service Center

P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:

24 LEE ST BLDG A
MARBLEHEAD, MA 01945-3256

Primary Residence: N

Premium Payor: Insured

Flood Risk/Rated Zone: VE Current Zone: VE

Community Number: 25 0091 0438 G

Community Name: MARBLEHEAD, TOWN OF

Grandfathered: No

Pre-Firm Construction

Program Type: Regular

Building Description:

2-4 Family
Three or More Floors
Elevated Without Enclosure
Low Rise
Main House
2 Res Units

Newly Mapped into SFHA:

Elev Diff: 8

Elevated Building: Y

Includes Addition(s) and Extension(s)

Replacement Cost: \$1,161,506

Number of Units: 2

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation						
Building:	500,000	1.390 / 1.390	25,000	2,537	4,413.00	Premium Subtotal:	4,485.00					
Contents:	12,800	.880 / .880	25,000	41	72.00	Multiplier:						
Contents	Lowest Floor Only Above Ground Level					ICC Premium:	21.00					
Location:						CRS Discount:	.00					
Coverage Limitations May Apply. See Your Policy Form for Details.						Reserve Fund Assmt:	676.00					
						HFIAA Surcharge:	250.00					
						Federal Policy Fee:	150.00					
						Probation Surcharge:	.00					
						Endorsement Amount:	.00					
												Total Premium Paid:

Mortgage Info

First Mortgage:

EAST BOSTON SAVINGS BANK
ISAOA ATIMA
% MGA HAZARD TRACKING INC
PO BOX 8455
RESTON, VA 20195-2355

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.



Bldg B

Policy Number: 87052826352019

ASSURANT® FLOOD POLICY DECLARATIONS

American Bankers Insurance Company of Florida
Scottsdale, AZ 85261-4337

Standard Policy Pre-FIRM Subsidized

Type: Renewal

Policy Period: 09/20/2019 09/20/2020

Original New Business Effective Date: 09/20/2013

Reinstatement Date:

Form: RCBAP

For payment status, call: (800) 423-4403

These Declarations are effective

as of: 09/20/2019 at 12:01 AM

Address Info

Producer Name and Mailing Address:

JOHN J WALSH INS AGENCY
MILL & MARGIN STREETS
PO BOX 4407
SALEM, MA 01970-6407

Insured Name and Mailing Address:

HARBORSIDE CONDOMINIUM TRUST C
% Lesley Management Inc
PO Box 946
Marblehead, MA 01945-0946

NFIP Policy Number: 8705282635

Agent/Agency #: 0CLV72

Reference #: 70163-13043-000

Phone #: (978) 745-3300

NAIC Number: 10111

Processed by:

Flood Service Center

P.O. Box 8695 Kalispell MT 59904-8695

Property Info

Property Location:

24 LEE ST BLDG B
MARBLEHEAD, MA 01945-3256

Primary Residence: N

Premium Payor: Insured

Flood Risk/Rated Zone: VE Current Zone:

Community Number: 25 0091 0438 G

Community Name: MARBLEHEAD, TOWN OF

Grandfathered: No

Pre-Firm Construction

Program Type: Regular

Building Description:

Other Residential
Three or More Floors
Slab On Grade
High Rise
Main House
10 Res Units

Newly Mapped into SFHA:

Elev Diff: N/A

Elevated Building: N

No Addition(s) and Extension(s)

Replacement Cost: \$2,851,413

Number of Units: 10

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building:	2,500,000	1.600 / .854	25,000	1,001	21,655.00	Premium Subtotal:	21,887.00
Contents:	12,800	1.810 / 3.840	25,000		232.00	Multiplier:	
Contents Location:	Lowest Floor Above Ground Level and Higher Floors					ICC Premium:	56.00
						CRS Discount:	.00
						Reserve Fund Assmt:	3,291.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	400.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						Total Premium Paid:	25,884.00

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

First Mortgage:

EAST BOSTON SAVINGS BANK
ISAOA ATIMA
% MGA HAZARD TRACKING INC
PO BOX 8455
RESTON, VA 20195-2355

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

Building C

Policy Number: 9199415690

FLOOD POLICY DECLARATIONS
Commerce Insurance Company



Type: Renewal
Policy Period: 09/21/2019 09/21/2020
Original New Business Effective Date: 09/21/2013
Reinstatement Date:
Form: RCBAP

Standard Policy Pre-FIRM Subsidized

Reference Number: 87052826412019
For payment status, call: (888) 245-7274
These Declarations are effective
as of: 09/21/2019 at 12:01 AM

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Address Info

Producer Name and Mailing Address:
JOHN J WALSH INSURANCE AGENCY INC
PO BOX 4407
SALEM, MA 01970-6407

Insured Name and Mailing Address:
HARBORSIDE CONDOMINIUM TRUST
% Lesley Mgt Inc
PO Box 946
Marblehead, MA 01945-0946

NFIP Policy Number: 8705282641
Agent/Agency #: 10047-00252-000
Reference #:
Phone #: (978) 745-3300

NAIC Number: 19941
Processed by:
Flood Insurance Processing Center
P.O. Box 2057 Kalispell MT 59903-2057

Property Info

Property Location:
24 LEE ST C
MARBLEHEAD, MA 01945-3256

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: VE **Current Zone:**
Community Number: 25 0091 0438 G
Community Name: MARBLEHEAD, TOWN OF
Grandfathered: No
Pre-Firm Construction
Program Type: Regular

Building Description:
Other Residential
Three or More Floors
Slab On Grade
High Rise
Main House
7 Units-All Res Condo Bldg

Newly Mapped into SFHA:
Elev Diff: N/A
Elevated Building: N
No Addition(s) and Extension(s)
Replacement Cost: \$2,228,701
Number of Units: 7

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building	1,750,000	1.600 / .854	25,000	1,000	15,251.00	Premium Subtotal:	15,251.00
Contents						Multiplier:	
Contents						ICC Premium:	56.00
Location						CRS Discount:	.00
						Reserve Fund Assmt:	2,296.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	400.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						Total Premium Paid:	18,253.00

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

First Mortgage:
EAST BOSTON SAVINGS BANK
ISAOA ATIMA
% MGA HAZARD TRACKING INC
PO BOX 8455
RESTON, VA 20195-2355

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

[Signature] *[Signature]*

President Secretary
Commerce Insurance Company

Bldg D

Policy Number: 9199415691

FLOOD POLICY DECLARATIONS
Commerce Insurance Company



Type: Renewal
Policy Period: 09/21/2019 09/21/2020
Original New Business Effective Date: 09/21/2013
Reinstatement Date:
Form: RCBAP

Standard Policy Pre-FIRM Subsidized

Reference Number: 87052826432019
For payment status, call: (888) 245-7274
These Declarations are effective
as of: 09/21/2019 at 12:01 AM

040101

Address Info

Producer Name and Mailing Address:
JOHN J WALSH INSURANCE AGENCY INC
PO BOX 4407
SALEM, MA 01970-6407

Insured Name and Mailing Address:
HARBORSIDE CONDOMINIUM TRUST
% LESLEY MGT INC
PO BOX 946
MARBLEHEAD, MA 01945-0946

NFIP Policy Number: 8705282643
Agent/Agency #: 10047-00252-000
Reference #:
Phone #: (978) 745-3300

NAIC Number: 19941
Processed by:
Flood Insurance Processing Center
P.O. Box 2057 Kalispell MT 59903-2057

Property Info

Property Location:
24 LEE ST BLDG D
MARBLEHEAD, MA 01945-3256

Primary Residence: N
Premium Payor: Insured
Flood Risk/Rated Zone: VE Current Zone:
Community Number: 25 0091 0438 G
Community Name: MARBLEHEAD, TOWN OF
Grandfathered: No
Pre-Firm Construction
Program Type: Regular

Building Description:
Other Residential
Three or More Floors
Below Grade Crawlspace
High Rise
Main House
6 Units Res Condo Bldg

Newly Mapped into SFHA:
Elev Diff: N/A
Elevated Building: N
No Addition(s) and Extension(s)
Replacement Cost: \$2,237,963
Number of Units: 6

Coverage & Rating

Type	Coverage	Rates	Deduct	Discount	Sub Total	Premium Calculation	
Building	1,500,000	1.600 / .854	25,000	1,000	13,116.00	Premium Subtotal:	13,116.00
Contents						Multipher:	
Contents						ICC Premium:	56.00
Location						CRS Discount:	.00
						Reserve Fund Assmt:	1,976.00
						HFIAA Surcharge:	250.00
						Federal Policy Fee:	400.00
						Probation Surcharge:	.00
						Endorsement Amount:	.00
						Total Premium Paid:	15,798.00

Coverage Limitations May Apply. See Your Policy Form for Details.

Mortgage Info

First Mortgage:
EAST BOSTON SAVINGS BANK
ISAOA ATIMA
% MGA HAZARD TRACKING INC
PO BOX 8455
RESTON, VA 20195-2355

Loss Payee:

Second Mortgage:

Disaster Agency:

Refer to www.fema.gov/cost-of-flood for more information about the risk of flooding and how it impacts the cost of flood insurance.

[Signature] *[Signature]*

President Secretary
Commerce Insurance Company



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IMPORTANT INFORMATION ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits, and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property, as contained in FEMA's database, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent (refer to your Declarations Page on the reverse side).