

GREG JOHNSON

Quote Summary

This quotation for coverage is subject to the terms and conditions of the specified insurance company forms currently in use including any listed amendatory endorsements. **THIS QUOTATION FOR COVERAGE MAY NOT CONFORM TO THE TERMS AND CONDITIONS REQUESTED.** Should a change in insurance company be involved, terms and conditions may vary from those currently in force. A copy of the form to be used is available upon request.

You acknowledge that Swett & Crawford or one of its affiliates is acting as a wholesale insurance broker in connection with this placement. Specifically, it (1) is acting on your behalf (and you are transacting on behalf of the consumer), (2) is working as a wholesale broker to obtain appropriate quotes and/or placements on your behalf, (3) may be charging a broker fee for its services as set forth in the indication, quote and/or binder and (4) may be entitled to receive compensation from the insurer for the purchase of insurance. As the retail broker, if you choose to deliver documents electronically to the insured, you acknowledge that you have obtained the consent of the insured in accordance with applicable law.

For Non-Admitted Policies Only:

The Nonadmitted and Reinsurance Reform Act (NRRRA) was enacted into law in July 2010 as part of the Dodd-Frank Wall Street Reform and Consumer Protection Act and became effective in July 2011. A number of states have revised their laws and regulations to conform to the new law, and many more have legislation or interpretive guidance pending. The new state laws focus on surplus lines premium taxation and/or other issues addressed by the NRRRA. Because of the changing rules and new laws, we may modify or update taxes or other items needed with this policy. You acknowledge that the actual applicable surplus lines taxes and/or fees may therefore be different than those shown on this document, and your acceptance of this constitutes your agreement to pay any additional amount that may be required by the state.

Swett & Crawford

25 Spring Street, Suite 100 | Scarborough, ME 04074

Tim Furber, CPCU | Underwriting Manager

Direct: (207) 885-6205 | Cell: (207) 468-7585

tim_furber@swett.com

Beth Reny | Senior Underwriter

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Swett & Crawford

Swett & Crawford - Maine
25 Spring Street Suite 100
Scarborough, ME 04074

02/01/2016

Attention: Rick Negus

Regarding:

Greg Johnson

Portland, ME 04101

Quote Number: QB413691

Proposed Policy Period: 05/06/2016 to 05/08/2016

Quote is valid: for 30 days.

We are pleased to offer this quotation based upon the application information submitted. The terms and conditions offered may differ from the prior policy and from what was requested in the submission. PLEASE REVIEW THIS QUOTATION CAREFULLY.

Company: Northfield Insurance Company

A.M. Best Rating A++

A.M. Best's rating of A++ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a list of companies rated by A.M. Best and other rating services visit travelers.com. Ratings listed herein are current, are used with permission, and are subject to changes by the rating services. For the latest rating, access ambest.com.

Coverage Summary:

| | | | |
|--|----|---------------|----|
| Commercial General Liability Coverage Part | \$ | <u>500.00</u> | MP |
| PREMIUM TOTAL | \$ | <u>500.00</u> | |
| Policy Fee | \$ | <u>100.00</u> | |
| Surplus Lines Tax | \$ | <u>18.00</u> | |
| TOTAL | \$ | <u>618.00</u> | |

Policy Premium is Fully Earned at inception.

Policy Fee is fully earned at inception and non-refundable in the event of flat cancellation.

Classifications:

Location # 001 , Portland, ME 04101

63221003

Special Events - Group 3. - Products-completed operations are subject to General Aggregate Limit.

Premium Base: Per Event/PerDay - 2

Premises/Operations: Rate: 225.429 Premium: \$451

Products/Completed Operations: Included in General Aggregate

General Liability Additional Interests:

| Classification | Premium Base | Rate | Premium |
|---------------------|--------------|----------|----------|
| Additional Insureds | Per AI 2 | Included | Included |

CG 20 10 (07/04) Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization

University of Southern Maine
Portland, ME 04101

CG 20 10 (07/04) Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization

City of Portland
Portland, ME 04101

Liability Limits and Deductibles:

General Liability

| | | |
|---|---------------------|--------------------------------|
| Each Occurrence Limit | \$ <u>1,000,000</u> | |
| Damage To Premises Rented To You Limit | \$ <u>100,000</u> | Any One Premises |
| Medical Expense Limit | \$ <u>5,000</u> | Any One Person |
| Personal and Advertising Injury Limit | \$ <u>1,000,000</u> | Any One Person or Organization |
| General Aggregate Limit | \$ <u>2,000,000</u> | |
| Products/Completed Operations Aggregate Limit | \$ <u>2,000,000</u> | |

General Liability Deductible

No deductible applies.

Conditions:

THIS QUOTATION IS SUBJECT TO RECEIPT AND REVIEW OF THE FOLLOWING INFORMATION WITHIN 30 DAYS OF BINDING UNLESS OTHERWISE SPECIFIED.

Fully completed Northland Special Events Application signed & dated by the insured and producer prior to binding coverage.

Commission:

12.5%

Quoted By: BETH RENY

Phone Number: 207-885-6221

Fax Number: 207-885-6202

Email Address: BETH_RENY@SWETT.COM

Attachments:

- Schedule of Forms and Endorsements
- Important Notice - Producer Compensation
- Swett Disclosure - Underwriting Quote
- Federal Terrorism Risk Insurance Act Disclosure

SCHEDULE OF FORMS AND ENDORSEMENTS

Effective Date: 05/06/2016

Policy No: Quote

Named Insured:

Greg Johnson

The following schedule of coverage declarations, forms and endorsements make up your policy as of the effective date shown above.

COMMON POLICY DECLARATIONS - S1D-IL (9/05)

The following forms and endorsements apply to coverage parts as stated on the form or endorsement:

| | |
|------------------|--|
| S1-IL (9/05) | Commercial Insurance Policy |
| N-3384 (7/08) | Important Notice - Producer Compensation |
| IL 00 17 (11/98) | Common Policy Conditions |
| IL 00 21 (09/08) | Nuclear Energy Liability Exclusion Endorsement |
| S1D-IL (9/05) | Common Policy Declarations |
| S1D-ILS (9/05) | Schedule of Forms and Endorsements |
| S459-IL (5/06) | Amendment - Fully Earned Premium |
| S1030-IL (7/08) | Service of Suit |
| IL T4 14 (01/15) | Cap on Losses From Certified Acts of Terrorism |
| S2965-IL (3/15) | Amendment of Common Policy Conditions Prohibited Coverage - Unlicensed Insurance and Trade or Economic Sanctions |
| IL 02 47 (02/11) | Maine Changes - Cancellation and Nonrenewal |
| IL 09 13 (04/98) | Insurance Inspection Services Exemption From Liability |

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS - S2584D-CG (9/05)

The following forms and endorsements apply to the Commercial General Liability Coverage Part only:

| | |
|------------------|---|
| S2584D-CG (9/07) | Commercial GL Coverage Part Declarations |
| CG 00 01 (12/07) | General Liability Coverage Form |
| S22-CG (1/16) | Exclusion - Mechanical Amusement Ride |
| S23-CG (1/13) | Exclusion - Assault or Battery |
| S42-CG (2/09) | Total Pollution Exclusion with Exceptions for Building Heating, Cooling or Dehumidifying Equipment and Hostile Fire |
| S44-CG (6/99) | Exclusion - Pyrotechnicians/Fireworks |
| S94-CG (4/14) | Exclusion - Injury to Employees, Workers or Contracted Persons of Insureds or Contracted Organizations |
| S120-CG (2/05) | Limitation - Special Events Schedule |
| S267-CG (6/14) | Combination Endorsement Bodily Injury and Property Damage Liability |
| S1156-CG (11/15) | Exclusion - Athletic Participants |
| S2582-CG (1/13) | Exclusion - Aircraft, Auto or Watercraft |
| IL T3 68 (01/15) | Federal Terrorism Risk Insurance Act Disclosure |

SCHEDULE OF FORMS AND ENDORSEMENTS

| | |
|------------------|---|
| S2623-CG (6/14) | Combination Endorsement Personal and Advertising Injury Liability |
| S2681-CG (1/16) | Exclusion - Concert Performers |
| CG 20 10 (07/04) | Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization |
| CG 21 32 (05/09) | Communicable Disease Exclusion |
| CG 21 36 (03/05) | Exclusion - New Entities |
| CG 21 39 (10/93) | Contractual Liability Limitation |
| S43-CG (1/14) | Exclusion - Punitive or Exemplary Damages |
| S46-CG (6/99) | Exclusion - Independent Contractors |
| S311-CG (3/11) | Exclusion - Professional Services |
| S354-CG (2/14) | Exclusion - Liquor - Absolute |

PROPOSAL DISCLOSURE/COVERAGE DISCLAIMER

Proposal Disclosure Wording:

THE FOLLOWING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL/QUOTE. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL/QUOTE HAVE NOT BEEN AGREED TO BY NORTHLAND INSURANCE COMPANIES. PLEASE REVIEW THIS PROPOSAL/QUOTE CAREFULLY AND IF YOU HAVE QUESTIONS, PLEASE CONTACT YOUR INSURANCE REPRESENTATIVE.

Coverage Disclaimer:

THIS PROPOSAL/QUOTE DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OF COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY NORTHLAND INSURANCE COMPANIES. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

Swett Disclosure - Underwriting Quote

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IMPORTANT NOTICE REGARDING COMPENSATION DISCLOSURE

For information about how Northfield compensates its agents, brokers and program managers, please visit this website:

http://www.northlandins.com/Producer_Compensation_Disclosure.asp

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Northfield Insurance Company, c/o Law Department, 385 Washington St., St. Paul, MN 55102.

Terrorism Risk Insurance Act Disclosure

The federal Terrorism Risk Insurance Act of 2002 as amended ("TRIA") establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in TRIA) caused by "Acts Of Terrorism" (as defined in TRIA). "Act Of Terrorism" is defined in Section 102(1) of TRIA to mean any act that is certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for such Insured Losses is established by TRIA and is a percentage of the amount of such Insured Losses in excess of each Insurer's "Insurer Deductible" (as defined in TRIA), subject to the "Program Trigger" (as defined in TRIA). Through 2020, that percentage is established by TRIA as follows:

- 85% with respect to such Insured Losses occurring in calendar year 2015.
- 84% with respect to such Insured Losses occurring in calendar year 2016.
- 83% with respect to such Insured Losses occurring in calendar year 2017.
- 82% with respect to such Insured Losses occurring in calendar year 2018.
- 81% with respect to such Insured Losses occurring in calendar year 2019.
- 80% with respect to such Insured Losses occurring in calendar year 2020.

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

For coverages other than Workers Compensation and Employers Liability that apply to such Insured Losses, the charge for such Insured Losses is included in the premium for such coverage and is listed below. Any charges for Insured Losses, regardless of coverage type, do not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA.

| Coverage | Included Charge For Insured Losses |
|-------------------------------------|--|
| Commercial Property Coverage | [3%] [7%] of the Commercial Property Coverage premium * If the primary location is in a Designated City (as listed below), choose 7% * If the primary location is <u>not</u> in a Designated City (as listed below), choose 3% |
| All other coverages subject to TRIA | 1% of each applicable coverage premium |

| Designated Cities are: | | | |
|-------------------------------|------------------|------------------------|--------------------|
| Albuquerque, NM | El Paso, TX | Miami, FL | San Diego, CA |
| Atlanta, GA | Fort Worth, TX | Milwaukee, WI | San Antonio, TX |
| Austin, TX | Fresno, CA | Minneapolis, MN | San Francisco, CA |
| Baltimore, MD | Honolulu, HI | Nashville-Davidson, TN | San Jose, CA |
| Boston, MA | Houston, TX | New Orleans, LA | Seattle, WA |
| Charlotte, NC | Indianapolis, IN | New York, NY | St. Louis, MO |
| Chicago, IL | Jacksonville, FL | Oakland, CA | Tucson, AZ |
| Cleveland, OH | Kansas City, MO | Oklahoma City, OK | Tulsa, OK |
| Colorado Springs, CO | Las Vegas, NV | Omaha, NE | Virginia Beach, VA |
| Columbus, OH | Long Beach, CA | Philadelphia, PA | Washington, DC |
| Dallas, TX | Los Angeles, CA | Phoenix, AZ | Wichita, KS |
| Denver, CO | Memphis, TN | Portland, OR | |
| Detroit, MI | Mesa, AZ | Sacramento, CA | |