

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 8/2/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

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PRODUCER	CONTACT NAME:	NAME:					
Clark Insurance 2385 Congress Street	PHONE (A/C, No, Ext): (207) 774-6257 FAX (A/C, No):	(207) 774-2994					
2385 Congress Street Portland, ME 04104	E-MAIL ADDRESS: info@clarkinsurance.com						
	INSURER(S) AFFORDING COVERAGE	NAIC #					
	<b>INSURER A: The Hanover Ins Company</b>	22292					
INSURED	INSURER B: Allmerica Financial Benefit	41840					
Gorham Savings Bank Gorham Bancorp MHC/INC 10 Wentworth Drive	INSURER C: Maine Employers Mutual	11149					
	INSURER D:						
Gorham, ME 04038	INSURER E:						
	INSURER F:						

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR		TYPE OF INSURANCE		SUBR WVD		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s								
Α	Х	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	\$	1,000,000							
		CLAIMS-MADE X OCCUR	Х		ZBP A680650	07/15/2016	07/15/2017	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000							
								MED EXP (Any one person)	\$	5,000							
								PERSONAL & ADV INJURY	\$	1,000,000							
	GEN	I'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	2,000,000							
	X	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$	2,000,000							
		OTHER:							\$								
	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000							
В	X	ANY AUTO			AWPA680515	07/15/2016	07/15/2017	BODILY INJURY (Per person)	\$								
		ALL OWNED SCHEDULED AUTOS AUTOS						BODILY INJURY (Per accident)	\$								
		HIRED AUTOS NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$								
								·	\$								
	X	UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$	15,000,000							
Α		EXCESS LIAB CLAIMS-MADE			UHP A680652-01	07/15/2016	07/15/2017	AGGREGATE	\$	15,000,000							
		DED X RETENTION \$ 10,000							\$								
С		KERS COMPENSATION EMPLOYERS' LIABILITY		A											X PER STATUTE X OTH-		
	ANY	PROPRIETOR/PARTNER/EXECUTIVE T/N	N/A		1810073001	04/01/2016	04/01/2017	E.L. EACH ACCIDENT	\$	500,000							
	(Man	CER/MEMBER EXCLUDED?  datory in NH)						E.L. DISEASE - EA EMPLOYEE	\$	500,000							
		s, describe under CRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	500,000							

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

RE: Sign permit at 118 Congress Street, Portland, Maine.

The certificate holder (City of Portland) is additional insured if required by written contract agreement or permit.

CERTIFICATE HOLDER	CANCELLATION

City of Portland Dept of Permitting and Inspections 389 Congress Street, Room 315 Portland, ME 04101 SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Strong John