



**MMG INSURANCE COMPANY**

44 Maysville Road  
Presque Isle, Maine 04769

**SPECIAL BUSINESS OWNERS POLICY**

Policy No. BP 0420584

DECLARATIONS

Policy Type

Policy Period (ANNUAL)

Direct Bill

RENEWAL

4/01/2013 To 4/01/2014 12:01 A.M. Eastern Standard Time

Named Insured 0347720  
REY MICHAUD  
DBA HAIR LINES FOR MEN  
14 FREE ST  
PORTLAND ME 04101-3926

Agent 078 18 207-773-8156  
TURNER BARKER INS  
160 PREBLE STREET  
PORTLAND ME 04101

**MMG BUSINESSOWNERS POLICY FORMS LIST**

| POLICY FORMS   | FORM TITLES  |
|----------------|--|
| AA 00 13 12 07 | Policyholder Disclosure Terrorism Insurance Coverage Act   |
| BP 00 03 07 02 | Businessowners Coverage Form   |
| BP 01 48 10 02 | Maine Changes  |
| BP 01 59 08 08 | Water Exclusion Endorsement  |
| BP 01 85 07 02 | Maine Insurance Inspection Services Exemption From Liability   |
| BP 01 93 07 02 | Maine Businessowners Standard Fire Policy Provisions   |
| BP 04 17 07 02 | Employment-Related Practices Exclusion   |
| BP 04 41 07 02 | Business Income Changes - Increased Period of Restoration (No Waiting Period)  |
| BP 04 83 07 02 | Removal of Insurance-To-Value Provision  |
| BP 05 14 01 03 | War Liability Exclusion  |
| BP 05 23 01 08 | Cap on Losses From Certified Acts of Terrorism   |
| BP 05 35 11 02 | Exclusion of Acts of Biological or Chemical Terrorism; Cap on Losses from Certified Acts of Terrorism; Coverage for Certain Fire Losses                  |
| BP 05 39 12 02 | Nuclear, Biological or Chemical Terrorism Exclusion (Other than Certified Acts of Terrorism); Cap on Losses from Certified Acts of Terrorism             |
| BP 05 64 01 07 | Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)   |
| BP 05 65 01 07 | Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) |
| BP 05 76 11 02 | Limited Fungi or Bacteria Coverage   |
| BP 05 77 11 02 | Fungi or Bacteria Exclusion (Liability)  |
| BP 06 01 01 07 | Exclusion of Loss Due to Virus or Bacteria   |
| BP 12 12 07 02 | Maine Effective Time Changes - Replacement of 12 Noon  |
| MM 037BP 02 06 | Equipment Breakdown Endorsement  |
| ZMHC 01 04 06  | Notice of Membership in Maine Mutual Group and Notice of Annual Meeting  |

PRODUCED ON: 2/19/2013



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 160 PREBLE STREET  
 PORTLAND ME 04101

**SUMMARY OF INSURED LOCATIONS**

|   |       |
|---|-------|
| Loc. 01: 14 FREE ST PORTLAND, ME 04101-3926 | \$400 |
|---|-------|

**OPTIONAL COVERAGES**

2% Annual Inflation Guard

|                             |       |
|-----------------------------|-------|
| Total Annual Policy Premium | \$400 |
| Direct Bill                 |       |

Terrorism Risk Insurance Act

Premium: \$0

Authorized Representative  
Produced on: 2/19/2013

NO COUNTERSIGNATURE REQUIRED



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| 4/01/2013 To 4/01/2014 | 12:01 A.M. Eastern Standard Time |             |

|                        |         |                   |              |
|------------------------|---------|-------------------|--------------|
| Named Insured          | 0347720 | Agent 078 18      | 207-773-8156 |
| REY MICHAUD            |         | TURNER BARKER INS |              |
| DBA HAIR LINES FOR MEN |         | 160 PREBLE STREET |              |
| 14 FREE ST             |         | PORTLAND ME 04101 |              |
| PORTLAND ME 04101-3926 |         |                   |              |

**SCHEDULE OF ENDORSEMENT ADDITIONAL INFORMATION**

BP0402 (07-02) Additional Insured - Managers or Lessors of Premises  
 Designation of Premises (Part Leased to You):  
 14 FREE ST PORTLAND, ME 04101-3926  
 Name of Person or Organization (Additional Insured):  
 SOUTHERN MAINE PROPERTIES CO  
 & FORE RIVER MANAGEMENT CO PO BOX 7525 PORTLAND, ME 04112  
 Additional Premium:25

Designation of Premises (Part Leased to You):  
 14 FREE ST PORTLAND, ME 04101-3926  
 Name of Person or Organization (Additional Insured):  
 FORE RIVER MANAGEMENT  
 PO BOX 7525 PORTLAND, ME 04112-7525  
 Additional Premium:25

PRODUCED ON: 2/19/2013



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4/01/2013 To 4/01/2014      12:01 A.M. Eastern Standard Time

Named Insured      0347720      Agent 078 18      207-773-8156  
REY MICHAUD      TURNER BARKER INS  
DBA HAIR LINES FOR MEN      160 PREBLE STREET  
14 FREE ST      PORTLAND ME 04101  
PORTLAND ME 04101-3926

Loc. 01: 14 FREE ST PORTLAND, ME 04101-3926

Description: BARBER SHOP

PROPERTY  
DEDUCTIBLE      \$250

|  | Coverage | Premium |
|--|----------|---------|
| Buildings  |          | N/A     |
| Business Personal Property                                 | \$5,000  | \$293   |
| Loss of Income   |          | INCL    |
| Actual Loss Sustained, Not Exceeding 12 Consecutive Months |          |         |
| Equipment Breakdown Coverage                               |          | INCL    |

**BUSINESS LIABILITY COVERAGES**

|  |             |      |
|--|-------------|------|
| Business Liability Each Occurrence               | \$1,000,000 | \$7  |
| Damage to Premises Rented to You Each Occurrence | \$250,000   | INCL |
| Medical Payments "Each Person"                   | \$5,000     | INCL |

**OPTIONAL COVERAGES & COVERAGE EXTENSIONS**

|   |             |      |
|---|-------------|------|
| Money & Securities On Premises                  | \$10,000    | INCL |
| Money & Securities Off Premises                 | \$2,000     | INCL |
| Accounts Receivable                             | \$10,000    | INCL |
| Valuable Papers                                 | \$10,000    | INCL |
| Business Personal Property Off Prem.            | \$5,000     | INCL |
| Exterior Signs                                  | \$1,000     | INCL |
| Additional Insured(s)      BP0402      (07-02)  |             | \$50 |
| Professional Liability      BP0801      (07-02) | \$1,000,000 | \$50 |

Annual Policy Premium      \$400  
Direct Bill

**MMG BUSINESSOWNERS LOCATION # 1 FORMS LIST**

| LOCATION FORMS | FORM TITLES  |
|----------------|--|
| BP 04 02 07 02 | Additional Insured - Managers or Lessors of Premises |
| BP 08 01 07 02 | Barbers and Beauticians Professional Liability       |

PRODUCED ON: 2/19/2013