



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/27/2010

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.

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PRODUCER Sylvia & Company Insurance Agency, Inc. 500 Faunce Corner Road Building 100 Suite 120 Dartmouth MA 02747		CONTACT NAME: Lynne Ciano PHONE (A/C. No. Ext): (508)995-4553 FAX (A/C. No): (508)995-4525 E-MAIL ADDRESS: lciano@sylviainsurance.com PRODUCER CUSTOMER ID #: 00016231	
INSURED The Waterworks Museum Condominium Trust c/o Peabody Properties 2450 Beacon Street Chestnut Hill MA 02467		INSURER(S) AFFORDING COVERAGE INSURER A: Philadelphia Ins Companies INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** 10-11 GL PPY UMB **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	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	GENERAL LIABILITY			PHPK627333	9/25/2010	9/25/2011	EACH OCCURRENCE	\$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$ 2,000,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC							\$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person)	\$
	<input type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per accident)	\$
	<input type="checkbox"/> SCHEDULED AUTOS						PROPERTY DAMAGE (Per accident)	\$
	<input type="checkbox"/> HIRED AUTOS							\$
	<input type="checkbox"/> NON-OWNED AUTOS							\$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB			PHUB322063	9/25/2010	9/25/2011	EACH OCCURRENCE	\$ 10,000,000
	<input type="checkbox"/> EXCESS LIAB						AGGREGATE	\$ 10,000,000
	<input type="checkbox"/> OCCUR							\$
	<input type="checkbox"/> CLAIMS-MADE							\$
	DEDUCTIBLE							\$
	<input checked="" type="checkbox"/> RETENTION \$ 10,000							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						WC STATUTORY LIMITS	OTHER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						E.L. EACH ACCIDENT	\$
	If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
A	Property			PHPK627333	9/25/2010	9/25/2011	See Below	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Blanket Building \$84,824,365 Agreed Amount/Replacement Cost -Special Form- \$5000 deductible

CERTIFICATE HOLDER The Waterworks Museum Condominium Trust 2450 Beacon Street Chestnut Hill, MA 02467	CANCELLATION 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 Maureen Armstrong/LP 

Additional Named Insureds

Other Named Insureds

Peabody Properties, Inc.	Corporation, Insured Multiple Names
The Trustees of the Waterworks Condominium Trust	Trust, Insured Multiple Names
The Trustees of the Waterworks Museum Condominium T	Trust, Insured Multiple Names
The Trustees of Waterford Condominium Trust	Trust, Insured Multiple Names
The Trustees of Watermark Condominium Trust	Trust, Insured Multiple Names
The Trustees of Whitehall Condominium Trust	Trust, Insured Multiple Names
The Waterford Condominium Trust	Trust, Insured Multiple Names
The Watermark Condominium Trust	Trust, Insured Multiple Names
The Waterworks Museum Condominium Trust	Trust, Insured Multiple Names
The Waterworks Preservation Trust, Inc.	Corporation, Insured Multiple Names
The Whitehall Condominium Trust	Trust, Insured Multiple Names
Waterworks Park, LLC	Limited Liability Company, Insured Multiple Names



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INSURED The Whitehall Condominium Trust 2420 Beacon Street Chestnut Hill MA 02467		INSURER(S) AFFORDING COVERAGE INSURER A: Philadelphia Ins Companies INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	

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A	GENERAL LIABILITY			PHPK627333	9/25/2010	9/25/2011	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB	<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE		PHUB322063	9/25/2010	9/25/2011	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000
	<input checked="" type="checkbox"/> RETENTION \$ 10,000						
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						WC STATUTORY LIMITS OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Property			PHPK627333	9/25/2010	9/25/2011	See Below

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Blanket Building \$84,824,365 Agreed Amount/Replacement Cost - Special Form - deductible \$5,000

CERTIFICATE HOLDER The Whitehall Condominium Trust 2420 Beacon Street Chestnut Hill, MA 02467	CANCELLATION 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 Maureen Armstrong/LP

Additional Named Insureds

Other Named Insureds

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The Trustees of the Waterworks Condominium Trust	Trust, Insured Multiple Names
The Trustees of the Waterworks Museum Condominium T	Trust, Insured Multiple Names
The Trustees of Waterford Condominium Trust	Trust, Insured Multiple Names
The Trustees of Watermark Condominium Trust	Trust, Insured Multiple Names
The Trustees of Whitehall Condominium Trust	Trust, Insured Multiple Names
The Waterford Condominium Trust	Trust, Insured Multiple Names
The Watermark Condominium Trust	Trust, Insured Multiple Names
The Waterworks Museum Condominium Trust	Trust, Insured Multiple Names
The Waterworks Preservation Trust, Inc.	Corporation, Insured Multiple Names
The Whitehall Condominium Trust	Trust, Insured Multiple Names
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INSURED The Watermark Condominium Trust 2400 Beacon Street Chestnut Hill MA 02467		INSURER(S) AFFORDING COVERAGE INSURER A: Philadelphia Ins Companies INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	

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	GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC						
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB	<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE		PHUB322063	9/25/2010	9/25/2011	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000
	<input checked="" type="checkbox"/> DEDUCTIBLE RETENTION \$ 10,000						
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/> Y/N <input checked="" type="checkbox"/> N/A					WC STATUTORY LIMITS OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Property			PHPK627333	9/25/2010	9/25/2011	See Below

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Blanket Building Limit \$84,824,365- Agreed Amount/Replacement Cost - Special Form - \$5,000 Deductible

CERTIFICATE HOLDER

CANCELLATION

The Watermark Condominium Trust 2400 Beacon Street Chestnut Hill, MA 02467	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 Maureen Armstrong/LP
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A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB	<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE		PHUB322063	9/25/2010	9/25/2011	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000
	<input checked="" type="checkbox"/> RETENTION \$ 10,000						
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						WC STATUTORY LIMITS OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Property			PHPK627333	9/25/2010	9/25/2011	See Below

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Blanket Building \$84,824,365 Agreed Amount/Replacement Cost - Special Form- \$5,000 deductible

CERTIFICATE HOLDER The Waterford Condominium Trust 2430 Beacon Street Chestnut Hill, MA 02467	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
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Waterworks Park, LLC	Limited Liability Company, Insured Multiple Names