



100 Cummings Center, Suite 107-L
Beverly, MA 01915
978-922-9000

LESSEE INSURANCE REQUIREMENTS

The insurance information provided below is intended to answer any questions you or your insurance agent may have in procuring the appropriate insurance coverage as required under the terms of your lease. An *insurance certificate* that complies with the following requirements must be provided to Cummings Properties prior to the delivery of keys for your new facility.

Certificate Requirements

- **Insured/Lessee:** The insured name on your certificate should be the same as, or make reference to, the name that appears on your lease.
- **Premises: 100-950 Cummings Center, Beverly, MA 01915:** This address information must appear on the certificate either in the insured box or in the description area.
- **Commercial General Liability Coverage:** The minimum amount of coverage required is \$1,000,000 per occurrence involving personal injuries (including death), and \$1,000,000 per occurrence involving property damage.
- **Additional Insureds:** *The following language must appear in the Description of Operations section of the Certificate of Insurance. “Cummings Properties, LLC and Building Owner(s) are included as additional insureds as required by the lease or written contract.”*
- **Renewals:** Renewal certificates of insurance must be delivered to Cummings Properties at least 15 days prior to the then-current expiration date of the policy.
- **Cancellation:** The insurance certificate must state that the policy shall not be cancelled without at least 10 days’ prior written notice to:

Cummings Properties, LLC
200 West Cummings Park
Woburn, MA 01801

Kindly request your insurance agent to email your policy, together with the declarations page and all applicable riders and endorsements to insurance_bev@cummings.com.

Building Information

- **Building Construction:** Concrete, masonry, and steel, noncombustible
- **Year of Construction:** 1902, 1996
- **Roof Type:** HPG mechanically fastened
- **Number of Floors:** 2-6
- **Building Updates:** Continuously updated
- **Building Sprinklers:** Yes
- **Burglar/Fire Alarms:** Burglar alarm—tenant responsibility / Fire alarm—connected to central station.

If you have any questions or require additional information, please do not hesitate to call the Tenant Insurance Department at 978-922-9000. Thank you for your cooperation and prompt attention to this important lease requirement.