



Fwd: this morning

Steve Kruskall <skruskall@gmail.com>
To: Jason Belmonte <jbelmonte@doverma.gov>

Fri, Jan 9, 2026 at 5:08 AM

----- Forwarded message -----

From: **Steve Kruskall** <skruskall@gmail.com>
Date: Fri, Oct 17, 2025 at 9:45 AM
Subject: Fwd: this morning
To: Felicia Hoffman <fhoffman@doverma.gov>

Here's the answer

----- Forwarded message -----

From: **Michael Blanchard** <mblanchard@doverma.gov>
Date: Thu, Oct 16, 2025 at 1:19 PM
Subject: Re: this morning
To: Steve Kruskall <skruskall@gmail.com>

Hi Steve,

Board members are covered under our liability insurance, specifically our Public Officials Liability Coverage policy (see coverage pages attached). Coverage protects public elected officials and volunteers from suits arising from actual or alleged errors, omissions, misstatements, or breach of duty while acting on Dover's behalf and includes the cost of defense, even if a claim is groundless, false, or fraudulent.

Thank you,

Michael Blanchard
Town Administrator
Town of Dover
[5 Springdale Avenue](#)
P.O. Box 250
Dover, MA 02030
508-785-0032 ext. 221

On Thu, Oct 16, 2025 at 12:32 PM Steve Kruskall <skruskall@gmail.com> wrote:

Mike,

Good to meet with you this morning. I'm looking forward to hearing what you find out regarding my queries. One additional thing that I, apologetically, forgot to ask you about this morning was for written confirmation of the presence of indemnification for the elected members of our Board who are subject to legal actions involving their official duties representing the town. The issue re-arose at our last BOH meeting in the context of a proposed "generational tobacco ban". Over the years, a number of times, especially during COVID, I've asked for the same written confirmation and have never received such.



Public Officials Liability Coverage Pages.pdf

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