



Nonprofit
Locally based
Member driven

Serving Massachusetts communities since 1982

MIIA PROPERTY AND CASUALTY GROUP, INC.
Membership Renewal Certificate

Effective: 7/1/2025 - 7/1/2026

Member: Town of Dover

Certificate#: DOV00077-25

GROUP POOL COVERAGES

Limits

Property

Buildings & Contents - Blanket Coverage
Deductible

\$67,953,600
\$5,000

Equipment Breakdown

Business Income, Rental Income and Extra Expense Data
Processing & Telecom Systems
Coverage Extensions and Special Property

Included
12 months actual loss sustained
Included
Various

Crime

Money & Securities Coverage
Public Employee Faithful Performance

\$100,000
\$200,000

General Liability

Bodily Injury & Property Damage-Combined Single Limit
Personal and Advertising
Employee Benefit Liability
Contract Period Aggregate/Per Location
Deductible (Backup of Sewer and Water Systems)

\$1,000,000
\$1,000,000
\$1,000,000
\$3,000,000
\$2,500

Automobiles

Bodily Injury & Property Damage-Combined Single Limit
Uninsured Motorists
Underinsured Motorists
Deductible
Personal Injury Protection
Medical Payments

\$1,000,000
\$100,000 each person / \$300,000 each accident
\$100,000 each person / \$300,000 each accident
None
\$8,000
\$5,000

Physical Damage

Collision Deductible (Waiver of Deductible included)
Comprehensive Deductible

\$1,000
\$1,000

Law Enforcement Liability

Deductible

\$1,000,000/\$1,000,000/\$3,000,000
\$10,000

Public Officials Liability

Deductible

\$1,000,000/\$3,000,000
\$10,000

School Board Legal Liability

Deductible

\$1,000,000/\$3,000,000
\$10,000

Workers' Compensation

STATUTORY

\$1,000,000/\$1,000,000/\$1,000,000

Umbrella/Excess Liability

\$3,000,000

TOTAL ANNUAL CONTRIBUTION

\$285,450

SIGNED: Stanley J. Courman

Date: 7/1/2025

MIIA Property and Casualty Group, Inc.
3 Center Plaza, Suite 610
Boston, MA 02108
www.emiia.org



PUBLIC OFFICIALS LIABILITY COVERAGE

MEMBER NAME AND ADDRESS

CONTRACT# DOV00077-06-24

Town of Dover
Town Hall, 5 Springdale Avenue
Dover, MA 02030

CONTRACT PERIOD

7/1/2024 TO 7/1/2025

AT 12:01 AM STANDARD TIME
AT THE ADDRESS SHOWN ABOVE

SCHEDULE OF COVERAGES

Coverage	Limits of Insurance	Deductible
Each Claim Limit	\$1,000,000	\$10,000
Annual Aggregate Limit	\$3,000,000	
Back Wages Per Person Limit	\$150,000	
Administrative Disciplinary Proceeding Limit	\$15,000	\$1,500
Communicable Disease and Virus	Included	\$0

Coverage does not apply to "wrongful acts" committed before the Retroactive Date below:

Retroactive Dates	
Coverage A Public Officials Liability	07/01/1994
Coverage B Employment Practices Liability	07/01/1994
Coverage C Fiduciary Liability	07/01/1994
Coverage D Administrative Disciplinary Proceeding Coverage (Non-Lawyers)	07/01/1994
Coverage E Employed Lawyers Professional	07/01/1994

FORMS AND ENDORSEMENTS ATTACHED TO THIS CONTRACT:

MDEC 6(0720), MPOL 001(0723)