



March 7, 2016

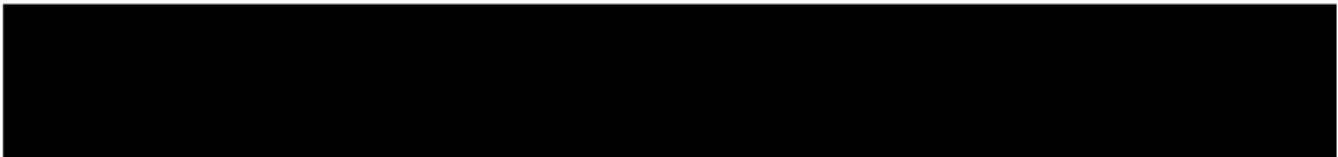
Michelle Stormo
81 Technology Park Drive
East Falmouth, MA 02536

To: Registered Use of Marijuana Program,

Attached are the responses to the DPH Request for additional Information on Brighton Health Advocates, Inc. Management and Operations Profile, dated March 4, 2016.
Please let me know if you have additional question.



RECEIVED
MAR 8 - 2016
MA Dept. of Public Health
99 Charney Street
Boston, MA 02111



Application 1 of 1 Applicant Non-Profit Corporation _____

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MA Dept. of Health & Senior Services
99 Chatham Street
Boston, MA 02111
March 8, 2016

38. Will the Corporation provide worker's compensation coverage to the RMD's Dispensary Agents?

Yes No

39. Will the Corporation obtain professional and commercial insurance coverage?

Yes No

40. Describe the Corporation's plan to obtain liability insurance or place in escrow the required amount to be expended for coverage of liabilities.

We will maintain superior insurance in any event of injury on the premises, during transportation of medicine and liability from consumption of defective product. General liability coverage will be a minimum of \$1 million per occurrence and \$2 million in liability insurance in aggregate annually pursuant to 105 CMR 725.105(Q)(1), with a policy deductible no higher than \$5,000 per occurrence. Product liability will also meet (or exceed) the minimum \$1 million per occurrence and \$2 million in aggregate annually with a policy deductible no higher than \$5,000 per occurrence. Companies included in the competitive bidding process included Corcoran & Havlin Insurance Group, GP Insurance Providers, Insurance West, Inszone Insurance and Cannassure Insurance Service. Annual premiums range from \$8,879 to \$18,000. Coverage includes the following:

- General Liability: \$1M Each Occurrence / \$2m General Aggregate annually
- Workers Compensation
- Builders Risk – If a new facility is being built by the applicant
- Property Insurance, including but not limited to Building Coverage, Business Personal Property, Business Interruption and theft.
- Product Liability
- Employee Practices Liability
- Live Plant Coverage
- Directors & Officers Liability
- Professional Liability Insurance (Errors and Omissions)

CCC will also maintain professional liability / malpractice coverage levels of \$1 million per occurrence and \$3 million in aggregate annually.

Information on this page has been reviewed by the applicant, and where provided by the applicant, is accurate and complete, as indicated by the initials of the authorized signatory here: [Redacted]