

MEMORANDUM OF INSURANCE

DATE (MM/DD/YYYY):
11/1/2023

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| PRODUCER: Arthur J. Gallagher Risk Management Services, Inc. 2850 Golf Road Rolling Meadows IL 60008 | Companies Affording Coverage (A.M. Best rating) |
| | Co. A: Safety National Casualty Corporation |
| INSURED: Massachusetts Institute of Technology 77 Massachusetts Ave., Building NE 36 – 7th floor Cambridge, MA 02139 | Co. B: |
| | Co. C: |
| | Co. D: |

COVERAGES 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 Memorandum may be issued by 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.

| CO. LTR. | TYPE OF INSURANCE | POLICY NUMBER | POLICY EFFECTIVE | POLICY EXPIRATION | LIMITS (In USD unless otherwise indicated) | |
|----------|---|---------------|------------------|-------------------|--|-------------|
| | Commercial General Liability | | | | Each Occurrence | |
| | | | | | Damage to Rented Premises (Each Occurrence) | |
| | | | | | Med Exp (Any one person) | |
| | | | | | Personal & Adv Injury | |
| | | | | | General Aggregate | |
| | | | | | Products - Comp/Op Agg | |
| A | Automobile Liability Any Auto | CA 6675829 | 11/1/2023 | 11/1/2024 | Combined Single Limit | \$1,000,000 |
| | | | | | Bodily Injury (per person) | |
| | | | | | Bodily Injury (per accident) | |
| A | Workers Compensation and Employers Liability | SP 4067454 | 11/1/2023 | 11/1/2024 | Workers Comp Limits | Statutory |
| | | | | | EL Each Accident | \$1,000,000 |
| | | | | | EL Disease - Policy Limit | \$1,000,000 |
| | | | | | EL Disease - Each Employee | \$1,000,000 |
| | Umbrella Liability | | | | Each Occurrence | |
| | | | | | Aggregate | |
| | | | | | | |

Description of Operations / Other Information:

The above Workers Compensation policy SP4067454 has a self insured retention of \$1,000,000

The above Automobile Liability policy CA 6675829 has a deductible of \$350,000.

This Memorandum of Insurance serves solely to list insurance policies, limits and dates of coverage. Any modifications hereto are not authorized.