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<b>MEMORANDUM OF INSURANCE</b>	<b>DATE</b> 01-Nov-2023
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<b>PRODUCER</b>	<b>COMPANIES AFFORDING COVERAGE</b>
Marsh USA LLC ("Marsh")	Co. A United Educators Insurance
<b>INSURED</b> Massachusetts Institute of Technology 77 Massachusetts Ave., Bldg NE 36 7th Floor, Cambridge Massachusetts 02142 United States	Co. B
	Co. C
	Co. D
	Co. E
	Co. F

**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 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 DATE	POLICY EXPIRATION DATE	LIMITS	
					LIMITS IN USD UNLESS OTHERWISE INDICATED	
	GENERAL LIABILITY				GENERAL AGGREGATE	
					PRODUCTS - COMP/OP AGG	
					PERSONAL AND ADV INJURY	
					EACH OCCURRENCE	
					FIRE DAMAGE (ANY ONE FIRE)	
					MED EXP (ANY ONE PERSON)	
	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT	
					BODILY INJURY (PER PERSON)	
					BODILY INJURY (PER ACCIDENT)	
					PROPERTY DAMAGE	
A	EXCESS LIABILITY Other than Umbrella Form	Z77-92U	01-Nov-2023	01-Nov-2024	EACH OCCURENCE	10,000,000
					AGGREGATE	10,000,000
	WORKERS COMPENSATION / EMPLOYERS LIABILITY				WORKERS COMP LIMITS	
					EL EACH ACCIDENT	
					EL DISEASE - POLICY LIMIT	
					EL DISEASE - EACH EMPLOYEE	

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

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DATE  
01-Nov-2023

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## PRODUCER

Marsh USA LLC  
("Marsh")

## INSURED

Massachusetts Institute of Technology  
77 Massachusetts Ave., Bldg NE 36  
7th Floor, Cambridge  
Massachusetts 02142  
United States

## ADDITIONAL INFORMATION

MIT self-insures the 1st \$2.5M of Liability coverage. The liability drops down to \$1M over the underlying Auto and Employers Liability of the workers compensation.

I. This Memorandum of Insurance is provided for EVIDENCE PURPOSES ONLY with the following exception:

As respects to Excess Liability Policies, Additional Insured status is granted per the following wording from the Excess Liability Policies: Who is an Additional Insured includes any person or organization to whom any Included Entity is obligated by virtue of a contract or agreement to provide liability insurance such as is afforded by this Policy, but only to the extent of such obligation for operations (other than commercial insurance operations) by or on behalf of that Included Entity or operation of facilities of that Included Entity or use by facilities by that Included Entity; and if the contract or agreement is made prior to a covered Occurrence.

II. As respects to the Excess Liability Policy, The Insurer agrees to waive any right to recovery they may have against any person or organization when MIT has agreed to such waiver prior to an Occurrence.

## III. INCLUDED ENTITIES

Massachusetts Institute of Technology and any Subsidiary and MIT Association of Alumni and Alumnae of MIT

MIT Enterprise Forum, Inc.

Local Chapters of MIT Enterprise Forum, Inc.

MIT Foundation (UK) Limited

MIT India Trust

MIT International, Inc.

MIT Press Limited (UK)

Singapore-MIT Alliance for Research & Technology ("SMART")

Technology Broadcasting Corporation, Inc. (WMBR)

Technology Review, Inc. (Tech Review)

Lord Foundation of Massachusetts, Inc.

MIT Real Estate Foundation, Inc. (REFI)

MIT Cambridge Real Estate LLC

MIT Real Estate LLC

Tech Square JV LLC

Any wholly owned real estate legal entity of MIT Real Estate LLC, MIT Cambridge Real Estate LLC, or

MIT Real Estate Foundation, Inc. (REFI) on file with UE

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