

MEMORANDUM OF INSURANCE					DATE 08-Jan-2021	
<p>This Memorandum is issued as a matter of information only to authorized viewers for their internal use only and confers no rights upon any viewer of this Memorandum. This Memorandum does not amend, extend or alter the coverage described below. This Memorandum may only be copied, printed and distributed within an authorized viewer and may only be used and viewed by an authorized viewer for its internal use. Any other use, duplication or distribution of this Memorandum without the consent of Marsh is prohibited. "Authorized viewer" shall mean an entity or person which is authorized by the insured named herein to access this Memorandum via <a href="https://marshdigital.marsh.com/marshconnect/viewMOI.action?clientId=605461574">https://marshdigital.marsh.com/marshconnect/viewMOI.action?clientId=605461574</a>. The information contained herein is as of the date referred to above. Marsh shall be under no obligation to update such information.</p>						
<b>PRODUCER</b> Marsh USA Inc. ("Marsh")				<b>COMPANIES AFFORDING COVERAGE</b>		
<b>INSURED</b> Massachusetts Institute of Technology 77 Massachusetts Ave., Bldg NE 36 7th Floor, Cambridge Massachusetts 02142 United States				Co. A United Educators Insurance		
				Co. B		
				Co. C		
				Co. D		
				Co. E		
				Co. F		
<b>COVERAGES</b>						
<p>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</p>						
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-2020	01-Nov-2021	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	
<p>The Memorandum of Insurance serves solely to list insurance policies, limits and dates of coverage. Any modifications hereto are not authorized.</p>						

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<b>ADDITIONAL INFORMATION</b> MIT self-insures the 1st \$2.5M of General Liability coverage. The excess 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 the Commercial General Liability and Excess Liability Policies, Additional Insured status is granted per the following wording from the Commercial General Liability and 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 Commercial General Liability and 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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