STATE OF NEW HAMPSHIRE

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GOVERNOR'S OFFICE
for
EMERGENCY RELIEF AND RECOVERY

June 14, 2023

His Excellency, Governor Christopher T. Sununu
and the Honorable Council
State House
Concord, NH 03301

REQUESTED ACTION

Authorize the Governor's Office for Emergency Relief and Recovery (GOFERR) to enter into a forgivable loan agreement in an amount not to exceed $400,000 with Waypoint Inc., Manchester, NH, (VC #177166) in American Rescue Plan Act (ARPA) State Fiscal Recovery Funds (SFRF), as part of the Youth Residential Facility Improvement Program, which provides support for facility improvements to New Hampshire nonprofit agencies that are currently licensed by the New Hampshire Department of Health and Human Services to provide youth treatment programs in a residential setting and/or transitional housing for young adults, as well as facilities and entities that operate youth and young adult homeless shelters or are developing facilities to provide such services, under the age of 25, effective upon Governor and Council approval through September 30, 2024. This is an allowable use of ARPA SFRF funds under Section 602 (c)(1)(A) to respond to the public health emergency or its negative economic impacts. **100% Federal Funds.**

Funds are available as follows:

01-002-002-020210-24690000 - ARP Grants and Disbursements

	FY2023
072-500575 – Grants Federal	$400,000

EXPLANATION

This request would approve an award from Round 2 of this program. This second round expands eligibility and is utilizing remaining funds from the program's original authorization. $25,075,050 was approved by Governor and Executive Council on October 27, 2021 (Item # 62) to fund a Youth Residential Facility Improvement Program, which originally provided funds for New Hampshire non-profits that provide transitional housing for young adults under the age of 22, are recognized by the New Hampshire Department of Health and Human Services (DHHS) and are currently licensed by DHHS to provide youth treatment in a residential setting. Governor and Executive Council approved four awards in the first round totaling $5,349,149. Since there was adequate funding remaining, the program was subsequently reauthorized for a second round by Governor and Executive Council on September 7, 2022 (Item #63), utilizing remaining funds, and that reauthorization included an expansion of eligibility of program applicants to facilities and entities that operate youth and young adult homeless shelters, or are developing facilities to provide such services, for individuals under the age of 25.

1 Eagle Square, Concord, New Hampshire 03301
Website: http://www.goferr.nh.gov/ • Email: info@goferrnh.gov
TDD Access: Relay NH 1-800-735-2964

In both rounds, funding is for reimbursement for facility improvements to improve indoor air quality, mitigate the spread of respiratory diseases including COVID-19, improve the provision of services, install physical modifications that address staffing challenges, or to ensure the health and safety of program participants while maintaining the approved program capacity.

This agreement is for an award totaling $400,000 to Waypoint in the form of a forgivable loan, as result of Round 2 of the Youth Residential Facility Improvement Program. Approval of this request will provide funding to Waypoint, Inc for a newly built overnight shelter for youth and youth adults in Manchester. The facility was built to address growing numbers of youth and young adults experiencing homelessness due in part to the COVID-19 pandemic. Waypoint had been operating a youth drop-in center on Lincoln Street in Manchester for 7+ years at the start of the pandemic. Waypoint purchased a building (298 Hanover Street, Manchester) and renovated the site to meet the needs of an emergency shelter and youth Drop-in Center. The emergency young adult shelter provides short-term supportive housing for up to 14 young adults ages 18 to 25. This program is designed to meet the immediate needs of homeless young adults and to equip them with the tools they need to grow into healthy, independent adults. A drop-in Center located in the same building provides additional services including pantry, laundry, shower, and access to additional services and support.

As the Governor and Council may have noted from a previous program authorization, it was originally intended that the Youth Residential Facility Improvement Program would provide awards to recipients as subawards; however, after updated ARPA SFRF guidance was provided by the U.S. Treasury, it has been found to be appropriate and more beneficial to both the State and award recipients to structure these awards instead as forgivable loans. Thus, the program will provide forgivable loans to eligible award recipients.

In the event that Federal Funds become no longer available, General Funds will not be requested to support this program.

Respectfully submitted,

Chase Hagaman,
Deputy Director, GOFERR

YOUTH RESIDENTIAL FACILITY IMPROVEMENT PROGRAM (YRFIP)
LOAN AGREEMENT
FOR STATE FISCAL RECOVERY FUNDS

1. THE PARTIES

Waypoint (the "Borrower"), represented by its authorized agent, **Borja Alvarez de Toledo** (the "Borrower's Agent"), hereby enters this Loan Agreement for State Fiscal Recovery Funds (this "Agreement") with the State of New Hampshire, Governor's Office for Emergency Relief and Recovery (the "Lender"), as of the effective date of this Agreement. Borrower and Lender shall collectively be known herein as "the Parties".

2. PURPOSE OF AGREEMENT

Entering into this Agreement results in the Lender agreeing to use American Recovery Plan Act (ARPA), State Fiscal Recovery Fund (SFRF) funds to award the Borrower a loan in an amount equal to or less than 50% of the eligible expenses on approved capital improvement project (the Project) to improve the **Waypoint Youth Resource Center and Overnight Emergency Shelter, a low barrier shelter serving young adults ages 18-24.**. This award is subject to **Waypoint** assuming liability for the remaining amount of the cost of the capital improvement project, which shall be an amount no less than 50% of the total amount of the capital improvement project(s). The Project(s) shall have been reviewed and approved by the Lender.

Should the eligible costs of the Borrower's project result in the value of this Agreement exceeding 50% of eligible project costs, the value shall be reduced to an amount not to exceed 50% of eligible Project costs to align with the maximum award permitted in the terms of the program and application that resulted in this award.

A. The Lender agrees to:

The Lender agrees to loan the Borrower an amount up to the sum of **$400,000.00** (the Loan Amount) for approved capital expenditures used to address the needs of the residents at the **Waypoint Youth Resource Center and Overnight Emergency Shelter**. The Loan Amount will be subject to an interest rate of 0%, and the Loan Amount will be forgiven upon completion of the project on or before September 30, 2024, or an otherwise set date as determined below.

B. The Borrower agrees to:

The Borrower agrees to construct and undertake the approved Project in accordance with their Approved Application, which is incorporated by reference herein and a copy maintained at the State. Furthermore, the Borrower agrees to comply with all Federal, State and local laws, rules and regulations, which are now, or in the future may become, applicable to the Project.

The Borrower agrees to submit to all requested inspections and audits by State officials which relate to the services and payments under this Agreement. On-site inspections shall

be made at least twice annually, and upon project completion, to ensure compliance with the terms of this loan. The Lender reserves the right for more frequent on-site inspections.

Any audits shall include, but not be limited to: a review of all invoices and payments made on this project, a review of all contracts for goods and services, proof of goods received after payment, a review of Borrower's policies and procedures for management of federal funds, a review of the project plan to monitor project progress, and a review of payroll and timesheet records.

By entering into this Agreement, the Borrower accepts liability for the ARPA Loan Amount with repayment to begin on June 15, 2025, or earlier, if breach of the terms of the Agreement occurs.

The Project has already been completed. As a condition of loan forgiveness, Borrower agrees to continue providing services at this location as a shelter serving young adults ages 18-24 until at least May 31, 2025.

Upon completion and satisfaction of the terms of the Agreement on or before May 31, 2025, (or later if an extension is approved by the Lender) the Borrower's Loan Amount will be deemed satisfied and paid in full.

If the Borrower does not continue providing services at this location as shelter serving young adults ages 18-24 until May 31, 2025, and/or the Agreement is not fulfilled or substantively breached, then the Borrower shall begin repaying the Loan Amount to the Lender beginning on June 15, 2025, pursuant to the terms and conditions outlined in section 5 of this Agreement.

This Agreement is NOT a negotiable instrument.

3. DISBURSEMENT

The maximum Loan Amount available to be disbursed to the Borrower pursuant to this Agreement shall be **$400,000.00**. The Parties agree that the Borrower shall only be reimbursed for actual costs incurred, and that the Lender's determinations of eligible and approved costs shall be final in all cases.

The Borrower must pay 100% of the cost of an approved capital expenditure before submitting a request for reimbursement of eligible costs. The Borrower shall submit monthly invoices for the acceptable reimbursable capital expenditures incurred up to the end of each month by the 15th of the following month. All invoices must be accompanied by proof of payment, such as receipts, other payment confirmations, cancelled checks (front & back), and/or electronic record of payment, as well as evidence of the good(s) being received or services rendered. Monthly invoices shall be submitted electronically to:

Emily Larson at GOFERR
Emily.A.Larson-G@goferr.nh.gov

*Or other GOFERR/State employee as designated by the Lender and communicated to the Borrower. The Borrower agrees to provide Lender with a quarterly report detailing the status of the capital improvement project at **Waypoint Youth Resource Center and Overnight Emergency Shelter**, including project and financial data required by U.S. Treasury for reporting purposes. Such reports are due within 15 days of the close of each calendar year quarter. The Borrower shall provide the Lender with the construction project plan with the first quarterly report.

Examples of information required as part of quarterly reporting include an accounting of the status of the overall project, expenditures incurred and paid by the Borrower as part of its obligation under this Agreement, details on contracts entered into by the Borrower, information concerning labor practices applicable to the project, an estimated date of completion for the entire capital expenditure project, and more.

If any changes are made to the construction project plan, Borrower shall provide those changes in the quarterly report. The quarterly reports shall be due on the 15th day following the last month of the quarter, with the first report due by July 15, 2023.

Quarterly reporting shall include an assessment of the project completion status by the Lender to help determine whether an extension may be necessary or whether repayment of loaned funds will be likely. In the event that the Lender deems a quarterly report reveals evidence of noncompliance, the Lender reserves the right to require more frequent reporting for monitoring purposes.

4. PROMISE TO PAY

For value received, the Borrower promises to pay up to **$400,000.00** (the "Loan"), this being the amount of the ARPA SFRF award applied for by the Lender, which represents up to 50% of the Project costs, as identified in Section 2 "PURPOSE OF AGREEMENT." As indicated in Section 2, should value of the Loan exceed 50% of eligible Project costs, the value shall be reduced to an amount not to exceed 50% of eligible Project costs.

5. PAYMENTS

As indicated in Section 2, "PURPOSE OF AGREEMENT," if the Project is not successfully completed and/or the Agreement is not fulfilled or substantively breached, then the Borrower shall begin repaying the Loan Amount to the Lender beginning on June 15, 2025, pursuant to the following terms.

The Borrower will repay the Loan at a rate of **$25,000.00** per month, which is the equivalent of the Loan balance being distributed equally across 16 monthly payments. The first payment will be due on or before **June 15, 2025**. All subsequent payments will be due on or before the **15th** day of each month, with payment due the first business day following a weekend or federal or State holiday if the 15th occurs on such a weekend or holiday. Payments will be made by check or money order, marked payable to the "*State of New Hampshire*," and mailed to the following address: *1 Eagle Square, Concord, NH 03301*. The

Loan will be fully paid on or before September 15, 2026 which will be the 16th and final payment period.

6. INTEREST

The Loan will accrue interest at a rate of 0% per annum for the life of the Loan.

7. DEFAULT AND ACCELERATION

If the Borrower fails to make payments as detailed in Section 5, "PAYMENTS," of this Agreement, the Borrower will be in default. The Lender will notify the Borrower it is in default and the Borrower will have fifteen (15) days from the date of the notice to remedy the deficiency. If the Borrower remedies the deficiency within fifteen (15) days of the date on the default notice, the Lender will notify the Borrower that it is no longer in default.

If the Borrower fails to remedy the deficiency within sixty (60) days from the date of the notice to remedy the deficiency, the Lender, at its option, may declare all outstanding sums owed pursuant to this Agreement immediately due and payable, and the Lender may initiate litigation and collection actions to recover the Loan in full or to compel compliance with this Agreement.

8. PREPAYMENT

If the Loan payments have started, the Borrower may prepay the Loan without penalty. If the Borrower prepays the Loan in part, such partial prepayment will not alleviate the Borrower's obligation to meet payment deadlines for subsequent periods until the Loan is fully repaid.

For example, Prepayment in pay period 1, for the equivalent of pay periods 1, 2, and 3, does not remove the Borrower's obligation to timely make its next payment in period 2 and all subsequent periods until the Loan balance is satisfied.

9. SEVERABILITY

In the event any provision herein is determined to be void or unenforceable for any reason, such determination shall not affect the validity or enforceability of any other provision, all of which shall remain in full force and effect.

10. CONFLICTING TERMS

The terms of this Agreement shall have authority and precedence over any other conflicting terms in any referenced agreement or document.

11. CHANGES OR ALTERATIONS

This Agreement may be amended, waived, or discharged only by an instrument in writing signed by the Parties hereto and only after approval of such amendment, waiver or discharge by the Governor and Executive Council of the State, unless no such approval is required under the circumstances pursuant to State law, rule, or policy.

12. ASSIGNMENT

The Borrower shall not assign, or otherwise transfer, any interest in this Agreement without the prior written consent of the Lender.

13. INDEMNIFICATION

The Borrower shall defend, indemnify and hold harmless the Lender, its officers and employees, from and against any and all losses suffered by the Lender, its officers and employees, and any and all claims, liabilities, or penalties asserted against the Lender, its officers and employees, by or on behalf of any person, on account of, based on, resulting from, arising out of (or which may be claimed to arise out of) the acts or omissions of the Borrower or subcontractor, or subgrantee or other agent of the Borrower. Notwithstanding the foregoing, nothing herein contained shall be deemed to constitute a waiver of the sovereign immunity of the Lender, which immunity is hereby reserved to the Lender. This covenant shall survive the termination of this Agreement.

14. NOTICE

Any notices required or permitted to be given pursuant to this Agreement shall be given in writing and shall be delivered (a) in person; (b) by certified mail, postage prepaid, return receipt requested; or (c) by electronic mail sent to a previously confirmed electronic mail address.

The Borrower must notify the Lender of bankruptcy or transfer or dissolution of the Borrower's business within 15 days of the qualifying event.

The Borrower must also notify the Lender of any change of primary address and contact information for the Borrower within 15 days of such a change.

15. GOVERNING LAW AND LITIGATION OF DISPUTES

This Agreement is entered in the State of New Hampshire and shall be governed under the laws of the State of New Hampshire, as well as any applicable federal regulations and guidance relative to ARPA SFRF.

The source of funding and eligibility for the Youth Residential Facility Improvement Program and distribution of funds subject to this Agreement is ARPA SFRF Section 602 (c)(1)(A) to respond to the public health emergency with respect to the Coronavirus Disease 2019 (COVID–19) or its negative economic impacts, (H.R. 1319, Section 9901 of ARPA, which amended Title VI of the Social Security Act to add Section 602), Expenditure Category 1.4 Prevention in Congregate Settings, as determined by U.S. Treasury and in accordance with any applicable federal guidance or requirements.

The Lender, at its discretion and in compliance with federal guidance may change and/or report on this project in a different Expenditure Category, if appropriate.

Any litigation regarding this Agreement will occur in a court of competent jurisdiction in the county where the Lender's principal place of business is located. Failure to enter into and follow through on this Agreement, or otherwise remit payment of recoupment owed, will result in the Lender referring the matter to the New Hampshire Department of Justice for collection.

16. REPORTING

The Borrower shall comply with any applicable federal reporting requirements established by U.S. Treasury relative to these loaned funds, as determined by U.S. Treasury and when notified of such requirements by the Lender.

17. RECORD RETENTION

Between the effective date and the date five (5) years after the completion date of this Agreement, at any time during the Borrower's normal business hours, and as often as the Lender, the U.S. Department of Treasury or United States Office of Management and Budget (OMB) shall demand, the Borrower shall make available to the Lender, the U.S. Department of Treasury or OMB all records pertaining to matters covered by this Agreement. The Borrower shall permit the Lender, the U.S. Department of Treasury or OMB to audit, examine, and reproduce such records, and to make audits of all contracts, invoices, materials, payrolls, personnel records, data, and other information relating to all matters covered by this Agreement. As used in this agreement, "Borrower" includes all persons, natural or fictional, affiliated with, controlled by, or under common ownership with, the entity identified as the Borrower in Section 1, "The Parties."

18. NON-WAIVER

No failure by the Lender in exercising Lender's rights under this Agreement shall be considered a waiver of such rights.

No express waiver of any Event of Default shall be deemed a waiver of any provisions hereof. No such failure of waiver shall be deemed a waiver of the right of the Lender to

enforce each and all of the provisions hereof upon any further or other default on the part of the Borrower.

19. CONFLICT OF INTEREST

No representative, officer, or employee of the Lender or of the authorizing bodies of this Agreement, who exercises any functions or responsibilities in the review or approval of this Agreement and the exercise of its terms, shall participate in any decision relating to this Agreement which affects his or her personal interest or the interest of any corporation, partnership, or association in which he or she is directly or indirectly interested, nor shall he or she have any personal or pecuniary interest, direct or indirect, in this Agreement or the proceeds thereof.

20. CONDITIONAL NATURE OF AGREEMENT

This Agreement is contingent upon approval by the Governor and Executive Council.

Notwithstanding anything in this Agreement to the contrary, all obligations of the Lender hereunder are contingent upon the availability or continued appropriation of funds, and in no event shall the Lender be liable for any payments hereunder in excess of such available or appropriated funds. In the event of a reduction or termination of those funds, the Lender shall have the right to withhold disbursement or payment until such funds become available, if ever, and shall have the right to terminate this Agreement immediately upon giving the Borrower notice of such termination.

21. INTEGRATION

There are no verbal or other agreements that modify or affect the terms of this Agreement, except as indicated in Sections 2 and 11 of this Agreement.

This Agreement, which may be executed in a number of counterparts, each of which shall be deemed an original, constitutes the entire agreement and understanding between the Parties, and supersedes all prior agreements and understandings relating hereto, except for any such subsequent modifications or revisions pursuant to the Sections outlined above.

22. EFFECTIVE DATE

Notwithstanding any provisions of this Agreement to the contrary, and subject to the approval of the Governor and Executive Council of the State of New Hampshire, if applicable, this Agreement and all obligations of the Parties hereunder shall become effective on the date the Governor and Executive Council approve this Agreement, unless no such approval is required, in which case the Agreement shall become effective on the date the Agreement is signed by the Lender.

ACCEPTANCE AND ACKNOWLEDGEMENT

With the signature below, I, the Borrower's Agent, duly authorized and acting on behalf of the Borrower, affirm that I have read and understood this Agreement, and execute it with the intent that the Borrower be bound by its terms.

Borrower's Name and Mailing Address:
Borja Alvarez de Toledo
464 Chestnut Street
Manchester, NH. 03104

Borrower's Vendor Number:
177166
Borrower's E-mail Address:
Alvarezdetoledob@waypointnh.org

Borrower's Agent's Signature:

Date: **6/14/2023**

Borrower's Agent's Name and Title:

Borja Alvarez de Toledo
President and CEO

Borrower's Business Name (if different from above):

Waypoint

Borrower's Business Address (if different from above):

State of New Hampshire, GOFERR

Date: 06/14/2023

Approval of the New Hampshire Department of Justice

Shari Phillips Date: 6/14/2023

Approval by the Governor and Executive Council (if applicable):

G&C Item number: _____ G&C Meeting Date: _____

WAYPOINT
Help Along the Way

Formerly
CHILD AND FAMILY SERVICES

CERTIFICATE OF VOTE

I, MARK C. ROUVALIS, Board Chair, do hereby certify that:

1. I am a duly elected Officer of WAYPOINT.

2. The following are true copies of two resolutions duly adopted at a meeting of the Board of Directors of the Agency duly held on 12/4/18:

RESOLVED: That this corporation enters into a contract with the State of New Hampshire, and any of its agencies or departments.

RESOLVED: That the PRESIDENT AND CEO is hereby authorized on behalf of this Agency to enter into the said contract with the State and to execute any and all documents, agreements and other instruments, and any amendments, revisions, or modifications thereto, as he/she may deem necessary, desirable or appropriate.

BORJA ALVAREZ DE TOLEDO is the duly elected PRESIDENT/CEO of the Agency.

3. I hereby certify that said vote has not been amended or repealed and remains in full force and effect as of the date of the contract/contract amendment to which this certificate is attached. This authority **remains valid for thirty (30)** days from the date of this Certificate of Authority. I further certify that it is understood that the State of New Hampshire will rely on this certificate as evidence that the person(s) listed above currently occupy the position(s) indicated and that they have full authority to bind the corporation. To the extent that there are any limits on the authority of any listed individual to bind the corporation in contracts with the State of New Hampshire, all such limitations are expressly stated herein.

5/31/23
Date

Mark C Rouvalis
Mark C. Rouvalis, Board Chair

State of New Hampshire

Department of State

CERTIFICATE

I, David M. Scanlan, Secretary of State of the State of New Hampshire, do hereby certify that WAYPOINT is a New Hampshire Nonprofit Corporation registered to transact business in New Hampshire on September 25, 1914. I further certify that all fees and documents required by the Secretary of State's office have been received and is in good standing as far as this office is concerned.

Business ID: **62585**

Certificate Number: **0006222798**

IN TESTIMONY WHEREOF,

I hereto set my hand and cause to be affixed the Seal of the State of New Hampshire, this 4th day of May A.D. 2023.

David M. Scanlan

Secretary of State

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 06/13/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: Andrea Nicklin	
FIAI/Cross Insurance 1100 Elm Street Manchester NH 03101	PHONE (A/C, No, Ext): (603) 669-3218	FAX (A/C, No): (603) 645-4331
	E-MAIL ADDRESS: manch.certs@crossagency.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A: Philadelphia Indemnity Ins Co	18058
INSURED Waypoint Po Box 448 Manchester NH 03105	INSURER B: Granite State Health Care and Human Services Self-	
	INSURER C: Travelers Cas. & Surety Co of America	31194
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** 22-23 All w/Prof **REVISION NUMBER:**

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	[X] COMMERCIAL GENERAL LIABILITY [ ] CLAIMS-MADE [X] OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: [X] POLICY [ ] PRO-JECT [ ] LOC [X] OTHER: Professional Liability			PHPK2435600	07/01/2022	07/01/2023	EACH OCCURRENCE	$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 100,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
							GENERAL AGGREGATE	$ 2,000,000
							PRODUCTS - COMP/OP AGG	$ 2,000,000
							Each Incident $1M	$ 2,000,000- Agg
A	AUTOMOBILE LIABILITY [X] ANY AUTO [ ] OWNED AUTOS ONLY [ ] SCHEDULED AUTOS [ ] HIRED AUTOS ONLY [ ] NON-OWNED AUTOS ONLY			PHPK2435606	07/01/2022	07/01/2023	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
A	[X] UMBRELLA LIAB [X] OCCUR [ ] EXCESS LIAB [ ] CLAIMS-MADE [ ] DED [X] RETENTION $ 10,000			PHUB822644	07/01/2022	07/01/2023	EACH OCCURRENCE	$ 4,000,000
							AGGREGATE	$ 4,000,000
							Umb Includes Prof Liab	$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y/N [N] If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		HCHS20230000576 (3a.) NH	01/01/2023	01/01/2024	[X] PER STATUTE [ ] OTH-ER	
							E.L. EACH ACCIDENT	$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000
C	Fidelity & Forgery			105912196	04/01/2021	04/01/2024	Limit	$500,000
							Deductible	$500

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Refer to policy for exclusionary endorsements and special provisions.

CERTIFICATE HOLDER

Governor's Office for Emergency Relief and Recovery
1 Eagle Square
Concord NH 03301

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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