

MEMORANDUM OF INSURANCE

July 6, 2020

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. Any other use, duplication or distribution of this Memorandum without the consent of National Grid is prohibited. The information contained herein is as of the date referred to above. National Grid shall be under no obligation to update such information.

Producer	Companies Affording Coverage	
	Company A	Self-Insured
	Company B	Associated Electric & Gas Ins Services Ltd.
	Company C	National Grid Insurance USA Ltd.
	Company D	Liberty Mutual Insurance Company

Insured National Grid USA and its Subsidiaries which include, but are not limited to: Massachusetts Electric Company, Nantucket Electric, New England Power Company, Niagara Mohawk Power Corporation, The Narragansett Electric Company, National Grid USA Service Company, Boston Gas Company, Colonial Gas Company, The Brooklyn Union Gas Company and KeySpan Gas East Corporation collectively "National Grid"	Company
	Company

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	Effective Expiration	Limits of Liability		
A	General Liability <input checked="" type="checkbox"/> Commercial General Liability <input type="checkbox"/> Claims Made <input checked="" type="checkbox"/> Occurrence <input type="checkbox"/> Owners' & Contractors' Prot General Aggregate Limit applies per: <input type="checkbox"/> Policy <input type="checkbox"/> Project <input type="checkbox"/> Location	Self- Insured	04/01/2020 04/01/2021	Each Occurrence	\$ 3,000,000	
				Fire Damage	\$	
				Medical Expense	\$	
				Pers. And Adv Injury	\$	
				General Aggregate	\$	
				Products Comp/Op Aggregate	\$	
A	Automobile Liability <input type="checkbox"/> Any Automobile <input checked="" type="checkbox"/> All Owned Automobiles <input type="checkbox"/> Scheduled Automobiles <input checked="" type="checkbox"/> Hired Automobiles <input checked="" type="checkbox"/> Non-owned Automobiles	Self-Insured	04/01/2020 04/01/2021	Combined Single Limit	\$ 3,000,000	
				Bodily Injury (per person)	\$	
				Bodily Injury (per accident)	\$	
				Property Damage (per accident)	\$	
				Comprehensive	\$	
B	Excess Liability <input checked="" type="checkbox"/> Occurrence <input type="checkbox"/> Claims Made	XL5088709P	04/01/2020 04/01/2021	Each Occurrence	\$5,000,000	
				Aggregate	\$	
	Workers Compensation and employers liability Proprietors/Partners/ <input type="checkbox"/> incl Executive Officers are <input type="checkbox"/> excl			<input type="checkbox"/> WC Statutory Limit		
				<input type="checkbox"/> Other		
				EL Each Accident		
				EL Disease – policy limit		
D	Other Excess Workers' Compensation	EW1-62N-004536-550 (NY) EW5-62N-004536-560 (RI, NH) EW7-62N-004536-570 (MA)	07/01/2020 07/01/2021	SIR	WC Limit	EL Limit
				\$1M	Statutory	\$1M
C	All Risk Property	NGUS/PD/20/001	04/01/2020 04/01/2021	\$1.5M for Distribution; \$7.5M for Transmission - excluding transformers. Replacement cost coverage applies. Blanket coverage limit in excess of \$10M; Excludes coverage for generation.		

Description of Operations/Locations/Vehicles/Special Items
Commercial General Liability & Excess Liability Insurance -Additional Insured status is automatic for any person, company, or organization where a National Grid Company is required by a written contract or a written agreement to add such person, company, or organization as an additional insured on our liability policy, but only with respect to liability arising out of National Grid's operations.
Waiver of Subrogation is permitted as required by an executed written agreement with National Grid, and in accordance with the terms, conditions, and exclusions of the applicable policies.
Auto Comprehensive and Collision Coverage is self-insured by National Grid for all vehicles.
Evidence of Property Insurance: Any party which the National Grid is contractually required to include as a Loss Payee, or Mortgagee is granted such status under this policy as such interest may appear. Coverage under the policy applies only if such notice has been given and to the extent of the coverage required by such contractual requirement and for the limits of liability specified in such contractual requirement, if any, but in no event for insurance not afforded by the policy nor for limits of liability in excess of the applicable limits of liability of the policy. Business Interruption coverage is included as part of the All Risk Property form.
 The existence of more than one insured, Additional Insured or other interests shall not serve to increase the limits of liability of the policy.
 The Memorandum of Insurance serves solely to list insurance policies, limits and dates of coverage. Any modifications hereto are not authorized.