

CAHILL MOUNTAIN PROPERTIES

206 BEAVER POND HILL
RICHMOND, VT 05477
802-881-2503

PETER CAHILL
OWNER/LICENSED REAL ESTATE PROFESSIONAL
PETER@CAHILLMOUNTAINPROPERTIES.COM

August 13, 2025

Town of Richmond
Richmond Town Center
203 Bridge St, P.O. Box 285
Richmond, VT 05477

RE: Town of Richmond – Request for Proposal
Town Center Property Management Services

Cahill Mountain Properties is pleased to provide the following proposal in response to your request. Please see the following for details pertaining to qualifications, compensation structure, and references.

Qualifications

Cahill Mountain Properties (CMP), founded in 2019, has extensive experience with handyman work, property management, and project management. CMP is owned and operated by Peter Cahill, who is also a licensed real estate professional in the State of Vermont. Experience includes:

- Property Management of Primary Residences, Vacation Properties, and Rental Properties
- Property Management of Office Space
 - Currently the Property Manager for Greensea IQ at 10 E Main St, Richmond.
- Handyman Services include, but are not limited to:
 - carpentry, sheetrock installation and repair, light electrical and plumbing, painting, landscaping, light excavation
- Project Management
 - Oversee and manage small, medium, and large-scale renovation and capital improvements for residential customers
 - Oversee and manage complete lifecycle of property development, breaking ground to the finished product.
 - Manage Sub-Contractors and all aspects of permitting
- Real Estate – Licensed Real Estate Professional with the State of Vermont
 - License #082.0124490
 - Assist clients with buying, selling, and leasing of residential, land and commercial property.

REAL ESTATE | LAND & PROPERTY MANAGEMENT | PROJECT MANAGEMENT

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Company Structure

- Sole Proprietor
- Utilize and oversee subcontractors to complete large scale projects.

References

Robert Cone, CEO-Delta Properties, Burlington, VT
Owners of Northfield Savings Bank Building, 23 Pleasant St, Richmond.
Mobile: 802-236-1743
Rob@vtdelta.com

Kirstin Collins, Greensea IQ, Richmond, VT
Mobile: 802-488-9863
kcollins@greenseaiq.com

Katie Novogroski, Southview Drive, Richmond, VT
Mobile: 802-383-8540
kaitlinjbarone@gmail.com

Josi Kytile, Co-Owner- Creamery Building, Richmond, VT
Mobile: 917-859-5275
josikytile@gmail.com

Proposed Compensation Structure

Compensation Structure is a Three Tier System

- Monthly Retainer of \$1040 per month
 - This covers the first 16 hours of management and general maintenance.
 - General Maintenance includes minor repairs, painting, upkeep of property
 - Additional hours beyond the first 16 covered by retainer are billed at \$65 per hour
- Handyman Projects – Time & Materials plus 10%
 - Hourly Rate of \$65 per hour
 - 10% covers overhead, cost of insurance, tools and misc hardware required to complete the work.
 - This applies to anything beyond the scope of management and general maintenance, for example:
 - projects requiring power tools and materials
 - renovations & extensive repairs
- Capital Improvement Management
 - 10% fee to manage and oversee capital improvement projects requiring subcontractors, contractors, vendors, etc.

Availability & Capacity

I will be available to dedicate at the minimum, 4 hours per week, or 16 hours per month to the role and fully aware some weeks and months require more hours. In the event of large-scale repairs/projects/capital improvements, I will ensure my availability for the time required.

Confirmation of Insurance and Certifications/Licenses

- Vermont Real Estate License: 082.0124490
- Cahill Mountain Properties is a registered business with the State of Vermont
- Proof of Insurance is provided as an addendum to this proposal
 - If award the role, I will increase my coverages to match the requirements of the RFP

Thank you for the potential opportunity. I look forward to being of service to the Town of Richmond and the community in which I reside.

Sincerely,

A handwritten signature in black ink, appearing to read 'Pete Cahill', with a stylized, flowing script.

Pete Cahill

RICHMOND TOWN CENTER PROPERTY MANAGEMENT SERVICES

Submit this page along with supporting documents as your complete bid proposal

RICHMOND CENTER TOWN CENTER PROPERTY MANAGEMENT SERVICES BID

Submit the **Proposal Requirements** along with a starting hourly rate including fees for other services:

Monthly retainer for standard property management duties

\$: 1040

Hourly rate for services beyond the base retainer.

\$: \$65

Billing approach for any maintenance or handyman work, including materials and labor.

\$: Time (\$65/hr) & Materials plus 10%

Proposed fee or percentage structure for management of capital improvement projects.

\$: 10%

The Town of Richmond reserves the right to accept or reject any or all bids, or parts thereof, or to select the bid to be in the best interest of the Town.

Identification of sub-contractors

The following sub-contractors will be utilized in the completion of this contract:

Sub-contractor

TBD depending on Scope of Work

Specialty

TBD depending on Scope of Work


CMP will ensure proper insurance and liability coverage, in the form of a Certificate of Insurance from each Sub-Contractor.

Bid submitted by:

Contractor: Cahill Mountain Properties

Address: 206 Beaver Pond Hill, Richmond, VT 05477

Phone: 802-881-2503 E-mail: peter@cahillmountainproperties.com

Contractor Authorized Agent Signature: 

Printed Name and Title: Peter Cahill, Owner

Date bid Signed: 9/2/2025

**Businessowners Policy Declaration**
Transaction: RENEWAL

Named Insured and Address:	Agent Name and Address
Cahill Mountain Properties 206 Beaver Pond HI Richmond, VT 05477-9229	T S PECK INSURANCE AGENCY 41 IDX DR STE 135 S BURLINGTON, VT 05403 (802) 865-8000 44-214

This Renewal Declaration reflects your renewal coverages, rating information and premiums. If new or revised forms or endorsements apply, they are attached. Please review this information and contact your agent with any questions or changes.

Form of Business:	LLC
Business Description:	handyman work, light Contruction

Policy Number	Policy Type	Policy Period	Transaction Effective Date	Payment Plan
20058542	Businessowners	04/26/2025 to 04/26/2026	04/26/2025	Monthly

In return for the payment of premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy. This premium may be subject to adjustment.

Liability Coverages	Limit of Insurance
Liability and Medical Expenses	\$1,000,000 Per Occurrence
Medical Expenses	\$5,000 Per Person
Damage To Premises Rented To You	\$50,000 Per Location
Aggregate Limits	
Other Than Products-Completed Operations	\$2,000,000 Per Policy Period
Products/Completed Operations	\$2,000,000 Per Policy Period
Property Damage Deductible \$500 Per Claim Basis	
Each paid claim reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Businessowners Coverage Form and any attached endorsements	

Location Information		
Location #	Address	Premium
1	206 Beaver Pond HI, Richmond, VT 05477-9229	\$535.00
Policy Level Additional Coverages and Endorsements		\$709.00
THIS IS NOT A BILL Your Bill Will Be Sent Separately		Total Premium \$1,244.00



Countersigned: Date _____

Authorized Representative _____

Additional Coverages and Coverage Extensions

Summary of the Additional Coverages and Coverage Extension included in the Businessowners Coverage Form, BP 00 03. Refer to the coverage form for specific policy coverage information

If you have purchased increased limits the limits and premiums will be displayed elsewhere in the declarations.

Additional Coverages**Coverage Information**

Debris Removal	\$25,000
Preservation of Property	While it is being moved or while temporarily stored at another location within 30 days of loss.
Fire Department Service Charge	\$2,500
Business Income And Extra Expense	Actual Loss Sustained - Not Exceeding 12 Consecutive Months
Extended Business Income	Time period 60 Days
Pollutant Clean-up And Removal	\$10,000
Civil Authority	Certain actions of a civil authority
Money Orders And "Counterfeit Money"	\$1,000
Forgery Or Alteration	\$2,500
Increased Cost of Construction	\$10,000
Business Income From Dependent Properties	\$5,000
Glass Expense	Reimbursement cost of temporary repairs
Fire Extinguisher Systems Recharge Expense	\$5,000
Electronic Data	\$10,000
Interruption Of Computer Operations	\$10,000
Limited Coverage for "Fungi", Wet Rot or Dry Rot	\$15,000

Coverage Extensions

Extensions apply to insured Buildings and Business Personal Property

Newly Acquired Or Constructed Property	\$250,000 at each building, \$100,000 Business Personal Property at each building Up to 30 days Period of Coverage
Personal Property Off-Premises	\$10,000
Outdoor Property	\$2,500 One Tree, Shrub or Plant -\$1,000
Personal Effects	\$2,500
Valuable Papers And Records	\$10,000 On Premise \$5,000 Off Premise
Accounts Receivable	\$10,000 On Premise \$5,000 Off Premise
Business Personal Property Temporarily In Portable Storage Units	\$10,000

Contractors' Installation, Tools and Equipment Coverage			
Item	Limit of Insurance		
Coverage 1 - Contractors' Installation Coverage			
Property At Each Covered Job Site	\$3,000		
Property At All Covered Job Sites Combined	\$9,000		
Property In Transit	\$5,000		
Property At A "Temporary Storage Location"	\$5,000		
Total Premium for Coverage 1			Included
Coverage 2 - Contractor's Tools And Equipment Coverage			
Blanket Limit	\$3,000		
Total Blanket Premium			Included
An "X" displayed to the right indicates the applicable per-item sub-limit	<input checked="" type="checkbox"/> not in excess of \$500 for any one item	<input type="checkbox"/> not in excess of \$2,000 for any one item	
Scheduled Limit (And Description of Property)	Limit	Deductible	Premium
1 Kubota mini ex Serial #: KBCCZ48CPL3D14639	\$40,000	\$500	\$484.00
Total Scheduled Property Premium			\$484.00
Total Premium for Coverage 2			\$484.00
Coverage 3 - Non-owned Tools And Equipment Coverage			
			No Coverage
Total Premium for Coverage 3			
Coverage 4 - Employees' Tools Coverage			
			No Coverage
			However, not more than \$100 per tool and not in excess of \$500 for all tools of any one employee
Total Premium for Coverage 4			
Base Premium Installation Tools and Equipment Coverage			\$102.00
Total Contractors' Installation, Tools and Equipment Coverage Premium			\$586.00



Policy Level Additional Coverages and Endorsements		
Endorsement #	Endorsement Title	
BP 01 14	Vermont Changes - Contamination Or Pollution Exception Aggregate Limit: \$1,000,000	Included
BP 14 21	Exclusion - Designated Work Description of Your Work: Any and all Real Estate Operations	N/A
BP 90 08	Equipment Breakdown	Included
BP 90 42	Businessowners Liability Plus Blanket Additional Insured Lessor of Leased Equipment Blanket Additional Insured Managers - Lessors of Premises Blanket Waiver of Transfer of Rights of Recovery Against Others to Us Broadened Knowledge of Occurrence Broadened Supplementary Payments Coverages Damage to Premises Rented to You Medical Payments Amendment New Formed or Acquired Organization Personal Injury Extension Limited Product Withdrawal Expense Endorsement	\$48.00
BP 90 43	Businessowners Property Bundle Endorsement Ordinance or Law \$50,000 Spoilage Coverage \$10,000 Utility Services - Direct Damage \$50,000 Utility Services - Time Element \$50,000 Personal Property Broadened Premises 1,000 Feet Debris Removal \$25,000 Fire Department Service Charge \$5,000 Fire Extinguisher Systems Recharge Expense \$10,000 Forgery And Alteration \$10,000 Newly Acquired or Constructed Property Up to \$1,000,000 - 90 Days Outdoor Property \$10,000 Money and Securities \$15,000 Combined Outdoor Signs \$5,000 Personal Effects and Property of Others \$15,000 Personal Property Off-Premises \$25,000 Pollutant Clean-Up and Removal \$25,000 Valuable Papers and Records \$50,000 Accounts Receivable \$100,000 Arson Reward \$7,500 Business Personal Property at Fairs or Exhibitions \$5,000 Rekeying of Locks \$1,000 Salesperson's Samples \$10,000 Fine Arts \$10,000 Employee Dishonesty \$15,000 Bailees Coverage \$2,500 per item / \$10,000 per loss Brands and Labels Up to BPP Limit Computer Equipment \$25,000	\$75.00
Total Policy Level Additional Coverage and Endorsement Premium		\$709.00

Location Coverages							
Location #	1	Address	206 Beaver Pond HI, Richmond, VT 05477-9229	Property Deductible	\$500	Optional Coverage Deductible	\$500
Building #	1	Building Description	Building #1			Windstorm or Hail % Deductible	0%

Buildings Including Appurtenant Structures		Replacement Cost	No Coverage	\$.00
Business Personal Property	95625	Replacement Cost	\$3,000	\$60.00
Business Income and Extra Expense	Actual Loss Sustained, Not Exceeding 12 Consecutive Months			Included

Liability Coverage		Limit - See Page 1		
Class Code	Class Description	Payroll Rating Basis	Premium	
95625	Contractors - Handyperson - Office	\$10,400	\$475.00	
Total Location Premium				\$535.00

Loss Payee/Mortgagee Schedule				
Loss Payee/Mortgagee Name and Address		Interest	Location #	Building #
All Forms and Endorsements Applicable to Your Policy				
Endorsement #	Endorsement Title			
BP 00 03 07 13	Businessowners Coverage Form			
BP 01 14 01 06	Vermont Changes - Contamination Or Pollution Exception			
BP 01 34 06 15	Vermont Changes			
BP 01 77 07 02	Vermont Changes - Civil Union			
BP 04 15 02 21	Spoilage Coverage			
BP 04 17 01 10	Employment-Related Practices Exclusion			
BP 04 46 07 13	Ordinance Or Law Coverage			
BP 04 56 07 13	Utility Services - Direct Damage			
BP 04 57 07 13	Utility Services - Time Element			
BP 05 15 12 20	Disclosure Pursuant To Terrorism Risk Insurance Act			
BP 05 23 01 15	Cap On Losses From Certified Acts Of Terrorism			
BP 05 77 01 06	Fungi Or Bacteria Exclusion (Liability)			
BP 07 01 07 13	Contractors Installation Tools And Equipment Coverage			
BP 07 03 01 06	Business Liability Coverage - Property Damage Liability Deductible (Per Claim Basis)			
BP 07 77 08 06	Fine Arts Coverage			
BP 14 10 01 10	Brands and Labels			
BP 14 21 01 10	Exclusion - Designated Work			
BP 14 88 07 13	Primary And Noncontributory - Other Insurance Condition			
BP 15 04 05 14	Exclusion-Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability With Limited Bodily Injury Exception			
BP 15 60 02 21	Cyber Incident Exclusion			
BP 90 08 11 14	Equipment Breakdown Coverage			
BP 90 40 06 21	Bailees Coverage			
BP 90 42 11 22	Liability Plus Bundle			
BP 90 43 11 22	Property Bundle			



Endorsement #	Endorsement Title
BP 90 45 11 22	Computer Equipment
CGIPRIV 03 23	Privacy Policy

Concord General Mutual Insurance Company

MUTUALS--MEMBERSHIP AND VOTING NOTICE. The insured is notified that by virtue of this policy, the policyholder is a member of the Concord General Mutual Insurance Company and is entitled to vote either in person or by proxy at any annual or special meetings of said Company. The Annual Meetings of the Company are held in the State of New Hampshire on the fourth Monday in March, in each year, at 10:00 o'clock A.M. Notice of said Annual Meeting will be given by one publication in any newspaper published in Concord, County of Merrimack, State of New Hampshire, no fewer than ten (10) nor more than sixty (60) days prior to the date of said meeting.



CONCORD GROUP
INSURANCE
A MEMBER OF THE AUTO-OWNERS INSURANCE GROUPSM

T.S. PECK *INSURANCE*
Auto • Home • Business

Cahill Mountain Properties
206 Beaver Pond HI
Richmond, VT 05477-9229

Dear Cahill Mountain Properties,

Thank you for renewing your policy and being a valued customer of The Concord Group since 2024.

Owning a business is hard work, and that's why we offer tools and resources to make it easier for you to manage your policy documents and streamline payments. If you have not done so already, we invite you to enroll in our Customer Center where you may access your policy information, anytime, anywhere.

Please take a moment to review the enclosed policy information and reach out to T S PECK INSURANCE AGENCY should you have any questions about your coverages.

Again, thank you for selecting The Concord Group for your insurance needs. Our team looks forward to continuing to service your business needs!

Daniel L. McCabe
President & Chief Executive Officer

Enroll in Customer Center!

Make paying for insurance easy and efficient! Never miss a payment with Electronic Funds Transfer (EFT) or Recurring Credit Card.

Our Customer Center is a secure way to set up payments and access documents. Enroll at www.concordgroupinsurance.com or contact your local independent insurance agent for assistance.

