A GUIDE TO CHOOSING WITH CONFIDENCE

A Beautiful Finish Begins Here

Compare the scope, protection and accountability behind every painting estimate.

10 QUESTIONS EVERY HOMEOWNER SHOULD ASK

	WHAT TO VERIFY	MASSE GROUP	OTHERS
01	**General liability insurance** Request current coverage documents	YES	?
02	**Workers' compensation** Confirm applicable coverage	YES	?
03	**Detailed written scope** Surfaces, repairs and exclusions	YES	?
04	**Specified coating systems** Primer, product line and sheen	YES	?
05	**Preparation standards** Cleaning, sanding and priming	YES	?
06	**Property protection** Floors, furnishings and fixtures	YES	?
07	**Crew supervision** Know who is responsible	YES	?
08	**Customer references** View comparable projects	YES	?
09	**Changes and payment terms** Require written approvals	YES	?
10	**Final walkthrough** Cleanup and punch-list review	YES	?

USE THIS CHECKLIST WITH EVERY ESTIMATE

Check the other contractor's answers and note differences in preparation, products, protection and what is excluded. A fair comparison starts with the same scope.

Question marks mean verify, not that another contractor lacks the standard.

Before Price, Compare Protection

Hiring an uninsured contractor could put more than your paint job at risk.

PROTECT YOUR HOME. PROTECT YOUR INVESTMENT.

Ask for proof of general liability and workers' compensation coverage, where required.

If a worker is injured on your property

Without appropriate workers' compensation coverage, questions about medical expenses, lost wages and legal claims may become complicated and costly. Homeowner responsibility depends on the facts and applicable law.

If your property is damaged

Without adequate general liability coverage, recovering the cost of damage may be difficult and could leave you with significant out-of-pocket expenses.

If a contractor cannot provide proof

Don't simply assume you're protected. Request current certificates, check the dates and verify coverage with the issuing insurance agent. Certificates do not guarantee coverage for every claim.

What Masse Group provides

We take insurance seriously and include our liability and workers' compensation certificates at the back of this guide for your review.

A quick insurance check

Confirm the company name on the certificate matches the business you're hiring.
Check the coverage dates and verify the certificate with the issuing insurance agent.

THE MOST IMPORTANT QUESTION

It's not just what the contractor charges. It's what protection and accountability they bring to your property.

A NOTE FROM THE OWNER

Four Generations. One Reputation.

The family name behind the work is a responsibility we take personally.

A PERSONAL COMMITMENT

Four generations of our family have worked in the painting trade. That experience matters because your home deserves careful planning, preparation and attention to detail.

When we provide an estimate, we want you to understand what is included, why certain products are recommended and who is accountable for the finished work.

Our reputation is built one project and one homeowner at a time. We want to earn the kind of trust that leads you to recommend us to a neighbor or friend.



Dan Masse

Owner, Masse Group Painting

WHAT FOUR GENERATIONS MEAN FOR YOU

EXPERIENCE

Coating recommendations informed by years in the trade.

ACCOUNTABILITY

A named owner and a clear written scope.

CONSISTENCY

Preparation, protection and a final review.

OUR REPUTATION IS ON EVERY JOB.

What Goes Into a Professional Bid?

A complete estimate reflects the work behind the finished appearance.



PREPARATION & PROTECTION



FINISHED INTERIOR

01 SKILLED LABOR

Experienced painters, application skills and supervision.

02 SURFACE PREPARATION

Cleaning, sanding, repairs, caulking and priming as scoped.

03 COATINGS & EQUIPMENT

Suitable primers, finishes, tools and application methods.

04 INSURANCE & OPERATIONS

Coverage, equipment upkeep and responsible business practices.

05 PROPERTY PROTECTION

Floor and furniture protection, masking and cleanup.

06 PROJECT COORDINATION

Written scope, scheduling, communication and walkthrough.

COMPARE THE SCOPE, NOT JUST THE PRICE

Ask what preparation, products, protection and cleanup are included. Two proposals can look similar while describing very different work.

Real Projects. Real Customer Words.

Project photography and customer feedback.



CABINET REFINISHING • BEFORE / AFTER

CUSTOMER REVIEWS

Karen Lehmann ★★★★★

“The quality of the prep work and painting was outstanding”

The homeowner also praised punctuality, cleanliness and attention to detail.

William Tierney ★★★★★

“Dependable, efficient and a great price.”

He strongly recommended the company after work on his property.

Elaine Grossman ★★★★★

“The work was done well and on time.”

She described an easy process, prompt correction of an oversight and reasonable pricing.

READ MORE CUSTOMER REVIEWS

Scan to visit our website’s review page. Excerpts above are from Google-attributed reviews republished by Tavlee.

Source: tavlee.com/contractor/masse-group-painting-kingston

RECOGNITION & REPUTATION

A Reputation Built on Trust.

Local recognition. Five-star customer feedback. References you can request.



MERITLY VERIFIED • 2026



BUSINESSRATE • BEST OF 2026

Recognized for Excellence in Painting

Two 2026 awards recognizing Masse Group Painting and its customer review record.

Five-star Google customer reviews

Explore customer feedback about workmanship, preparation, communication and service.

Local references available

Ask us for references from comparable projects in the communities we serve.

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/07/2026

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	Simply Business 53 State Street 19th Floor Boston, MA 02109	CONTACT NAME:	Simply Business
		PHONE (A/C, No, Ext):	(844) 654-7272 FAX (A/C, No):
		E-MAIL ADDRESS:	contactus@simplybusiness.com
		INSURER(S) AFFORDING COVERAGE	NAIC #
		INSURER A :	Accredited Surety And Casualty Company 26379
INSURED	Masse Group 10 Water St Unit 8 Plymouth, Massachusetts 02360	INSURER B :	
		INSURER C :	
		INSURER D :	
		INSURER E :	
		INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **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	X		TSGL4851599XB	01/31/2026	01/31/2027	EACH OCCURRENCE	$1,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$100,000
							MED EXP (Any one person)	$5,000
							PERSONAL & ADV INJURY	$1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$2,000,000
	X POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$2,000,000
	OTHER:							
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	
	ANY AUTO						BODILY INJURY (Per person)	
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	
	DED RETENTION							
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						PER STATUTE / OTH-ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBEREXCLUDED? N / A (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. EACH ACCIDENT	
							E.L. DISEASE - EA EMPLOYEE	
							E.L. DISEASE - POLICY LIMIT	
	PROFESSIONAL LIABILITY						EACH CLAIM	
							AGGREGATE	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Certificate holder is included as an additional insured on the General Liability policy per written contract.

CERTIFICATE HOLDER

120 S Main Street Llc,
120 S Main Streer,
West Bridgewater, MA 02379

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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ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 10/07/2026

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

Guardian Insurance, LLC.
99 Main St.
Easton MA 02356

CONTACT NAME: Jason Florio
PHONE (A/C, No, Ext): 508-969-1980 **FAX (A/C, No):** 508-969-1986
E-MAIL ADDRESS: jason@guardian-insure.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : AIM Mutual Insurance Company	33758
INSURER B : Nautilus Insurance Company	17370
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED

The Masse Group
182 Summer Street Suite 6 Box 201
Kingston MA 02364

COVERAGES **CERTIFICATE NUMBER:** GI-5816-20261007-01 **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. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. ***Not Applicable in WY**

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$
	☐ CLAIMS-MADE ☐ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$
	☐ POLICY ☐ PRO-JECT ☐ LOC						PRODUCTS - COMP/OP AGG	$
	☐ OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	☐ ANY AUTO						BODILY INJURY (Per person)	$
	☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
B	✔ **UMBRELLA LIAB** ✔ OCCUR			AN1386331	05/12/2026	01/27/2027	EACH OCCURRENCE	$ 1,000,000
	EXCESS LIAB ☐ CLAIMS-MADE						AGGREGATE	$ 1,000,000
	☐ DED ☐ RETENTION $							$
A	**WORKERS COMPENSATION AND EMPLOYERS' LIABILITY** Y / N						✔ PER STATUTE ☐ OTH-ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N	N / A		WCC-500-5030558-2026A	01/11/2026	01/11/2027	E.L. EACH ACCIDENT	$ 1,000,000
	(Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000

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

RE: Painting and general operations of the named insured.
Certificate holder is listed as certificate holder.
Commercial General Liability and Commercial Auto policies are not placed through Guardian Insurance. Policies listed above are currently in force.

CERTIFICATE HOLDER

120 S Main St West Bridgewater, LLC
120 South Main Street
West Bridgewater MA 02379

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

Jason Florio

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