

# Excellence in Insurance Protection



**Town of New Paltz  
Supervisor's Office  
PO Box 550  
New Paltz, NY 12561**

**Marshall  
& Sterling  
INSURANCE**

## Our People Are Your Best Insurance

PRESENTED BY

**ROBERT D. STUBBS**

**RSTUBBS@MARSHALLSTERLING.COM**

**PROPOSAL DATE: OCTOBER 9, 2014**

**PROPOSAL EXPIRES ON: NOVEMBER 30, 2014**

**MARSHALL & STERLING, INC.**

**103 EXECUTIVE DRIVE, SUITE 300**

**NEW WINDSOR, NY 12553**

**PHONE: 845-567-1000**

**FAX: 845-567-1030**

**[www.marshallsterling.com/newwindsor](http://www.marshallsterling.com/newwindsor)**

*The abbreviated outline of insurance coverage contained in this proposal is not intended to express any legal opinion as to the nature of coverage. The abbreviated summary of insurance coverage set forth in this proposal is subject to all of the terms, conditions, exclusions and limitations of the policy(ies) in current use by the insurance company(ies) listed for the summarized coverage. In order to fully understand the terms, conditions, exclusions and limitations of the insurance policy(ies) referred to in this proposal, you should request and review a specimen copy of the policy(ies).*

# PREMIUM SUMMARY

Town of New Paltz

Proposed Coverage Date      November 30, 2014

Policy Type	Proposed Carrier Name	A.M. Best Rating	Admitted In NY	Proposed Premium
Property	NYMIR	A	Yes	\$6,255.70
Inland Marine	NYMIR	A	Yes	\$7,150.00
General Liability	NYMIR	A	Yes	\$24,431.00
Business Auto	NYMIR	A	Yes	\$26,134.90
Public Officials Liability	NYMIR	A	Yes	\$10,980.20
Law Enforcement Liability	NYMIR	A	Yes	\$28,419.60
Excess Liability	NYMIR	A	Yes	\$8,461.20
OCP	NYMIR	A	Yes	\$275.00
Crime	Travelers	A+	Yes	\$1,612.00
<b>Total Premium</b>				<b>\$113,719.60</b>

**Estimated Additional Fees:**    New York Motor Vehicle Fee = 350.00; New York Fire Insurance Fee = \$27.48; Annual Capitalization Fee = \$1,899.86

**Subject To:**                      Signed Applications, Proposal, Statement of Values and NYMIR Subscriber Agreement

**\*\*Terrorism coverage must be accepted or declined prior to binding of policy.**

**\*\*Higher limits of liability may be available to you. If you would like a quotation for higher limits, please let us know.**

**\*\*Coverages described under notable exclusions/limitations may be available for an additional premium after completing additional applications.**

**Proposal accepted as presented:**

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date

**Proposal accepted as amended per changes noted on pages:**

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date



## INSURED LOCATIONS

LOCATION #	BUILDING #	ADDRESS	DESCRIPTION
001	001	1 Veterans Dr, New Paltz, NY 12561	Town Hall
001	002	Rear 1 Veterans Dr 1-2, New Paltz, NY 12561	Equipment Storage Bldg
002	001	23-28 Plattekill Ave, New Paltz, NY 12561	Justice Court
003	001	10-100 Clearwater Rd, New Paltz, NY 12561	Highway Garage/Office
003	002	10-100 Clearwater Rd, New Paltz, NY 12561	Salt Storage
003	003	10-100 Clearwater Rd, New Paltz, NY 12561	Fuel Tanks Bldg
003	004	10-100 Clearwater Rd, New Paltz, NY 12561	Highway Garage
003	005	10-100 Clearwater Rd, New Paltz, NY 12561	Recycling Equipment Storage
003	006	10-100 Clearwater Rd, New Paltz, NY 12561	Recycling Office
003	007	10-100 Clearwater Rd, New Paltz, NY 12561	Recycling Canopy
003	008	10-100 Clearwater Rd, New Paltz, NY 12561	Bottle Storage Bldg
004	001	22 North Ohioville Rd, New Paltz, NY 12561	Sewer District Lab
004	002	22 North Ohioville Rd, New Paltz, NY 12561	Drying Bed Building
004	003	22 North Ohioville Rd, New Paltz, NY 12561	Storage Building
004	004	22 North Ohioville Rd, New Paltz, NY 12561	Pumps/Motors/Electric Equip
005	001	220 Main St, New Paltz, NY 12561	Youth Center
005	002	Rear 220 Main St, New Paltz, NY 12561	Equipment Storage Building
007	001	31 Sunset Ridge Road, New Paltz, NY 12561	Mod frm leased to NPRft Day Care
007	002	31 Sunset Ridge Road, New Paltz, NY 12561	Mod frm leased to NPRft Day Care
007	003	31 Sunset Ridge Road, New Paltz, NY 12561	Mod frm leased to NPRft Day Care
007	004	31 Sunset Ridge Road, New Paltz, NY 12561	Mod frm leased to NPRft Day Care
008	001	22 Mulberry St, New Paltz, NY 12561	Bath House at Moriello Pool
008	002	22 Mulberry St, New Paltz, NY 12561	Open Shelter
008	003	22 Mulberry St, New Paltz, NY 12561	Property in Open(Playgr equip)
009	001	3 Veterans Dr, New Paltz, NY 12561	Community Center
010	001	83 S Putt Corners Rd, New Paltz, NY 12561	Police Department
011	001	241 W/S Libertyville Rd, New Paltz, NY 12561	Storage/Concession/Rest Rooms Bldg
011	002	241 W/S Libertyville Rd, New Paltz, NY 12561	Equipment Storage Bldg
011	003	241 W/S Libertyville Rd, New Paltz, NY 12561	Property in Open (Field I Fencing)
011	004	241 W/S Libertyville Rd, New Paltz, NY 12561	Property in Open (Field II Fencing)



011	005	241 W/S Libertyville Rd, New Paltz, NY 12561	Property in Open (Field III Fencing
011	006	241 W/S Libertyville Rd, New Paltz, NY 12561	Field III Dugout
011	007	241 W/S Libertyville Rd, New Paltz, NY 12561	Field III Dugout
011	008	241 W/S Libertyville Rd, New Paltz, NY 12561	Open Picnic Pavilion
011	009	241 W/S Libertyville Rd, New Paltz, NY 12561	Gazebo
012	001	10-100 Clearwater Rd, New Paltz, NY 12561	Baseball Dugout/Major Field
012	002	10-100 Clearwater Rd, New Paltz, NY 12561	Baseball Dugout/Major Field
012	003	10-100 Clearwater Rd, New Paltz, NY 12561	Property in Open(Maj Fld Fencing)
012	004	10-100 Clearwater Rd, New Paltz, NY 12561	Baseball Dugout/Minor Field
012	005	10-100 Clearwater Rd, New Paltz, NY 12561	Baseball Dugout/Minor Field
012	006	10-100 Clearwater Rd, New Paltz, NY 12561	Property in Open (Minor Fld Fencing
012	007	10-100 Clearwater Rd, New Paltz, NY 12561	Concession Bldg
012	008	10-100 Clearwater Rd, New Paltz, NY 12561	Equipment Storage Bldg
012	009	10-100 Clearwater Rd, New Paltz, NY 12561	Equipment Storage Bldg
012	010	10-100 Clearwater Rd, New Paltz, NY 12561	Property in Open (Tee Ball fencing)
012	011	10-100 Clearwater Rd, New Paltz, NY 12561	Equipment Storage Bldg
013	001	10-100 Clearwater Rd, New Paltz, NY 12561	BMX Concession Bldg
013	002	10-100 Clearwater Rd, New Paltz, NY 12561	BMX Office
013	003	10-100 Clearwater Rd, New Paltz, NY 12561	BMX Storage Bldg
013	004	10-100 Clearwater Rd, New Paltz, NY 12561	BMX Storage Container
013	005	10-100 Clearwater Rd, New Paltz, NY 12561	Maintenance Equipment Storage
013	006	10-100 Clearwater Rd, New Paltz, NY 12561	BMX Start Booth
013	007	10-100 Clearwater Rd, New Paltz, NY 12561	BMX Observation Booth
013	008	10-100 Clearwater Rd, New Paltz, NY 12561	Covered Bulletin Board
013	009	10-100 Clearwater Rd, New Paltz, NY 12561	Property in the Open(fencing/blchrs
014	001	10-100 Clearwater Rd, New Paltz, NY 12561	Modular Office
014	002	10-100 Clearwater Rd, New Paltz, NY 12561	Modular Office
014	003	10-100 Clearwater Rd, New Paltz, NY 12561	Modular Office
014	004	10-100 Clearwater Rd, New Paltz, NY 12561	Modular Office
014	005	10-100 Clearwater Rd, New Paltz, NY 12561	Modular Office
014	006	10-100 Clearwater Rd, New Paltz, NY 12561	Modular Office
014	007	10-100 Clearwater Rd, New Paltz, NY 12561	Modular Office
014	008	10-100 Clearwater Rd, New Paltz, NY 12561	Modular Office
014	009	10-100 Clearwater Rd, New Paltz, NY 12561	Modular Office

## PROPERTY

LOCATION #	BUILDING#	SUBJECT OF INSURANCE	AMOUNT	CO-INSURANCE	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
ALL	ALL	BLANKET BUILDING/CONTENTS EQUIPMENT BREAKDOWN EARTHQUAKE / FLOOD	\$5,064,447 INCLUDED \$1,000,000	AA AA	RC RC	SPECIAL SPECIAL	\$2,500 \$2,500 \$25,000
<b>ENHANCED MUNI PAC EXTENSION ENDORSEMENT</b>							
<u>Coverage</u>							
Accounts Receivable							
Airborne/Waterborne Personal Property Coverage							
Broadened Water – Direct Damage							
Claim Data Expense							
Commandeered Property							
Communication Equipment, Computers and Media Deductible							
Multiple Property Deductibles							
Disappearing Deductible							
Extra Expense							
Fine Arts							
Fire Department Service Charge							
Fire Extinguisher Recharge Expense							
Food Contamination Shutdown – Planned Events							
Foundations Coverage							
Lock Replacement Coverage							
Loss of Income							
Loss of Income – Broadened Water							
Loss Reduction Rewards							
Money, Securities and Stamps							
Inside							
Outside							
Limit							
\$75,000							
Included							
\$100,000 or Limit of Ins. Whichever is Less							
\$25,000							
Actual Loss You Sustain							
\$75,000							
Included							
Included							
\$250,000							
\$25,000							
\$25,000							
\$5,000							
\$10,000							
Included							
\$1,000							
Actual Loss You Sustain							
\$100,000							
10% of loss or \$25,000							
\$10,000							
\$10,000							



<u>Coverage</u>	<u>Limit</u>
Newly Acquired or Constructed Property Building	\$1,000,000
Business Personal Property	\$500,000
Non-Owned Detached Trailers	\$5,000
Ordinance or Law Coverage	
Loss to Undamaged Portion	Included
Demolition Cost	\$500,000
Increased Cost of Construction	\$500,000
Outdoor Fences	Actual Loss You Sustain
Outdoor Signs	Actual Loss You Sustain
Outdoor Trees, Shrubs and Plants	Actual Loss You Sustain
	Subject To A Limitation of
	\$10,000 Per Tree, Shrub or Plant
Personal Effects and Personal Property of Others	\$10,000
Pollutant Cleanup and Removal	\$25,000
Pollutant Cleanup and Removal – Planned Events	\$10,000
Premises Extension Property	1,000 feet
Property Off Premises	Actual Loss You Sustain
Refrigerated Property	Actual Loss You Sustain
Roof Protection	\$1,000
Specified Appurtenant Structures	
Public Use	\$100,000
Your Use	\$10,000
Contents	\$1,000
Transportation	Actual Loss You Sustain
Utility Services – Direct Damage	Actual Loss You Sustain
Utility Services – Planned Events	Actual Loss You Sustain
Valuable Papers and Records – Cost of Research	\$75,000

VALUATION KEY

ACV = Actual Cash Value

RC = Replacement Cost

AA = Agreed Amount

## INLAND MARINE

TYPE OF COVERAGE	AMOUNT	VALUATION	DEDUCTIBLE
Contractors Equipment	\$ 925,145	ACV	\$1,000
EDP Equipment	\$ 250,000	RC	\$2,500
Radios	\$ 4,400	ACV	\$1,000
Auto Physical Damage	\$1,070,790	ACV or RC	\$1,000

**NOTE:** Vehicles 10 years old or newer are covered at RC.  
Vehicles over 10 years old are covered at ACV.

### VALUATION KEY

ACV=Actual Cash Value      ST=Stated Amount      RC=Replacement Cost      AA=Agreed Value

## EQUIPMENT SCHEDULE

ITEM #	MODEL YEAR	DESCRIPTION	SERIAL #	AMOUNT OF INSURANCE
001		Air Compressor 1 hpM	18211507 B&G	\$ 60
002		Battery ChargerMdl 8	316542 B&G	\$ 60
003		Belt Sander 6" w/Sta	SS1989 B&G	\$ 110
004		Benchtop Grinder	39719391 B&G	\$ 20
005		Reddy Heater	0371536 B&G	\$ 100
006		Rollaway Tool Box	(TOP) I89 B&G	\$ 100
007		10" Radial Arm Saw	712300187 B&G	\$ 40
008		Air Floor Jack	HWY	\$ 250
009		Napa '77 Battery	03009 HWY	\$ 55
010		Balder 84 Bench	480W HWY	\$ 160
011		Gas 85 Concrete	14013604 HWY	\$ 350
012		Drill Press	90201R0069 HWY	\$ 290
013		Napa '77 Hydraulic	91-318 HWY	\$ 250
014		Helifx Magnetic	65837 HWY	\$ 150
015		Part Washer	076388 HWY	\$ 50
016	2013	86 Steam JennPressur	1223C HWY	\$4,000
017		Portable 83 Sand	24038 HWY	\$ 250
018		Scotchlite Sign	2239 HWY	\$ 150
019		80 Transit & Tripod	224534 HWY	\$ 220
020		Homelite 85 Water	83061703 HWY	\$ 350
021		Electric Welder		\$ 150
022		Lincoln DC-AC 88	AC680445 HWY	\$ 900
023		York Rake	RE18214 HWY	\$ 90
024		Hand Truck		\$ 114
025		3' Homelite	H11120038 B&G	\$ 260
026		Heath-Aqua Scope	1819 B&G	\$ 660
027		Heliflux Magnetic	MDL. CA-52 B&G	\$ 160
028		Hydrant Pressure	B&G	\$ 50
029		Hydrant Pressure	B&G	\$ 50
030		Magnetic Locator	B&G	\$ 40
031		Manual Hydrant Pump	B&G	\$ 60
032		Metrotech Line	81/000939 B&G	\$ 320



033	Pancake Locator	19517	B&G	\$ 60
034	Pipe Locator	80/014311	B&G	\$ 160
035	Robbins Trash Pump	EY20D1978066	B&G	\$ 780
036	Rubber Suction Hose		B&G	\$ 30
037	Rubber Suction Hose		B&G	\$ 30
038	Rubber Suction Hose		B&G	\$ 52
039	Water Pipe Tap.		B&G	\$ 360
040	Tweline Stripper	38539		\$ 150
041	Stihl Brush Cutter	24426323		\$ 440
042	Stihl Chain Saw			\$ 426
043	Lazer Detector			\$ 999
044	Magnetic Locator			\$ 250
045				
046				
047	PORTABLE RADIOS			
048	PCS Dual Mode	1517026		\$ 900
049	PCS Dual Mode	1517027		\$ 900
050	PCS Scan HB Portable	1018308		\$1,300
051	PCS Scan HB Portable	1360662		\$1,300
052	CONTRACTORS EQUIP.			
053	Backhoe attach for	TY0008A003104	B&G	\$ 400
054	Fisher 8' Series H		B&G	\$ 400
055	Grass Catcher	120839		\$ 90
056	Grass Trimmer/MDL	90812661		\$ 120
057	Grass Trimmer/MDL	E003638		\$ 50
058	Grass Trimmer	E000369		\$ 50
059	Gravely Mower	05192138		\$ 540
060	Gravely Tractor 12HP	00613525		\$2,160
061	Grinder Pump/Motor	CAT# WG202130	B&G	\$ 500
062	Heavyduty Brush-	MOD.XLBC-4	B&G	\$ 100
063	Heavy Duty 21"	MOD.23022	B&G	\$ 60
064	Homelite 1" Water	HJ3360046	B&G	\$ 35
065	John Deere Tractor	CH3057T094935	B&G	\$2,400
066	Matador Stripper/	4006106		\$ 140
067	Push Mower (Bag)	228049/MOD.60F		\$ 70
068	Push Mower 3.5 hp	14783491	B&G	\$ 50
069	Stihl Grass Trimmer	2340001743		\$ 50
070	Toro Push Mower	0001471	B&G	\$ 80
071	Toro Snow Blower	UT0148480411477		\$ 200
072	Trash Pump 2"	UT0154000685625		\$ 100
	Trash Pump 3"			\$ 120

073	Wet-Dry Vacuum		MMP808-16A	\$ 40
074	Air Pump Respirator		0986 HWY	\$ 280
075	Brush Trimmer		2058-5A	\$3,600
076	Distance Meter		HWY	\$ 361
077	Eager Beaver Trailer	1990	112DWM27LT036162	\$2,760
078	Fuel Pump Agway		1230CP	\$ 90
079	Homelite Generator	1985	746405879UT04007	\$ 150
080	John Deere Bulldozer	1981	JD550C365686T	\$9,400
081	John Deere Tractor	1981	JD301AD362005T	\$1,400
082	Lawn Chief 20" Mower		A018704909	\$ 24
083	Pettibone Roller	1980	C33151	\$7,800
084	Anthors Plow			\$3,800
085	Eutectic Regulator	1977		\$ 47
086	Anthors Sander			\$4,280
087	Schmidt 10' Snow			\$1,020
088	Tenco 11' Snow Plow		881327E0015	\$4,224
089	Tenco 11' Snow Plow		132H12	\$1,916
090	V Snow Plow	1959		\$ 500
091	V Snow Plow	1960		\$ 500
092	Tenco 11' Snow Plow		3752	\$6,000
093	Stone Shield			\$ 70
094	Stone Shield			\$ 70
095	Stone Shield			\$ 70
096	Stone Shield			\$ 70
097	Stone Shield			\$ 70
098	Stone Spreader			\$ 360
099	Stone Spreader			\$ 360
100	(4) Stone Spreaders			\$ 400
101	Tenco 11' Wing Plow			\$ 780
102	Agway Fuel Pump	1991	HWY	\$ 90
103	Gas Grass Trimmer		2001002	\$ 240
104	Tru-Value Leaf		114084 HWY	\$ 232
105	Toro 72" Mower Deck		30722-31162	\$ 100
106	Groundsmtr Mower		30795-30461	\$11,580
107	New Holland Skidder	1989	RECYLCE	\$3,950
108	Haybuster Tub		EA880-IG-7	\$19,920
109	5 hp Water Pump		G200G275873 B&G	\$1,100
110	Aeration Blower		35170 B&G	\$ 295
111	Aeration Blower		744442 B&G	\$ 295
112	Aeration Motor		F1084 B&G	\$ 80
113	Aeration Motor		12002600 B&G	\$ 80



114	Cincinnati Fan/	PNA-290	\$ 16
115	DB/Sala Safety Winch	001318	\$1,599
116	Emer. Gen. 6.5 KW	T850780001 B&G	\$ 500
117	Emer. Generator	K850785436 B&G	\$ 700
118	Emer. Generator	4843726283 B&G	\$ 500
119	Emergency Generator		\$ 300
120	Grinder Pump & Motor	8872103GE B&G	\$ 540
121	Grinder Pump & Motor	CAT#WG30-21 B&G	\$ 540
122	Grinder Pump & Motor	CAT#WG30-21 B&G	\$ 540
123	Grinder Pump/Motor	B&G	\$ 500
124	Lawn Chief	522193 B&G	\$ 320
125	Leeson Electric	C145K17FB3B	\$ 80
126	Port. Manhole	105307 B&G	\$ 200
127	Footvalve Port Pumps	A-48445	\$ 23
128	Toro Portable	SE1841T B&G	\$ 650
129	Homelite 3" Trash		\$ 300
130	Read Waste Manager	SPEC 800810 B&G	\$120,800
131	Toro Ground Master	1175	\$12,350
132	Toro Snow Blower		\$1,488
133	Western Snow Plow		\$2,400
134	(2) Pushmowers @		\$ 278
135	John Deere Tractor/M	LV5520P256645	\$51,780
136	John Deere Tractor/L	LV0110T510419	\$43,075
137	Terex TX760B Tractor	H20084906	\$56,162
138	John Deere Z Track60	997	\$15,115
139	John Deere 48" Cut M	BG20558	\$2,795
140	(2) Grooming Machine		\$5,774
141	Excavator	HZ101CC00000440	\$80,500
142	Zero Turn Mower	B&G	\$12,000

**Total Amount of Scheduled Items \$925,145**

## GENERAL LIABILITY

COVERAGES	LIMITS OF LIABILITY
Each Occurrence	\$1,000,000
Personal Injury & Advertising Injury	\$1,000,000
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$1,000,000
Fire Damage Legal Liability	\$1,000,000
Medical Expense – Per Person	\$ 5,000
Employee Benefits (\$1,000 Deductible applies)	\$1,000,000

### FEATURES AND BENEFITS DESCRIPTION

Aggregate Per Location	Acts of Terrorism	Sudden & Accidental Pollution
Personal Identity Theft	Municipal Sponsored Recreation Programs	Allegations of Sexual Abuse & Molestation



## BUSINESS AUTO

COVERAGE	AUTOS COVERED	LIMITS OF LIABILITY
Liability Insurance	Any Auto (Includes Hired & Non-Owned)	\$1,000,000 Combined Single Limit
Uninsured Motorists	Owned Autos Subject to Compulsory U.M. Laws	\$1,000,000
Underinsured Motorist	Owned Autos Subject to Compulsory U.M. Laws	\$1,000,000
Personal Injury Protection Total Limit	All Owned Autos Requiring No-Fault Insurance	\$ 150,000 No Deductible
Optional Basic Economic Loss	All Owned Autos Requiring No-Fault Insurance	\$ 25,000 No Deductible
New York Mutual Aid	Non-Owned Autos Belonging to Another Municipality	\$1,000,000

PHYSICAL DAMAGE	AUTOS COVERED	VALUATION
Comprehensive Collision	All Owned Autos	Actual Cash Value Less Deductible (ACV)
Comprehensive	All Owned Autos	Actual Cash Value Less Deductible (ACV)
	Hired Autos	Actual Cash Value Less 500 Deductible Maximum Value \$50,000
Collision	Hired Autos	Actual Cash Value Less 500 Deductible Maximum Value \$50,000

**NOTE:** Vehicles listed on the schedule without a Comprehensive or Collision deductible are covered for physical damage under the Inland Marine section.

Police Vehicles 10 years old or newer are covered at replacement cost.

## VEHICLE SCHEDULE

VEHICLE #	YEAR	MAKE	MODEL	VEHICLE IDENTIFICATION #	VALUATION	COMPREHENSIVE DEDUCTIBLE	COLLISION DEDUCTIBLE
001	1992	International		1HTSDPPRXNH463611			
002	1990	Eager Beaver		112DNM273LT036162	ACV	\$ 500	\$1,000
003	1996	International		1HTSEAAROTH277043			
004	1996	Eager Beaver		112TAF141SL045323	ACV	\$1,000	\$1,000
005	1994	International		1HTSDPP0RH564307			
006	2001	Ford	Taurus	1FAFP52221A270432	ACV	\$1,000	\$1,000
007	1995	Ford	Cr Victoria	2FALP71W65X17799	ACV	\$1,000	\$1,000
008	1990	Chevrolet		1GBCC24K0LE206542	ACV	\$1,000	\$1,000
009	1989	GMC	3500	IGDJR34K8KJ508832	ACV	\$ 500	\$1,000
010	2003	Ford	Explorer	1FMZU72K83ZB50615	ACV	\$1,000	\$1,000
011	2003	Ford	Explorer	1FMZU72KX3ZB50616	ACV	\$1,000	\$1,000
012	2004	International		1HTWZAHR74J090064			
013	2005	International		1HTMPAFL45H688262			
014	2004	Caterpillar		CAT0416DHBFP13672			
015	2005	Ford	F350	1FTWF31515EA24922	ACV	\$1,000	\$1,000
016	2005	Chevrolet	Impala	2G1WF52K259286279	RC	\$1,000	\$1,000
017	2005	Ford		1FTWF31515EC71101	ACV	\$1,000	\$1,000
018	2005	Chevrolet	Silverado	1GCHK24U55E296777	ACV	\$1,000	\$1,000
019	2007	Volvo	L70F	L70FV61965			
020	1996	International		1HTGLAUT0TH215497	ACV	\$1,000	\$1,000
021	1986	Chevrolet		1GCGD34I7GF366505	ACV	\$1,000	\$1,000
022	2008	Chevrolet	Silverado	1GCEK19C28Z229063	ACV	\$1,000	\$1,000
023	2006	Gradall	XL4100	0210018087			
024	2008	Dodge	Charger	2B3KA43H78H320181	RC	\$1,000	\$1,000
025	2008	Chevrolet	Silverado	1GBJK34K58E190683			
026	2006	Sterling	Tri-Axle	2FZHAZCV76AV55555			
027	1986	Chevrolet		AGBJP37W0G3329824	ACV	\$1,000	\$1,000
028	2010	Ford	Explorer	1FMEU7DE6AUA70598	RC	\$1,000	\$1,000
029	2010	Ford	Explorer	1FMEU7DE8AUA70599	RC	\$1,000	\$1,000
030	2010	Dodge	Ram2500	3D7LT2ET6AG190652	ACV	\$1,000	\$1,000
031	2011	International	Hook Lift	1HTJTSKL2BJ394809	ACV	\$1,000	\$1,000
032	1999	GMC	Box Van	1GDHG31R4X1142607	ACV	\$1,000	\$1,000
033	2012	International	7500 SFA	1HTWLAZRXCJ626603	ACV	\$1,000	\$1,000



VEHICLE #	YEAR	MAKE	MODEL	VEHICLE IDENTIFICATION #	VALUATION	COMPREHENSIVE		COLLISION
						DEDUCTIBLE	DEDUCTIBLE	
034	2012	International	7500 SFA	1HTWPAZT4CJ626600				
035	2012	International	7500 SFA	1HTWPAZT1CJ626599				
036	2006	Ford	F350	1FDWF36516EC85344	ACV	\$1,000	\$1,000	\$1,000
037	2013	Ford	Interceptor	1FAHP2M81DG123500	RC	\$1,000	\$1,000	\$1,000
038	2013	Ford	Interceptor	1FAHP2M83DG123501	RC	\$1,000	\$1,000	\$1,000
039	2007	Chevrolet	Impala	2G1WS55RX79193047	RC	\$1,000	\$1,000	\$1,000
040	2007	Ford	500	1FAHP24137G162841	RC	\$1,000	\$1,000	\$1,000
041	2013	Ford	F250	1FT7W2B67DEA57220	ACV	\$1,000	\$1,000	\$1,000
042	2013	Harley Davidson	Electroglide	1HD1FMM15DB6X1665	ACV	\$1,000	\$1,000	\$1,000
043	2011	Ford	Fusion	3FADP0L35BR205633	RC	\$1,000	\$1,000	\$1,000
044	2013	Haulmark	Utility	16HGB1624DP091429	ACV	\$1,000	\$1,000	\$1,000
045	2013	CAM	Enclosed	5JPBU2523DP033774	ACV	\$1,000	\$1,000	\$1,000
046	2013	Ford	Interceptor	1FAHP2M8XDG230397	RC	\$1,000	\$1,000	\$1,000
047	2013	Ford	Interceptor	1FAHP2M86DG230395	RC	\$1,000	\$1,000	\$1,000
048	2013	Ford	Interceptor	1FAHP2M88DG230396	RC	\$1,000	\$1,000	\$1,000
049	2014	Ford	Interceptor	1FM5K8AR1EGC38252	RC	\$1,000	\$1,000	\$1,000
050	2006	Ford	Crown Vic	2FAHP71W06X120620	ACV	\$1,000	\$1,000	\$1,000
051	2004	International	4300	1HTMMAAL94H607285				
052	1970	Jeep		18518	ACV	\$1,000	\$1,000	\$1,000
053	2008	Ford	F250	1FTNF21528EE12428	ACV	\$1,000	\$1,000	\$1,000
054	2013	Ford	F350	1FDRF3H67DEA69269				

**VALUATION KEY**

ACV = Actual Cash Value

ST = Stated Amount

AA = Agreed Amount

## PUBLIC OFFICIALS LIABILITY

COVERAGES	LIMITS OF LIABILITY
Each Occurrence	\$1,000,000
Annual Aggregate	\$2,000,000
Deductible	\$10,000
Employment Related Practices	Included
Back Wages	\$150,000
Non-Monetary Claims	\$25,000

### FEATURES AND BENEFITS DESCRIPTION

Consent to Settle Coverage  
Full Prior Acts  
Allegations of Civil Rights and/or Discrimination  
Defense in Addition to the Limit  
Land Use Claims



## LAW ENFORCEMENT LIABILITY

COVERAGES	LIMITS OF LIABILITY
Each Occurrence	\$1,000,000
Annual Aggregate	\$2,000,000
Deductible	\$10,000

### FEATURES AND BENEFITS DESCRIPTION

Allegations of false arrest, excessive force, malicious prosecution and unlawful search and seizure  
Violations of civil rights  
Claims of abuse and molestation

## EXCESS LIABILITY

COVERAGES	LIMITS OF LIABILITY
Each Occurrence	\$ 5,000,000
Annual Aggregate	\$10,000,000

### REQUIRED UNDERLYING INSURANCE

TYPE OF INSURANCE	EFFECTIVE DATE	EXPIRATION DATE	LIMIT OF LIABILITY
Automobile Liability	11/30/14	11/30/15	\$1,000,000 Combined Single Limit
General Liability	11/30/14	11/30/15	\$1,000,000 Each Occurrence
			\$2,000,000 General Aggregate
			\$1,000,000 Prod/Comp Ops Aggregate
			\$1,000,000 Personal & Advertising Injury
Public Officials	11/30/14	11/30/15	\$1,000,000 Each Occurrence
			\$2,000,000 Annual Aggregate
Law Enforcement	11/30/14	11/30/15	\$1,000,000 Each Occurrence
			\$2,000,000 Annual Aggregate



# OWNERS & CONTRACTORS PROTECTIVE LIABILITY

## COVERAGES

## LIMITS OF LIABILITY

Each Occurrence

\$1,000,000

Annual Aggregate

\$2,000,000

This policy provides coverage for work permits when required by the New York State Department of Transportation.

## CRIME

COVERAGE DESCRIPTION	LIMIT PER OCCURRENCE	DEDUCTIBLE
Public Employee Dishonesty / Faithful Performance	\$200,000	\$2,000
Money & Securities	\$ 25,000	\$ 500
Money & Securities (Peak Season Increase 1/1-4/1)	\$100,000	\$ 500

### SOME NOTABLE EXCLUSIONS AND LIMITATIONS

Governmental Action	Nuclear Liability	War and Similar Action
Legal Expenses	Inventory Shortages	



This information is being provided in compliance with New York State Insurance. Regulation 194 [11NYCRR 30.3(a)].

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Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.