

PREMIUM SUMMARY

Named Insured: **Town of New Paltz**

Proposed Coverage Date: 11/30/2015

Proposal Expires On: 11/30/2015

Policy Type	Proposed Carrier Name	A.M. Best Rating	Proposed Premium
Property	NYMIR	A- VII	\$ 6,400.90
Inland Marine	NYMIR	A- VII	\$ 8,112.50
General Liability	NYMIR	A- VII	\$ 24,919.40
Business Auto	NYMIR	A- VII	\$ 26,247.10
Public Officials Liability	NYMIR	A- VII	\$ 9,295.00
Law Enforcement Liability	NYMIR	A- VII	\$ 27,286.60
Excess Liability	NYMIR	A- VII	\$ 6,241.40
OCP	NYMIR	A- VII	\$ 275.00
Crime	Travelers	A++ XV	\$ 1,627.00
Total Premium			\$110,404.90

Estimated Additional Fees: New York Motor Vehicle Fee = \$340.00; New York Fire Insurance Fee = \$25.60 ;
Annual Capitalization Fee = \$1,870.88

Subject To: Signed Proposal

****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

SERVICE TEAM

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ABOUT US

Marshall & Sterling, Inc. is a full service, employee-owned insurance and risk management agency. As one of the largest privately held independent agencies in the nation, Marshall & Sterling, Inc. provides a wealth of insurance, risk management, group benefits and financial services to our valued clients.

- Founded in 1864 by Joseph Marshall & Graham Sterling
- Licensed in all states
- An employee-owned company since 1977
- Total written premiums in excess of \$560 million
- The 33rd largest privately held insurance agency in the United States*
- 420 Insurance Specialists throughout New York State and the U.S. Virgin Islands
- 21 offices in New York; 5 in the U.S. Virgin Islands
- Nationally recognized for exceptional service and Best Practices
- Representing more than 200 of the nation's leading carriers, as well as a direct relationship with Lloyds of London
- Insuring client operations both domestically and throughout the world

*Source: 2015 Insurance Journal Ranking

A WORD FROM OUR CHAIRMAN

The key to Marshall & Sterling's dramatic success, especially during the past quarter century, is our staff. Our associates' credentials exceed industry expectations, and we encourage people to attain the industry's respected designations of CIC, CPCU, CISR, and others. We even subsidize their course work.

We also encourage bright, competent men and women to build their careers with us by offering competitive compensation, a pleasant work environment, and an employee stock ownership plan that gives every associate a stake in the success of our company.

This pride in our work is your assurance that every proposal from Marshall & Sterling is put together by a team of creative, experienced insurance professionals whose goal is to protect your business, personal assets and well-being in the most efficient and cost-effective way possible. Now, as from our founding in 1864, we base every decision on what is best for our clients. Marshall & Sterling is just the right size to do this: big enough to carry weight with international and national insurers, yet small enough to be responsive to each and every client. Plus, our size and stability give us the security to look out for your interests at all times, because in the long run, that's what's best for our business too.

John P. O'Shea
Chairman of the Board

Excellence in Insurance Protection

Town of New Paltz

***Marshall
& Sterling***
INSURANCE

Our People Are Your Best Insurance

Presented By:

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The abbreviated summary 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).

LOCATION SCHEDULE

Location Schedule

Location #	Building #	Address	City	State	Zip	Description
001	001	1 Veterans Dr	New Paltz	NY	12561	Records Storage
001	002	Rear 1 Veterans Dr	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	Leased Modular Office (Unit 601516)
003	006	10-100 Clearwater Rd	New Paltz	NY	12561	Leased Modular Office (Unit 601517)
003	007	10-100 Clearwater Rd	New Paltz	NY	12561	Leased Modular Office (Unit 601518)
003	008	10-100 Clearwater Rd	New Paltz	NY	12561	Leased Modular Office (Unit 601519)
003	009	10-100 Clearwater Rd	New Paltz	NY	12561	Leased Modular Office (Unit 601520)
003	010	10-100 Clearwater Rd	New Paltz	NY	12561	Leased Modular Office (Unit 601521)
003	011	10-100 Clearwater Rd	New Paltz	NY	12561	Leased Modular Office (Unit 601522)
003	012	10-100 Clearwater Rd	New Paltz	NY	12561	Leased Modular Office (Unit 601523)
003	013	10-100 Clearwater Rd	New Paltz	NY	12561	Leased Modular Office (Unit 601524)
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
006	001	31 Sunset Ridge Rd	New Paltz	NY	12561	Modular frame leased to non-profit organization for day care
006	002	31 Sunset Ridge Rd	New Paltz	NY	12561	Modular frame leased to non-profit organization for day care

Location #	Building #	Address	City	State	Zip	Description
006	003	31 Sunset Ridge Rd	New Paltz	NY	12561	Modular frame leased to non-profit organization for day care
006	004	31 Sunset Ridge Rd	New Paltz	NY	12561	Modular frame leased to non-profit organization for day care
007	001	22 Mulberry St	New Paltz	NY	12561	Bath House at Moriello Pool
007	002	22 Mulberry St	New Paltz	NY	12561	Open Shelter
007	003	22 Mulberry St	New Paltz	NY	12561	Property in Open (Playground Equipment & Fencing)
008	001	3 Veterans Dr	New Paltz	NY	12561	Community Center
009	001	83 S Putt Corners Rd	New Paltz	NY	12561	Police Department
010	001	241 W/S Libertyville Rd	New Paltz	NY	12561	Storage/Concession/Rest Rooms Bldg
010	002	241 W/S Libertyville Rd	New Paltz	NY	12561	Equipment Storage Building
010	003	241 W/S Libertyville Rd	New Paltz	NY	12561	Property in the Open (Field I Fencing, Backstop, Bleachers)
010	004	241 W/S Libertyville Rd	New Paltz	NY	12561	Property in the Open (Field II Fencing, Backstop, Bleachers)
010	005	241 W/S Libertyville Rd	New Paltz	NY	12561	Property in the Open (Field III Fencing, Backstop, Bleachers)
010	006	241 W/S Libertyville Rd	New Paltz	NY	12561	Field III Dugout
010	007	241 W/S Libertyville Rd	New Paltz	NY	12561	Field III Dugout
010	008	241 W/S Libertyville Rd	New Paltz	NY	12561	Open Picnic Pavilion
010	009	241 W/S Libertyville Rd	New Paltz	NY	12561	Gazebo
011	001	10-100 Clearwater Rd	New Paltz	NY	12561	Baseball Dugout, Major Field
011	002	10-100 Clearwater Rd	New Paltz	NY	12561	Baseball Dugout, Major Field
011	003	10-100 Clearwater Rd	New Paltz	NY	12561	Property in Open (Major Field Fencing, Backstop, Scoreboard, Bleachers, Bulletin Bd, Batting Cage)
011	004	10-100 Clearwater Rd	New Paltz	NY	12561	Baseball Dugout, Minor Field
011	005	10-100 Clearwater Rd	New Paltz	NY	12561	Baseball Dugout, Minor Field
011	006	10-100 Clearwater Rd	New Paltz	NY	12561	Property in Open (Minor Field, Fencing, Backstop, Scoreboard, Bleachers)
011	007	10-100 Clearwater Rd	New Paltz	NY	12561	Concession Building
011	008	10-100 Clearwater Rd	New Paltz	NY	12561	Equipment Storage Building
011	009	10-100 Clearwater Rd	New Paltz	NY	12561	Equipment Storage Building
011	010	10-100 Clearwater Rd	New Paltz	NY	12561	Property in the Open (Tee Ball Field Fencing, Backstop)
011	011	10-100 Clearwater Rd	New Paltz	NY	12561	Equipment Storage Building

Location #	Building #	Address	City	State	Zip	Description
012	001	10-100 Clearwater Rd	New Paltz	NY	12561	BMX Concession Building
012	002	10-100 Clearwater Rd	New Paltz	NY	12561	BMX Office
012	003	10-100 Clearwater Rd	New Paltz	NY	12561	BMX Storage Building
012	004	10-100 Clearwater Rd	New Paltz	NY	12561	BMX Storage Container
012	005	10-100 Clearwater Rd	New Paltz	NY	12561	Maintenance Equipment Storage
012	006	10-100 Clearwater Rd	New Paltz	NY	12561	BMX Start Booth
012	007	10-100 Clearwater Rd	New Paltz	NY	12561	BMX Observation Booth
012	008	10-100 Clearwater Rd	New Paltz	NY	12561	Covered Bulletin Board
012	009	10-100 Clearwater Rd	New Paltz	NY	12561	Property in the Open (Fencing, Bleachers, Tables, Signs, Bike Racks, Lights, Light Poles, Water Pump, Holding Tank)
013	001	10-100 Clearwater Rd	New Paltz	NY	12561	Recycling Equipment Storage
013	002	10-100 Clearwater Rd	New Paltz	NY	12561	Recycling Office
013	003	10-100 Clearwater Rd	New Paltz	NY	12561	Recycling Canopy
013	004	10-100 Clearwater Rd	New Paltz	NY	12561	Bottle Storage Building

PROPERTY

Subject of Insurance

Loc #	Bldg #	Subject of Insurance	Limits	Cause of Loss	Ded	Coins %	Valuation
ALL	ALL	BLANKET BUILDINGS & CONTENTS	\$5,165,738	SPECIAL	2,500	AA	RC
		EQUIPMENT BREAKDOWN	INCLUDED	SPECIAL	\$2,500	AA	RC
		EARTHQUAKE/FLOOD	\$1,000,000		\$25,000	AA	RC

VALUATION KEY

ACV = Actual Cash Value

RC = Replacement Cost

AA = Agreed Amount

ENHANCED MUNI PAC EXTENSION ENDORSEMENT

<u>Coverage</u>	<u>Limit</u>
Accounts Receivable	\$75,000
Airborne/Waterborne Personal Property Coverage	Included
Broadened Water – Direct Damage	\$100,000 or Limit of Ins. Whichever is Less
Claim Data Expense	\$25,000
Commandeered Property	Actual Loss You Sustain
Communication Equipment, Computers and Media	\$75,000
Deductible	
Multiple Property Deductibles	Included
Disappearing Deductible	Included
Extra Expense	\$250,000
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Fire Extinguisher Recharge Expense	\$5,000
Food Contamination Shutdown – Planned Events	\$10,000
Foundations Coverage	Included
Lock Replacement Coverage	\$1,000
Loss of Income	Actual Loss You Sustain
Loss of Income – Broadened Water	\$100,000
Loss Reduction Rewards	10% of loss or \$25,000
Money, Securities and Stamps	
Inside	\$10,000
Outside	\$10,000
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

<u>Coverage</u>	<u>Limit</u>
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

<i>Type of Coverage</i>	<i>Limit</i>	<i>Valuation</i>	<i>Deductible</i>
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
Police Equipment	\$205,911	RC	\$1,000

NOTE: Trucks 10 years old or newer are covered at RC.

Trucks over 10 years old are covered at ACV.

VALUATION KEY

ACV = Actual Cash Value

RC = Replacement Cost

AA = Agreed Amount

Equipment Schedule

Item #	Year	Description	ID/Serial #		Limit
0001		Air Compressor 1 hp Mdl 919158210	18211507	B&G	\$60
0002		Battery Charger Mdl 85-910	316542	B&G	\$60
0003		Belt Sander 6" w/Stand Mdl D505642	SS1989	B&G	\$110
0004		Benchtop Grinder 1/3 hp	39719391	B&G	\$20
0005		Reddy Heater 150,000 btu	0371536	B&G	\$100
0006		Rollaway Tool Box 2 pt (bot) W89	(TOP) I89	B&G	\$100
0007		10" Radial Arm Saw	712300187	B&G	\$40
0008		Air Floor Jack		HWY	\$250
0009		Napa '77 Battery Charger	03009	HWY	\$55
0010		Balder 84 Bench Grinder	480W	HWY	\$160
0011		Gas 85 Concrete Mixer	14013604	HWY	\$350
0012		Drill Press	90201 R0069	HWY	\$290
0013		Napa '77 Hydraulic Press	91-318	HWY	\$250
0014		Heliflx Magnetic Locator	65837	HWY	\$150
0015		Part Washer	076388	HWY	\$50
0016	2013	86 Steam Jenn Pressure Washer	1223C	HWY	\$4,000
0017		Portable 83 Sand Blaster	24038	HWY	\$250
0018		Scotchlite Sign Machine	2239	HWY	\$150
0019		80 Transit & Tripod	224534	HWY	\$220
0020		Homelite 85 Water Pump	83061703	HWY	\$350
0021		Electric Welder			\$150
0022		Lincoln DC-AC 88Welder	AC680445	HWY	\$900
0023		York Rake	RE18214	HWY	\$90
0024		Hand Truck			\$114
0025		3' Homelite Diaphragm Pump	H11120038	B&G	\$260
0026		Heath-Aqua Scope Leak DTC Mdl 3754	1819	B&G	\$660
0027		Heliflux Magnetic Locator	MDL. CA-52	B&G	\$160
0028		Hydrant Pressure Diffuser		B&G	\$50
0029		Hydrant Pressure Diffuser		B&G	\$50
0030		Magnetic Locator		B&G	\$40
0031		Manual Hydrant Pump		B&G	\$60
0032		Metrotech Line Locator Mdl. 810	81/000939	B&G	\$320
0033		Pancake Locator Metrotech	19517	B&G	\$60
0034		Pipe Locator M-Scope	80/014311	B&G	\$160
0035		Robbins Trash Pump 2"	EY20D1978066	B&G	\$780
0036		Rubber Suction Hose 10'		B&G	\$30

Item #	Year	Description	ID/Serial #		Limit
0037		Rubber Suction Hose10'		B&G	\$30
0038		Rubber Suction Hose20'		B&G	\$52
0039		Water Pipe Tap Machine mdl B100		B&G	\$360
0040	1985	Tweline Striper	38539		\$150
0041		Stihl Brush Cutter	24426323		\$440
0042		Stihl Chain Saw			\$426
0043		Lazer Detector			\$999
0044		Magnetic Locator			\$250
0045		PORTABLE RADIOS*****			
0046		PCS Dual Mode Portable	1517026		\$900
0047		PCS Dual Mode Portable	1517027		\$900
0048		PCS Scan HB Portable	1018308		\$1,300
0049		PCS Scan HB Portable	1360662		\$1,300
0050		CONTRACTORS EQUIP.*****			
0051		Backhoe attach for J.D.	TY0008A003104	B&G	\$400
0052		Fisher 8' Series H Plow		B&G	\$400
0053		Grass Catcher Tractor Mount	120839		\$90
0054		Grass Trimmer/MDLT700	90812661		\$120
0055		Grass Trimmer/MDLW1280	E003638		\$50
0056		Grass Trimmer Robins/MDL NB221	E000369		\$50
0057		Gravely Mower	05192138		\$540
0058		Gravely Tractor 12HP	00613525		\$2,160
0059		Grinder Pump/Motor Zodiac	CAT# WG202130	B&G	\$500
0060		Heavy duty Brush-cutter	MOD.XLBC-4	B&G	\$100
0061		Heavy Duty 21"Push Mower	MOD.23022	B&G	\$60
0062		Homelite 1" Water Pump MOD.P100	HJ3360046	B&G	\$35
0063		John Deere TractorMOD.1050	CH3057T094935	B&G	\$2,400
0064		Matador Stripper/Buffer MDL #M175			\$140
0065		Push Mower (Bag)MOD.20581	4006106		\$70
0066		Push Mower 3.5 hp	228049/MOD.60F		\$50
0067		Stihl Grass TrimmerMOD.F5-51AVE	14783491	B&G	\$50
0068		Toro Push Mower Commercial MOD.23400	2340001743		\$80
0069		Toro Snow Blower	0001471	B&G	\$200
0070		Trash Pump 2"Homelite	UT0148480411477	B&G	\$100
0071		Trash Pump 3"Homelite	UT0154000685625	B&G	\$120
0072		Wet-Dry Vacuum(16 gal) MOD.800C	MMP808-16A		\$40

Item #	Year	Description	ID/Serial #		Limit
0073		Air Pump Respirator	0986	HWY	\$280
0074		Brush Trimmer Bomford	2058-5A		\$3,600
0075		Distance Meter Nitestar		HWY	\$361
0076	1990	Eager Beaver Trailer	112DWM27LT036162	HWY	\$2,760
0077		Fuel Pump Agway	1230CP		\$90
0078	1985	Homelite Generator	746405879UT04007	HWY	\$150
0079	1981	John Deere Bulldoze	JD550C365686T	HWY	\$9,400
0080	1981	John Deere Tractor	JD301AD362005T	HWY	\$1,400
0081		Lawn Chief 20" Mower	A018704909		\$24
0082	1980	Pettibone Roller	C33151		\$7,800
0083		Anthors Plow			\$3,800
0084	1977	Eutectic Regulator			\$47
0085		Anthors Sander			\$4,280
0086		Schmidt 10' Snow Plow			\$1,020
0087		Tenco 11' Snow Plow	881327E0015		\$4,224
0088		Tenco 11' Snow Plow	132H12		\$1,916
0089	1959	V Snow Plow			\$500
0090	1960	V Snow Plow			\$500
0091		Tenco 11' Snow Plow MDL TC132H	3752		\$6,000
0092		Stone Shield			\$70
0093		Stone Shield			\$70
0094		Stone Shield			\$70
0095		Stone Shield			\$70
0096		Stone Shield			\$70
0097		Stone Spreader			\$360
0098		Stone Spreader			\$360
0099		(4) Stone Spreaders			\$400
0100		Tenco 11' Wing Plow			\$780
0101	1991	Agway Fuel Pump		HWY	\$90
0102		Gas Grass Trimmer TC5015	2001002		\$240
0103		Tru-Value Leaf Blower MDL FL121	114084	HWY	\$232
0104		Toro 72" Mower Deck	30722-31162		\$100
0105		Grounds master Mower Tractor	30795-30461		\$11,580
0106	1989	New Holland Skidder		RECYLCE	\$3,950
0107		Haybuster Tub Grinder	EA880-IG-7	RECYCLE	\$19,920
0108		5 hp Water Pump	G200G275873	B&G	\$1,100
0109		Aeration Blower	35170	B&G	\$295

Item #	Year	Description	ID/Serial #		Limit
0110		Aeration Blower 2.5 Roots Mdl 88A	744442	B&G	\$295
0111		Aeration Motor	F1084	B&G	\$80
0112		Aeration Motor(Spare)	12002600	B&G	\$80
0113		Cincinnati Fan/Ventilator	PNA-290		\$16
0114		DB/Sala Safety Winch	001318		\$1,599
0115		Emer. Gen. 6.5 KW Onan	T850780001	B&G	\$500
0116		Emer. Generator Switch	K850785436	B&G	\$700
0117		Emer. Generator Diesel Eng.	4843726283	B&G	\$500
0118		Emergency Generator A840692159/M330DL4B			\$300
0119		Grinder Pump & Motor	8872103GE	B&G	\$540
0120		Grinder Pump & Motor#1 WG30-21	CAT#WG30-21	B&G	\$540
0121		Grinder Pump & Motor#1	CAT#WG30-21	B&G	\$540
0122		Grinder Pump/Motor Zodiac		B&G	\$500
0123		Lawn Chief Roto Tiller	522193	B&G	\$320
0124		Leeson Electric Motor	C145K17FB3B		\$80
0125		Port. Manhole Blower MDL 1200XL	105307	B&G	\$200
0126		Foot valve Port Pumps	A-48445		\$23
0127		Toro Portable Generator	SE1841T	B&G	\$650
0128		Homelite 3" Trash Pump	SPEC 800810	B&G	\$300
0129		Read Waste Manager	1175		\$120,800
0130		Toro Ground Master			\$12,350
0131		Toro Snow Blower			\$1,488
0132		Western Snow Plow			\$2,400
0133		(2) Push mowers @\$139. each			\$278
0134	2002	John Deere Tractor/Mower Mdl #5520	LV5520P256645		\$51,780
0135	2006	John Deere Tractor/Loader/Backhoe	LV0110T510419		\$43,075
0136	2008	Terex TX760B Tractor/Loader/Backhoe	H20084906		\$56,162
0137		John Deere Z Track 60" Commercial Mower	997		\$15,115
0138		John Deere 48" Cut Mower LA165	BG20558		\$2,795
0139		(2) Grooming Machines @2887			\$5,774
0140	2013	Excavator	HZ101CC0000440		\$80,500
0141	2013	Zero Turn Mower		B&G	\$12,000
Total Amount of Scheduled Items					\$925,145

GENERAL LIABILITY

<i>Coverages</i>	<i>Limits of Liability</i>
Each Occurrence	\$1,000,000
Personal Injury & Advertising Injury	1,000,000
General Aggregate	\$3,000,000
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
- Personal Identity Theft
- Municipal Sponsored Recreation Programs
- Allegations of Sexual Abuse & Molestation
- Acts of Terrorism
- Sudden & Accidental Pollution

BUSINESS AUTO

<i>Coverages</i>	<i>Autos Covered</i>	<i>Limits of Liability</i>
Liability Insurance	Any Auto (Includes Hired & Non-Owned)	\$1,000,000 CSL
Uninsured Motorists	Owned Autos Subject to Compulsory U.M. Laws	\$1,000,000
Underinsured Motorists	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
Optional Basic Economic Loss	All Owned Autos Requiring No-Fault Insurance	\$ 25,000
New York Mutual Aid	Non-Owned Autos Belonging to Another Municipality	\$1,000,000

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

EXCEPTION: Police Vehicles 10 years old or newer are covered at RC.

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

Vehicle Schedule

Veh #	Year	Make	VIN	VALUATION	Comp Ded	Coll Ded
00001	1992	International	1HTSDPPRXNH463611			
00002	1990	Eager Beaver	112DNM273LT036162	ACV	500	1,000
00003	1996	International	1HTSEAAROTH277043			
00004	1996	Eager Beaver	112TAF141SL045323	ACV	1,000	1,000
00005	1994	International	1HTSDPP0RH564307			
00006	1995	Ford	2FALP71W65X17799	ACV	1,000	1,000
00007	1990	Chevrolet	1GBCC24K0LE206542	ACV	1,000	1,000
00008	1989	GMC	IGDJR34K8KJ508832	ACV	500	1,000
00009	2003	Ford	1FMZU72K83ZB50615	ACV	1,000	1,000
00010	2003	Ford	1FMZU72KX3ZB50616	ACV	1,000	1,000
00011	2004	International	1HTWZAHR74J090064			
00012	2005	International	1HTMPAFL45H688262			
00013	2004	Caterpillar	CAT0416DHBFP13672			
00014	2005	Ford	1FTWF31515EA24922	ACV	1,000	1,000
00015	2005	Chevrolet	2G1WF52K259286279	RC	1,000	1,000
00016	2005	Ford	1FTWF31515EC71101	ACV	1,000	1,000
00017	2005	Chevrolet	1GCHK24U55E296777	ACV	1,000	1,000
00018	2007	Volvo	L70FV61965			
00019	1996	International	1HTGLAUT0TH215497	ACV	1,000	1,000
00020	1986	Chevrolet	1GCGD34J7GF366505	ACV	1,000	1,000
00021	2008	Chevrolet	1GCEK19C28Z229063	ACV	1,000	1,000
00022	2006	Gradall	0210018087			
00023	2008	Chevrolet	1GBJK34K58E190683			
00024	2006	Sterling	2FZHAZCV76AV55555			
00025	1986	Chevrolet	AGBJP37W0G3329824	ACV	1,000	1,000
00026	2010	Ford	1FMEU7DE6AUA70598	RC	1,000	1,000
00027	2010	Ford	1FMEU7DE8AUA70599	RC	1,000	1,000
00028	2010	Dodge	3D7LT2ET6AG190652	ACV	1,000	1,000
00029	2011	International	1HTJTSKL2BJ394809	ACV	1,000	1,000
00030	1999	GMC	1GDHG31R4X1142607	ACV	1,000	1,000
00031	2012	International	1HTWLAZRXCJ626603			
00032	2012	International	1HTWPAZT4CJ626600			
00033	2012	International	1HTWPAZT1CJ626599			
00034	2006	Ford	1FDWF36516EC85344	ACV	1,000	1,000
00035	2013	Ford	1FAHP2M81DG123500	RC	1,000	1,000
00036	2013	Ford	1FAHP2M83DG123501	RC	1,000	1,000

Veh #	Year	Make	VIN	VALUATION	Comp Ded	Coll Ded
00037	2007	Chevrolet	2G1WS55RX79193047	RC	1,000	1,000
00038	2007	Ford	1FAHP24137G162841	RC	1,000	1,000
00039	2013	Ford	1FT7W2B67DEA57220	ACV	1,000	1,000
00040	2013	Harley David	1HD1FMM15DB6X1665	ACV	1,000	1,000
00041	2011	Ford	3FADP0L35BR205633	RC	1,000	1,000
00042	2013	Haulmark	16HGB1624DP091429	ACV	1,000	1,000
00043	2013	CAM	5JPBU2523DP033774	ACV	1,000	1,000
00044	2013	Ford	1FAHP2M8XDG230397	RC	1,000	1,000
00045	2013	Ford	1FAHP2M86DG230395	RC	1,000	1,000
00046	2013	Ford	1FAHP2M88DG230396	RC	1,000	1,000
00047	2004	International	1HTMMAAL94H607285			
00048	2008	Ford	1FTNF21528EE12428	ACV	1,000	1,000
00049	2013	Ford	1FDRF3H67DEA69269			
00050	2015	Ford	1FM5K8AR6FGA21359	RC	1,000	1,000
00051	2015	Ford	1FM5K8ARFGA21492	RC	1,000	1,000
00052	2012	Ford	1FMCU9EG6CKB98227	RC	1,000	1,000
00053	1970	Jeep	18518	ACV	1,000	1,000

VALUATION KEY

ACV = Actual Cash Value

RC = Replacement Cost

AA = Agreed Amount

PUBLIC OFFICIALS LIABILITY

<i>Coverage</i>	<i>Limits of Liability</i>
Each Occurrence	\$1,000,000
Employment Related Practices	Included
Aggregate	\$2,000,000
Deductible	\$ 10,000
Back Wages	\$ 150,000
Non-Monetary Claims	\$ 25,000
False Liens	\$ 10,000

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

<i>Coverage</i>	<i>Limits of Liability</i>
Each Occurrence	\$1,000,000
Aggregate	\$2,000,000
Deductible	\$ 10,000

FEATURES AND BENEFITS DESCRIPTION

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

EXCESS LIABILITY

<i>Coverages</i>	<i>Limits of Liability</i>
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	11/30/15	11/30/16	\$1,000,000 Combined Single Limit
General Liability	11/30/15	11/30/16	\$1,000,000 Each Occurrence \$3,000,000 General Aggregate \$1,000,000 Prod/Compl Ops Aggregate \$1,000,000 Personal & Advertising Injury
Public Officials	11/30/15	11/30/16	\$1,000,000 Each Occurrence \$2,000,000 Aggregate
Law Enforcement	11/30/15	11/30/16	\$1,000,000 Each Occurrence \$2,000,000 Aggregate

OWNERS & CONTRACTORS PROTECTIVE LIABILITY

<i>Coverage</i>	<i>Limits of Liability</i>
Each Occurrence	\$1,000,000
Aggregate	\$2,000,000

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



<i>Coverage Description</i>	<i>Limits</i>	<i>Deductible</i>
Public Employee Dishonesty / Faithful Performance	\$200,000	\$2,000
Money & Securities	\$ 25,000	\$ 500
Money & Securities (Peak Season Increase 1/1 – 4/1)	\$200,000	\$ 500
Computer Fraud	\$200,000	\$2,000
Funds Transfer Fraud	\$200,000	\$2,000

SOME NOTABLE EXCLUSIONS AND LIMITATIONS

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

A.M. BEST FINANCIAL STRENGTH RATING

Best's Rating consists of Rating Classification and Financial Size Category. The Rating Classification assesses Company's overall performance and ability to meet its respective policyholder and other contractual obligations. The Rating Classifications are shown below:

<i>Rating Classification</i>	<i>Ability</i>	<i>"Not Assigned" Classification</i>	<i>Explanations</i>
A++, A+	Superior	NA - 1	Special Data Filing
A, A-	Excellent	NA - 2	Less than Minimum Size
B++, B+	Very Good	NA - 3	Insufficient Operating Experience
B, B-	Adequate	NA - 4	Rating Procedure Inapplicable
C++, C+	Fair	NA - 5	Significant Change
C, C-	Marginal	NA - 6	Reinsurance by Unrated Reinsurer
D	Very Vulnerable	NA - 8	Incomplete Financial Information
E	State Supervision	NA - 9	Company Request
F	In Liquidation	NA - 11	Rating Suspended

The Financial Size Category of Best's Rating examines the Company's financial strength. The financial Size Category accounts for the Company's equity, or Policyholder Surplus available to meet policy holder obligations. The categories are as follows:

<i>Class</i>	<i>Range in 000's</i>	<i>Class</i>	<i>Range in 000'S</i>
I	Up to 1,000	IX	250,000 to 500,000
II	1,000 to 2,000	X	500,000 to 750,000
III	2,000 to 5,000	XI	750,000 to 1,000,000
IV	5,000 to 10,000	XII	1,000,000 to 1,250,000
V	10,000 to 25,000	XIII	1,250,000 to 1,500,000
VI	25,000 to 50,000	XIV	1,500,000 to 2,000,000
VII	50,000 to 100,000	XV	2,000,000+
VIII	100,000 to 250,000		

