

# *Excellence in Insurance Protection*

## **Town of New Paltz**



### *Our People Are Your Best Insurance*

*Presented By:*

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*Proposal Date: November 9, 2022*

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

*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).*

## 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
- Agency bears the names of the founder and an early partner, “John H. Marshall & Graham L. Sterling”
- Licensed in all states and the U.S. Virgin Islands
- An employee-owned company since 1977
- Total written premiums in excess of \$1 Billion
- 550 insurance specialists working throughout New York, California, Florida, Michigan, Virginia and the U.S. Virgin Islands
- Designated Best Practice Agency by the Big I (Independent Insurance Agents & Brokers of America.)
- Recipient of “Best Agency to Work For” by the Insurance Journal
- Awarded “Elite Agency” status by Business Insurance magazine
- 41st Largest Independent Insurance Agency in the United States\*
- Representing over 200 carriers and Lloyds of London syndicates
- Insuring client operations both domestically and throughout the world

\* Source: 2021 Insurance Journal

### 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

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# LOCATION SCHEDULE

## *Description*

Loc #	Bldg #	Address	City	State	Zip	Description
001	001	1 Veterans Dr	New Paltz	NY	12561	Equipment Storage Building
002	001	23-28 Plattekill Ave	New Paltz	NY	12561	Storage Space
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 Building
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	220 Main St	New Paltz	NY	12561	Equipment Storage Building
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
008	001	3 Veterans Dr	New Paltz	NY	12561	Community Center
009	001	241 W/S Libertyville Rd	New Paltz	NY	12561	Storage, Concession, Rest Rooms Building
009	002	241 W/S Libertyville Rd	New Paltz	NY	12561	Equipment Storage Building
009	003	241 W/S Libertyville Rd	New Paltz	NY	12561	Property in Open (Field I Fencing, Backstop, Bleachers)
009	004	241 W/S Libertyville Rd	New Paltz	NY	12561	Property in Open (Field II Fencing, Backstop, Bleachers)
009	005	241 W/S Libertyville Rd	New Paltz	NY	12561	Property in Open (Field III Fencing, Backstop, Bleachers, Playground Equipment)
009	006	241 W/S Libertyville Rd	New Paltz	NY	12561	Field III Dugout

Loc #	Bldg #	Address	City	State	Zip	Description
009	007	241 W/S Libertyville Rd	New Paltz	NY	12561	Field III Dugout
009	008	241 W/S Libertyville Rd	New Paltz	NY	12561	Open Picnic Pavilion
009	009	241 W/S Libertyville Rd	New Paltz	NY	12561	Gazebo
010	001	10-100 Clearwater Rd	New Paltz	NY	12561	Baseball Dugout/Major Field
010	002	10-100 Clearwater Rd	New Paltz	NY	12561	Baseball Dugout/Major Field
010	003	10-100 Clearwater Rd	New Paltz	NY	12561	Property in Open(Major Field Fencing, Backstop, Scoreboard, Bleachers, Bulletin Board, Batting Cages)
010	004	10-100 Clearwater Rd	New Paltz	NY	12561	Baseball Dugout/Minor Field
010	005	10-100 Clearwater Rd	New Paltz	NY	12561	Baseball Dugout/Minor Field
010	006	10-100 Clearwater Rd	New Paltz	NY	12561	Property in Open (Minor Field Fencing, Backstop, Scoreboard, Bleachers )
010	007	10-100 Clearwater Rd	New Paltz	NY	12561	Concession Building
010	008	10-100 Clearwater Rd	New Paltz	NY	12561	Equipment Storage Building
010	009	10-100 Clearwater Rd	New Paltz	NY	12561	Equipment Storage Building
010	010	10-100 Clearwater Rd	New Paltz	NY	12561	Property in Open (Tee Ball Field Fencing, Backstop)
010	011	10-100 Clearwater Rd	New Paltz	NY	12561	Equipment Storage Building
011	001	10-100 Clearwater Rd	New Paltz	NY	12561	BMX Concession Building
011	002	10-100 Clearwater Rd	New Paltz	NY	12561	BMX Office
011	003	10-100 Clearwater Rd	New Paltz	NY	12561	BMX Storage Building
011	004	10-100 Clearwater Rd	New Paltz	NY	12561	BMX Storage Container
011	005	10-100 Clearwater Rd	New Paltz	NY	12561	Maintenance Equipment Storage
011	006	10-100 Clearwater Rd	New Paltz	NY	12561	BMX Start Booth
011	007	10-100 Clearwater Rd	New Paltz	NY	12561	BMX Observation Booth
011	008	10-100 Clearwater Rd	New Paltz	NY	12561	Covered Bulletin Board
011	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)
012	001	10-100 Clearwater Rd	New Paltz	NY	12561	Recycle Equipment Storage
012	002	10-100 Clearwater Rd	New Paltz	NY	12561	Recycling Office
012	003	10-100 Clearwater Rd	New Paltz	NY	12561	Recycling Canopy
012	004	10-100 Clearwater Rd	New Paltz	NY	12561	Bottle Storage Building
013	001	59 N. Putt Corner Rd	New Paltz	NY	12561	Police Department and Justice Court

**PROPERTY**

**Coverage Description**

Loc #	Bldg #	Subject of Insurance	Limits	Cause of Loss	Deductible	Coinsurance	Valuation
ALL	ALL	BLANKET BUILDINGS & CONTENTS	\$10,442,229	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

<u>Coverage</u>	<u>Limit</u>
Ordinance or Law Coverage	Included
Loss to Undamaged Portion	\$500,000
Demolition Cost	\$500,000
Increased Cost of Construction	Actual Loss You Sustain
Outdoor Fences	Actual Loss You Sustain
Outdoor Signs	Actual Loss You Sustain
Outdoor Trees, Shrubs and Plants	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



<i>Type of Coverage</i>	<i>Limit</i>	<i>Valuation</i>	<i>Deductible</i>
Radios	\$ 4,400	AV	\$1,000
Police Equipment	\$ 183,857	AV	\$1,000
Auto Physical Damage	\$1,771,328	AV	\$1,000
Contractors Equipment	\$ 817,861	AV	\$1,000
EDP Equipment	\$ 290,420	RC	\$2,500
Rented/Leased Equipment	\$ 350,000	RC	\$1,000

**VALUATION KEY**

ACV = Actual Cash Value

RC = Replacement Cost

AV = Agreed Value

## EQUIPMENT SCHEDULE

Item #	Year	Description	ID/Serial Number	Limit
<b>***PORTABLE RADIOS***</b>				
0001		PCS Dual Mode Portable	1517026	\$900
0002		PCS Dual Mode Portable	1517027	\$900
0003		PCS Scan HB Portable	1018308	\$1,300
0004		PCS Scan HB Portable	1360662	\$1,300
<b>**Total Portable Radios**</b>				<b>\$4,400</b>
<b>***POLICE EQUIPMENT***</b>				
0005		4RE In-Car Camera System	8 @ \$4,795 each	\$38,360
0006		PatrolPC In Car Computer	8 @ \$6,605 each	\$52,840
0007		Feeny Wireless Modem	8 @ \$939 each	\$7,512
0008		Pocketjet 6 in Car Printer	8 @ \$296.10 each	\$2,369
0009		Stalker Dual Radar	8 @ \$1,400 each	\$11,200
0010		Harris EDACS – Car Radio	8 @ \$3,585 each	\$28,680
0011		Motorola Highband – Car Radio	8 @ \$1,262 each	\$10,096
0012		Colt AR-15 Patrol Rifle w/Light System	8 @ \$1,500 each	\$12,000
0013		Lifepack 1000's	8 @ \$2,600 each	\$20,800
<b>**Total Police Equipment**</b>				<b>\$183,857</b>
<b>***AUTO PHYSICAL DAMAGE***</b>				
0014	1996	International Dump	1HTSEAAROTH277043	\$83,479
0015	2004	International Dump	1HTWZAHR74J090064	\$90,000
0016	2008	Chevrolet Silverado Dump	1GBJK34K58E190683	\$31,000
0017	2006	Sterling Tri-Axle Dump	2FZHAZCV76AV55555	\$67,000
0018	2012	International 7500 SFA Dump	1HTWLAZRCJ626603	\$157,334
0019	2012	International 7500 SFA Dump	1HTWPAZT4CJ626600	\$186,419
0020	2012	International 7500 SFA Dump	1HTWPAZT1CJ626599	\$186,419
0021	2004	International 4300 Dump	1HTMMAAL94H607285	\$90,000
0022	2013	Ford F350 Dump	1FDRF3H67DEA69269	\$45,000
0023	2016	Mack Dump Truck w/Plow & Sander	1M2AX34C8GM010410	\$205,500
0024	2016	Mack Dump Truck w/Plow & Sander	1M2AX34C8GM010411	\$205,500
0025	1997	Ford Elgin	1FDXH81C3VVA11675	\$80,000
0026	2007	Freightliner M8 Bucket Truck	1FVACXDC77HY11173	\$39,500
0027	2020	Freightliner M21	3ALACXDW3LDMD9602	\$148,501
0028	2021	Ram 5500	3C7WRNBLMG585965	\$77,838

Item #	Year	Description	ID/Serial Number		Limit
0029	2021	Ram 5500	3C7WRNBL1MG517073		\$77,838
		<b>**Total Auto Physical Damage**</b>			<b>\$1,771,328</b>
		<b>***CONTRACTOR'S EQUIPMENT***</b>			
0030		Belt Sander 6" w/Stand Mdl D505642	SS1989	B&G	\$110
0031		Benchtop Grinder 1/3 hp	39719391	B&G	\$20
0032		Reddy Heater 150,000 btu	0371536	B&G	\$100
0033		Rollaway Tool Box2 pt (bot) W89	(TOP) I89	B&G	\$100
0034		Air Floor Jack		HWY	\$250
0035		Napa '77 Battery Charger	03009	HWY	\$55
0036		Balder 84 Bench Grinder	480W	HWY	\$160
0037		Drill Press	90201 R0069	HWY	\$290
0038		Napa '77 Hydraulic Press	91-318	HWY	\$250
0039		Heliflx Magnetic Locator	65837	HWY	\$150
0040		Part Washer	076388	HWY	\$50
0041	2013	86 Steam Jenn Pressure Washer	1223C	HWY	\$4,000
0042		Portable 83 Sand Blaster	24038	HWY	\$250
0043		Scotchlite Sign Machine	2239	HWY	\$150
0044		80 Transit & Tripod	224534	HWY	\$220
0045		Homelite 85 Water Pump	83061703	HWY	\$350
0046		Electric Welder			\$150
0047		Lincoln DC-AC 88 Welder	AC680445	HWY	\$900
0048		Hand Truck			\$114
0049		3' Homelite Diaphragm Pump	H11120038	B&G	\$260
0050		Heath-Aqua Scope Leak DTC Mdl 3754	1819	B&G	\$660
0051		Heliflux Magnetic Locator		B&G	\$160
0052		Hydrant Pressure Diffuser		B&G	\$50
0053		Hydrant Pressure Diffuser		B&G	\$50
0054		Manual Hydrant Pump		B&G	\$60
0055		Pipe Locator M-Scope	80/014311	B&G	\$160
0056		Robbins Trash Pump 2"	EY20D1978066	B&G	\$780
0057		Rubber Suction Hose 10'		B&G	\$30
0058		Rubber Suction Hose 10'		B&G	\$30
0059		Rubber Suction Hose 20'		B&G	\$52
0060		Water Pipe Tap. Machine Mdl B100		B&G	\$360
0061	1985	Tweline Striper	38539		\$150

Item #	Year	Description	ID/Serial Number		Limit
0062		Stihl Brush Cutter	24426323		\$440
0063		Stihl Chain Saw			\$426
0064		Laser Detector	2 @ \$999		\$1,998
0065		Magnetic Locator			\$250
0066		Fisher 8' Series H Plow		B&G	\$400
0067		Grass Catcher Tractor Mount	120839		\$90
0068		Grass Trimmer Mdl T700	90812661		\$120
0069		Grass Trimmer Mdl W1280	E003638		\$50
0070		Gravelly Tractor 12HP	00613525		\$2,160
0071		Grinder Pump/Motor Zodiac	CAT# WG202130	B&G	\$500
0072		Heavy Duty 21" Push Mower	MOD.23022	B&G	\$60
0073		Homelite 1" Water Pump	HJ3360046	B&G	\$35
0074		Push Mower (Bag) Mdl 20581	4006106		\$70
0075		Push Mower 3.5 hp	228049		\$50
0076		Stihl Grass Trimmer Mdl F5-51AVE	14783491	B&G	\$50
0077		Toro Snow Blower	0001471	B&G	\$200
0078		Trash Pump 2" Homelite	UT0148480411477	B&G	\$100
0079		Trash Pump 3" Homelite	UT0154000685625	B&G	\$120
0080		Wet-Dry Vacuum (16 gal) Mdl 800C	MMP808-16A		\$40
0081		Air Pump Respirator	0986	HWY	\$280
0082		Distance Meter Nitestar	2 @ \$550	HWY	\$1,100
0083		Fuel Pump Agway	1230CP		\$90
0084		Anthors Plow			\$3,800
0085		Anthors Sander			\$4,280
0086		Tenco 11' Snow Plow	881327E0015		\$4,224
0087		Tenco 11' Snow Plow	132H12		\$1,916
0088	1959	V Snow Plow			\$500
0089	1960	V Snow Plow			\$500
0090		Tenco 11' Snow Plow Mdl TC132H	3752		\$6,000
0091		Stone Shield			\$70
0092		Stone Shield			\$70
0093		Stone Shield			\$70
0094		Stone Shield			\$70
0095		Stone Shield			\$70
0096		Stone Spreader			\$360
0097		Stone Spreader			\$360
0098		(4) Stone Spreaders			\$400

Item #	Year	Description	ID/Serial Number		Limit
0099		Tenco 11' Wing Plow			\$780
0100		Gas Grass Trimmer	2001002		\$240
0101		Toro 72" Mower Deck	30722-31162		\$100
0102		Groundsmaster Mower Tractor	30795-30461		\$11,580
0103	1989	New Holland Skidder		RECYCLE	\$3,950
0104		5 hp Water Pump	G200G275873	B&G	\$1,100
0105		Aeration Blower	35170	B&G	\$295
0106		Aeration Blower 2.5 Roots Mdl 88A	744442	B&G	\$295
0107		Aeration Motor	F1084	B&G	\$80
0108		Aeration Motor (Spare)	12002600	B&G	\$80
0109		Cincinnati Fan/Ventilator	PNA-290		\$16
0110		DB/Sala Safety Winch	001318		\$1,599
0111		Emergency Generator 6.5 KW Onan	T850780001	B&G	\$500
0112		Emergency Generator Switch	K850785436	B&G	\$700
0113		Emergency Generator Diesel Eng.	4843726283	B&G	\$500
0114		Emergency Generator A840692159 / M330DL4B			\$300
0115		Grinder Pump & Motor	8872103GE	B&G	\$540
0116		Grinder Pump & Motor #1	CAT #WG30-21	B&G	\$540
0117		Grinder Pump & Motor #1	CAT #WG30-21	B&G	\$540
0118		Grinder Pump/Motor Zodiac		B&G	\$500
0119		Leeson Electric Motor	C145K17FB3B		\$80
0120		Port. Manhole Blower Mdl 1200XL	105307	B&G	\$200
0121		Footvalve Port Pumps	A-48445		\$23
0122		Toro Portable Generator	SE1841T	B&G	\$650
0123		Homelite 3" Trash Pump	SPEC 800810	B&G	\$300
0124		Read Waste Manager	1175		\$120,800
0125		Toro Ground Master			\$12,350
0126		Toro Snow Blower			\$1,488
0127		Western Snow Plow			\$2,400
0128		(2) Push mowers @ \$139 each			\$278
0129	2002	John Deere Tractor/Mower Mdl #5520	LV5520P256645		\$51,780
0130	2006	John Deere Tractor/Loader/Backhoe	LV0110T510419		\$43,075
0131		John Deere Z Track 60" Commercial Mower	997		\$15,115
0132		John Deere 48" Cut Mower LA165	BG20558		\$2,795
0133		(2) Grooming Machines @ \$2,887 each			\$5,774
0134	2013	Scagg Zero Turn Mower		B&G	\$12,000

Item #	Year	Description	ID/Serial Number		Limit
0135	2004	Caterpillar	3672	Plated	\$55,000
0136	2007	Volvo Loader	1965	Plated	\$96,855
0137	2006	Gradall Excavator	8087	Plated	\$254,500
0138	2022	Hyundai	HHKHZ104HE0001419		\$76,373
		<b>**Total Contractors Equipment**</b>			<b>\$817,861</b>
		<b>***EDP EQUIPMENT***</b>			
0139		Miscellaneous EDP Equipment			\$250,000
0140		Toshiba Copier			\$40,420
		<b>**Total EDP Equipment**</b>			<b>\$290,420</b>

## GENERAL LIABILITY

### *Coverages*

### *Limits of Liability*

Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
General Aggregate	\$3,000,000
Products/Completed Ops Aggregate	\$1,000,000
Fire Damage Legal Liability	\$1,000,000
Medical Expense – Per Person	\$ 5,000
Employee Benefits (\$1,000 Deductible)	\$1,000,000

### *Features and Benefits Description*

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

# CYBER LIABILITY & BREACH RESPONSE

## *Coverages*

## *Limits of Liability*

Network Security Loss Annual Aggregate (\$1,000 Deductible applies)	\$ 250,000
Forensic Expense Sublimit	\$ 50,000
Extortion Expense Sublimit	\$ 25,000
Network & Information Security Liability Annual Aggregate (\$1,000 Deductible applies)	\$ 250,000
Breach Mitigation Expense Annual Aggregate (\$1,000 Deductible applies)	\$ 250,000
Breach Mitigation Expense Sublimit	\$ 50,000
Maximum Policy Annual Aggregate	\$ 250,000



**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
Supplementary Uninsured 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 Endorsement	Non-Owned Autos Belonging to Another Municipality	\$1,000,000

<i>Physical Damage</i>	<i>Autos Covered</i>	<i>Valuation</i>
Comprehensive	Autos Specified on Schedule	ACV or RC Less Deductible
Collision	Autos Specified on Schedule	ACV or RC Less Deductible
Comprehensive	Hired Autos	ACV Less \$500 Deductible Maximum Value \$50,000
Collision	Hired Autos	ACV 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 Floater.

## VEHICLE SCHEDULE

<b>Veh #</b>	<b>Year</b>	<b>Make</b>	<b>VIN</b>	<b>VALUATION</b>	<b>Comp Ded</b>	<b>Coll Ded</b>
001	1990	Eager Beaver	112DNM273LT036162	ACV	\$500	\$1,000
002	1996	International	1HTSEAAROTH277043			
003	2003	Ford	1FMZU72KX3ZB50616	ACV	\$1,000	\$1,000
004	2004	International	1HTWZahr74J090064			
005	2004	Caterpillar	CAT0416DHBFP13672			
006	2005	Chevrolet	1GCHK24U55E296777	ACV	\$1,000	\$1,000
007	2007	Volvo	L70FV61965			
008	1996	International	1HTGLAUT0TH215497	ACV	\$1,000	\$1,000
009	2006	Gradall	0210018087			
010	2008	Chevrolet	1GBJK34K58E190683			
011	2006	Sterling	2FZHACZCV76AV55555			
012	1999	GMC	1GDHG31R4X1142607	ACV	\$1,000	\$1,000
013	2012	International	1HTWLAZRXCJ626603			
014	2012	International	1HTWPAZT4CJ626600			
015	2012	International	1HTWPAZT1CJ626599			
016	2006	Ford	1FDWF36516EC85344	ACV	\$1,000	\$1,000
017	2013	Ford	1FT7W2B67DEA57220	ACV	\$1,000	\$1,000
018	2013	Harley Davidson	1HD1FMM15DB6X1665	ACV	\$1,000	\$1,000
019	2011	Ford	3FADP0L35BR205633	ACV	\$1,000	\$1,000
020	2013	Haulmark	16HGB1624DP091429	ACV	\$1,000	\$1,000
021	2013	CAM	5JPBU2523DP033774	ACV	\$1,000	\$1,000
022	2004	International	1HTMMAAL94H607285			
023	2008	Ford	1FTNF21528EE12428	ACV	\$1,000	\$1,000
024	2013	Ford	1FDRF3H67DEA69269			
025	2012	Ford	1FMCU9EG6CKB98227	RC	\$1,000	\$1,000
026	2016	Mack	1M2AX34C6GM010410			
027	2016	Mack	1M2AX34C8GM010411			
028	2016	GMC	1GT02VEG0GZ150371	ACV	\$1,000	\$1,000
029	2017	Chevrolet	2GNFLFEK0H6103461	ACV	\$1,000	\$1,000
030	2016	Ford	1FMSK8AR3GGC37252	RC	\$1,000	\$1,000
031	2016	Chevrolet	1GC1KUEG1GF233128	ACV	\$1,000	\$1,000
032	2014	Ford	1FAHP2D85EG107219	RC	\$1,000	\$1,000
033	2017	Ford	1FAHP2MK9HG122824	RC	\$1,000	\$1,000
034	2017	Ford	1FAHP2MK2HG130893	RC	\$1,000	\$1,000
035	2018	Chevy	1GB4KYCG3JF151159	ACV	\$1,000	\$1,000

<b>Veh #</b>	<b>Year</b>	<b>Make</b>	<b>VIN</b>	<b>VALUATION</b>	<b>Comp Ded</b>	<b>Coll Ded</b>
036	2017	Ford	1FAHP2MK8HG145897	RC	\$1,000	\$1,000
037	1997	Ford	1FDXH81C3VVA11675			
038	2016	Ford	2FMPK4J8GBB02124	ACV	\$1,000	\$1,000
039	2018	Ford	1FM5K8AR2JGC34172	RC	\$1,000	\$1,000
040	2018	Dodge	3C63R3AJ5JG407960	ACV	\$1,000	\$1,000
041	2018	Ford	1FM5K8AR4JGC34173	RC	\$1,000	\$1,000
042	2019	Ford	1FBAX2CM8KKB47267	ACV	\$1,000	\$1,000
043	2007	Freightliner	1FVACXDC77HY11173			
044	2020	Dodge	3C6UR5CJXLG150276	ACV	\$1,000	\$1,000
045	2019	Ford	1FTEW1EB2KKE97807	RC	\$1,000	\$1,000
046	2020	Cam	5JWCF1820L1507643	ACV	\$1,000	\$1,000
047	2020	Freighliner	3ALACXFE3LDMD9602			
048	2020	Ford	1FM5K8AW3LGC36022	RC	\$1,000	\$1,000
049	2020	Ford	1FM5K8AW9LGC63998	RC	\$1,000	\$1,000
050	2013	Ford	1FAHP2M81DG123500	ACV	\$1,000	\$1,000
051	2021	Ram	3C7WRNBLMG585965			
052	2021	Ram	3C7WRNBL1MG517073			
053	2022	Ford	1FM5K8AW9NNA02370	RC	\$1,000	\$1,000

**VALUATION KEY**

ACV = Actual Cash Value

RC = Replacement Cost

AA = Agreed Amount

# PUBLIC OFFICIALS LIABILITY

## *Coverage*

## *Limits of Liability*

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

## LAW ENFORCEMENT LIABILITY

### *Coverage*

### *Limits of Liability*

Each Occurrence	\$1,000,000
Aggregate	\$2,000,000
Deductible	\$ 10,000

### *Features and Benefits Description*

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

## EXCESS CATASTROPHE LIABILITY

### *Coverages*

### *Limits of Liability*

Each Occurrence	\$ 5,000,000
Aggregate	\$10,000,000

### *Required Underlying Insurance*

TYPE OF INSURANCE	EFFECTIVE DATE	EXPIRATION DATE	LIMIT OF LIABILITY
Automobile Liability	11/30/2022	11/30/2023	\$1,000,000 Each Accident
General Liability	11/30/2022	11/30/2023	\$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 Liability	11/30/2022	11/30/2023	\$1,000,000 Each Occurrence \$2,000,000 Aggregate
Law Enforcement Liability	11/30/2022	11/30/2023	\$1,000,000 Each Occurrence \$2,000,000 Aggregate

**OWNERS & CONTRACTORS PROTECTIVE LIABILITY (OCP)**

***Coverages***

***Limits of Liability***

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		