

Excellence in Insurance Protection

Town of New Paltz



Our People Are Your Best Insurance

Presented By:

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Proposal Date: November 13, 2023

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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

A word from our chairman,

Thank you for considering Marshall & Sterling as your broker of record. Our goal is to provide our clients with the protection they need for their businesses and personal assets.

Founded in 1864, Marshall & Sterling Insurance is currently ranked 32nd among more than 40,000 privately held insurance agencies in the United States, with total annual written premiums in excess of \$1billion. ¹

A 100% employee-owned company, Marshall & Sterling has been recognized for exceptional insurance services throughout the nation and remains closely tied to the communities it serves. The company is a “Best Practices Agency” and is ranked among the top performers in the annual Best Practices Study conducted by the Independent Insurance Agents & Brokers of America (IIABA or the Big “I”) and Reagan Consulting.

Representing more than 200 national and international insurers, including Lloyds of London syndicates, we bring our clients the breadth of options of a large agency, with the personal care of a local firm.

The difference between Marshall & Sterling and other agencies is our 550 insurance specialists, working throughout New York, California, Florida, Michigan, Virginia and the U.S. Virgin Islands. Our associates’ credentials exceed industry requirements and we encourage and support our people attaining additional designations, including their CIC, CPCU, CISR and others.

Our associates build long-lasting careers at Marshall & Sterling because of our highly competitive compensation plans, employee stock ownership, flexible work environments and an engaging workplace. Their pride in working here is your assurance that your company will receive the right coverage and superior customer service.

Thank you again for considering us for your broker of record. We look forward to serving you and your organization for all of your insurance and employee benefits needs.

Tim Dean, CIC
Chairman of the Board

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LOCATION SCHEDULE

Location Schedule

| Loc # | Bldg # | Address | City | State | Zip | Description |
|-------|--------|-------------------------|-----------|-------|-------|--|
| 00001 | 00001 | 1 Veterans Dr | New Paltz | NY | 12561 | Equipment Storage Bldg |
| 00002 | 00001 | 23-28 Plattekill Ave | New Paltz | NY | 12561 | Vacant |
| 00003 | 00001 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Highway Garage/Office |
| 00003 | 00002 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Salt Storage |
| 00003 | 00003 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Fuel Tanks Bldg |
| 00003 | 00004 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Highway Garage |
| 00003 | 00005 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Recycle Equipment Storage |
| 00003 | 00006 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Recycling Office |
| 00003 | 00007 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Recycling Canopy |
| 00003 | 00008 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Bottle Storage Building |
| 00004 | 00001 | 22 North Ohioville Rd | New Paltz | NY | 12561 | Sewer District Lab |
| 00004 | 00002 | 22 North Ohioville Rd | New Paltz | NY | 12561 | Drying Bed Building |
| 00004 | 00003 | 22 North Ohioville Rd | New Paltz | NY | 12561 | Storage Building |
| 00004 | 00004 | 22 North Ohioville Rd | New Paltz | NY | 12561 | Pumps/Motors/Electric Equip |
| 00005 | 00001 | 220 Main St | New Paltz | NY | 12561 | Youth Center |
| 00005 | 00002 | 220 Main St | New Paltz | NY | 12561 | Equipment Storage Building |
| 00008 | 00001 | 22 Mulberry St | New Paltz | NY | 12561 | Bath House at Moriello Pool |
| 00008 | 00002 | 22 Mulberry St | New Paltz | NY | 12561 | Open Shelter |
| 00009 | 00001 | 3 Veterans Dr | New Paltz | NY | 12561 | Community Center |
| 00011 | 00001 | 241 W/S Libertyville Rd | New Paltz | NY | 12561 | Storage/Concession/Rest Rooms Bldg |
| 00011 | 00002 | 241 W/S Libertyville Rd | New Paltz | NY | 12561 | Equipment Storage Bldg |
| 00011 | 00003 | 241 W/S Libertyville Rd | New Paltz | NY | 12561 | Property in Open (Field I Fencing/Backstop/Bleachers) |
| 00011 | 00004 | 241 W/S Libertyville Rd | New Paltz | NY | 12561 | Property in Open (Field II Fencing/Backstop/Bleachers) |
| 00011 | 00005 | 241 W/S Libertyville Rd | New Paltz | NY | 12561 | Property in Open (Field III Fencing/Backstop/Bleachers) |
| 00011 | 00006 | 241 W/S Libertyville Rd | New Paltz | NY | 12561 | Field III Softball Dugout |
| 00011 | 00007 | 241 W/S Libertyville Rd | New Paltz | NY | 12561 | Field III Softball Dugout |
| 00011 | 00008 | 241 W/S Libertyville Rd | New Paltz | NY | 12561 | Open Picnic Pavilion |
| 00011 | 00009 | 241 W/S Libertyville Rd | New Paltz | NY | 12561 | Gazebo |
| 00012 | 00001 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Baseball Dugout/Major Field |
| 00012 | 00002 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Baseball Dugout/Major Field |

| Loc # | Bldg # | Address | City | State | Zip | Description |
|-------|--------|----------------------|-----------|-------|-------|--|
| 00012 | 00003 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Property in Open(Maj Fld Fencing/backstop/etc) |
| 00012 | 00004 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Baseball Dugout/Minor Field |
| 00012 | 00005 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Baseball Dugout/Minor Field |
| 00012 | 00006 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Property in Open (Minor Fld Fencing/Backstop/etc) |
| 00012 | 00007 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Concession Bldg |
| 00012 | 00008 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Equipment Storage Bldg |
| 00012 | 00009 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Equipment Storage Bldg |
| 00012 | 00010 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Property in Open (Tee Ball Fld Fencing/Backstop) |
| 00012 | 00011 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Equipment Storage Bldg |
| 00013 | 00001 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | BMX Concession Bldg |
| 00013 | 00002 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | BMX Office |
| 00013 | 00003 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | BMX Storage Bldg |
| 00013 | 00004 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | BMX Storage Container |
| 00013 | 00005 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Maintenance Equipment Storage |
| 00013 | 00006 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | BMX Start Booth |
| 00013 | 00007 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | BMX Observation Booth |
| 00013 | 00008 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Covered Bulletin Board |
| 00013 | 00009 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Property in the Open(fencing/blchrs |
| 00014 | 00001 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Leased Modular Office Uni 601516 |
| 00014 | 00002 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Leased Modular Office Unit 601517 |
| 00014 | 00003 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Leased Modular Office Unit 601518 |
| 00014 | 00004 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Leased Modular Office Unit 601519 |
| 00014 | 00005 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Leased Modular Office Unit 601520 |
| 00014 | 00006 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Leased Modular Office Unit 601521 |
| 00014 | 00007 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Leased Modular Office Unit 601522 |
| 00014 | 00008 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Leased Modular Office Unit 601523 |
| 00014 | 00009 | 10-100 Clearwater Rd | New Paltz | NY | 12561 | Leased Modular Office Unit 601524 |
| 00015 | 00001 | 59 N Putt Corner Rd | New Paltz | NY | 12561 | Police Dept & Justice Court |
| 00016 | 00001 | 101 Plains Rd | New Paltz | NY | 12561 | GL Only - Water Supply/Well House (Bldrs Risk Separate Policy) |

PROPERTY

Coverage Description

| Loc # | Bldg # | Subject of Insurance | Limits | Cause of Loss | Deductible | Coinsurance | Valuation |
|-------|--------|------------------------------|--------------|---------------|------------|-------------|-----------|
| ALL | ALL | BLANKET BUILDINGS & CONTENTS | \$11,443,036 | 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 | |
| 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 |

*Flood Zones A & V are covered up to \$1,000,000 with a \$500,000 deductible.

| <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 | \$1,552,849 | AV | \$1,000 |
| Contractors Equipment | \$ 813,911 | AV | \$1,000 |
| EDP Equipment | \$ 290,420 | RC | \$2,500 |
| Rented/Leased Equipment | \$ 350,000 | RC | \$1,000 |

Note: Auto Physical Damage (Heavy Vehicles) and Contractors Equipment are valued at Agreed Value and are subject to the limit shown on the schedule for that vehicle. Please review the value as it should reflect today's cost for that vehicle including any permanently attached equipment. Any equipment not permanently attached should be separately scheduled on the Inland Marine.

Fire Trucks & Ambulances are valued on Replacement Cost & subject to the limit shown on the schedule for that vehicle. Please review the value as it should reflect today's cost for that vehicle including any permanently attached equipment. Any equipment not permanently attached should be separately scheduled on the Inland Marine.

VALUATION KEY

ACV = Actual Cash Value

RC = Replacement Cost

AV = Agreed Value

EQUIPMENT SCHEDULE

| Item # | Year | Description | ID/Serial Number | Limit |
|---------------------------------------|------|--|-------------------|--------------------|
| ***PORTABLE RADIOS*** | | | | |
| 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 |
| **Total Portable Radios** | | | | \$4,400 |
| ***POLICE EQUIPMENT*** | | | | |
| 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 |
| **Total Police Equipment** | | | | \$183,857 |
| ***AUTO PHYSICAL DAMAGE*** | | | | |
| 0014 | 2004 | International Dump | 1HTWZahr74J090064 | \$90,000 |
| 0015 | 2008 | Chevrolet Silverado Dump | 1GBJK34K58E190683 | \$31,000 |
| 0016 | 2006 | Sterling Tri-Axle Dump | 2FZHACV76AV55555 | \$67,000 |
| 0017 | 2012 | International 7500 SFA Dump | 1HTWLAZRCJ626603 | \$157,334 |
| 0018 | 2012 | International 7500 SFA Dump | 1HTWPAZT4CJ626600 | \$186,419 |
| 0019 | 2012 | International 7500 SFA Dump | 1HTWPAZT1CJ626599 | \$186,419 |
| 0020 | 2016 | Mack Dump Truck w/Plow & Sander | 1M2AX34C8GM010410 | \$205,500 |
| 0021 | 2016 | Mack Dump Truck w/Plow & Sander | 1M2AX34C8GM010411 | \$205,500 |
| 0022 | 1997 | Ford Elgin | 1FDXH81C3VVA11675 | \$80,000 |
| 0023 | 2007 | Freightliner M8 Bucket Truck | 1FVACXDC77HY11173 | \$39,500 |
| 0024 | 2020 | Freightliner M21 | 3ALACXDW3LDMD9602 | \$148,501 |
| 0025 | 2021 | Ram 5500 | 3C7WRNBLMG585965 | \$77,838 |
| 0026 | 2021 | Ram 5500 | 3C7WRNBL1MG517073 | \$77,838 |
| **Total Auto Physical Damage** | | | | \$1,552,849 |

*****CONTRACTOR'S EQUIPMENT*****

| | | | | | | |
|------|------|------------------------------------|--------------|-----|-----|---------|
| 0027 | | Belt Sander 6" w/Stand Mdl D505642 | SS1989 | | B&G | \$110 |
| 0028 | | Benchtop Grinder 1/3 hp | 39719391 | | B&G | \$20 |
| 0029 | | Reddy Heater 150,000 btu | 0371536 | | B&G | \$100 |
| 0030 | | Rollaway Tool Box2 pt (bot) W89 | (TOP) I89 | | B&G | \$100 |
| 0031 | | Air Floor Jack | | | HWY | \$250 |
| 0032 | | Napa '77 Battery Charger | 03009 | | HWY | \$55 |
| 0033 | | Balder 84 Bench Grinder | 480W | | HWY | \$160 |
| 0034 | | Drill Press | 90201 R0069 | | HWY | \$290 |
| 0035 | | Napa '77 Hydraulic Press | 91-318 | | HWY | \$250 |
| 0036 | | Heliflx Magnetic Locator | 65837 | | HWY | \$150 |
| 0037 | | Part Washer | 076388 | | HWY | \$50 |
| 0038 | 2013 | 86 Steam Jenn Pressure Washer | 1223C | | HWY | \$4,000 |
| 0039 | | Portable 83 Sand Blaster | 24038 | | HWY | \$250 |
| 0040 | | Scotchlite Sign Machine | 2239 | | HWY | \$150 |
| 0041 | | 80 Transit & Tripod | 224534 | | HWY | \$220 |
| 0042 | | Homelite 85 Water Pump | 83061703 | | HWY | \$350 |
| 0043 | | Electric Welder | | | | \$150 |
| 0044 | | Lincoln DC-AC 88 Welder | AC680445 | | HWY | \$900 |
| 0045 | | Hand Truck | | | | \$114 |
| 0046 | | 3' Homelite Diaphragm Pump | H11120038 | B&G | B&G | \$260 |
| 0047 | | Heath-Aqua Scope Leak DTC Mdl 3754 | 1819 | | B&G | \$660 |
| 0048 | | Heliflux Magnetic Locator | | | B&G | \$160 |
| 0049 | | Hydrant Pressure Diffuser | | | B&G | \$50 |
| 0050 | | Hydrant Pressure Diffuser | | | B&G | \$50 |
| 0051 | | Manual Hydrant Pump | | | B&G | \$60 |
| 0052 | | Pipe Locator M-Scope | 80/014311 | | B&G | \$160 |
| 0053 | | Robbins Trash Pump 2" | EY20D1978066 | | B&G | \$780 |
| 0054 | | Rubber Suction Hose 10' | | | B&G | \$30 |
| 0055 | | Rubber Suction Hose 10' | | | B&G | \$30 |
| 0056 | | Rubber Suction Hose 20' | | | B&G | \$52 |
| 0057 | | Water Pipe Tap. Machine Mdl B100 | | | B&G | \$360 |
| 0058 | 1985 | Tweline Striper | 38539 | | | \$150 |
| 0059 | | Stihl Brush Cutter | 24426323 | | | \$440 |
| 0060 | | Stihl Chain Saw | | | | \$426 |
| 0061 | | Laser Detector | 2 @ \$999 | | | \$1,998 |
| 0062 | | Magnetic Locator | | | | \$250 |
| 0063 | | Fisher 8' Series H Plow | | | B&G | \$400 |

| Item # | Year | Description | ID/Serial Number | | Limit |
|--------|------|----------------------------------|------------------|---------|----------|
| 0064 | | Grass Catcher Tractor Mount | 120839 | | \$90 |
| 0065 | | Grass Trimmer Mdl T700 | 90812661 | | \$120 |
| 0066 | | Grass Trimmer Mdl W1280 | E003638 | | \$50 |
| 0067 | | Gravelly Tractor 12HP | 00613525 | | \$2,160 |
| 0068 | | Grinder Pump/Motor Zodiac | CAT# WG202130 | B&G | \$500 |
| 0069 | | Heavy Duty 21"Push Mower | MOD.23022 | B&G | \$60 |
| 0070 | | Homelite 1" Water Pump | HJ3360046 | B&G | \$35 |
| 0071 | | Push Mower (Bag) Mdl 20581 | 4006106 | | \$70 |
| 0072 | | Push Mower 3.5 hp | 228049 | | \$50 |
| 0073 | | Stihl Grass Trimmer Mdl F5-51AVE | 14783491 | B&G | \$50 |
| 0074 | | Toro Snow Blower | 0001471 | B&G | \$200 |
| 0075 | | Trash Pump 2" Homelite | UT0148480411477 | B&G | \$100 |
| 0076 | | Trash Pump 3"Homelite | UT0154000685625 | B&G | \$120 |
| 0077 | | Wet-Dry Vacuum (16 gal) Mdl 800C | MMP808-16A | | \$40 |
| 0078 | | Air Pump Respirator | 0986 | HWY | \$280 |
| 0079 | | Distance Meter Nitestar | 2 @ \$550 | HWY | \$1,100 |
| 0080 | | Fuel Pump Agway | 1230CP | | \$90 |
| 0081 | | Anthors Plow | | | \$3,800 |
| 0082 | | Anthors Sander | | | \$4,280 |
| 0083 | | Tenco 11' Snow Plow | 881327E0015 | | \$4,224 |
| 0084 | | Tenco 11' Snow Plow | 132H12 | | \$1,916 |
| 0085 | 1959 | V Snow Plow | | | \$500 |
| 0086 | 1960 | V Snow Plow | | | \$500 |
| 0087 | | Tenco 11' Snow Plow Mdl TC132H | 3752 | | \$6,000 |
| 0088 | | Stone Shield | | | \$70 |
| 0089 | | Stone Shield | | | \$70 |
| 0090 | | Stone Shield | | | \$70 |
| 0091 | | Stone Shield | | | \$70 |
| 0092 | | Stone Shield | | | \$70 |
| 0093 | | Stone Spreader | | | \$360 |
| 0094 | | Stone Spreader | | | \$360 |
| 0095 | | (4) Stone Spreaders | | | \$400 |
| 0096 | | Tenco 11' Wing Plow | | | \$780 |
| 0097 | | Gas Grass Trimmer | 2001002 | | \$240 |
| 0098 | | Toro 72" Mower Deck | 30722-31162 | | \$100 |
| 0099 | | Groundsmaster Mower Tractor | 30795-30461 | | \$11,580 |
| 0100 | 1989 | New Holland Skidder | | RECYCLE | \$3,950 |

| Item # | Year | Description | ID/Serial Number | | Limit |
|--------|------|---|------------------|--------|-----------|
| 0101 | | 5 hp Water Pump | G200G275873 | B&G | \$1,100 |
| 0102 | | Aeration Blower | 35170 | B&G | \$295 |
| 0103 | | Aeration Blower 2.5 Roots Mdl 88A | 744442 | B&G | \$295 |
| 0104 | | Aeration Motor | F1084 | B&G | \$80 |
| 0105 | | Aeration Motor (Spare) | 12002600 | B&G | \$80 |
| 0106 | | Cincinnati Fan/Ventilator | PNA-290 | | \$16 |
| 0107 | | DB/Sala Safety Winch | 001318 | | \$1,599 |
| 0108 | | Emergency Generator 6.5 KW Onan | T850780001 | B&G | \$500 |
| 0109 | | Emergency Generator Switch | K850785436 | B&G | \$700 |
| 0110 | | Emergency Generator Diesel Eng. | 4843726283 | B&G | \$500 |
| 0111 | | Emergency Generator A840692159 / M330DL4B | | | \$300 |
| 0112 | | Grinder Pump & Motor | 8872103GE | B&G | \$540 |
| 0113 | | Grinder Pump & Motor #1 | CAT #WG30-21 | B&G | \$540 |
| 0114 | | Grinder Pump & Motor #1 | CAT #WG30-21 | B&G | \$540 |
| 0115 | | Grinder Pump/Motor Zodiac | | B&G | \$500 |
| 0116 | | Leeson Electric Motor | C145K17FB3B | | \$80 |
| 0117 | | Port. Manhole Blower Mdl 1200XL | 105307 | B&G | \$200 |
| 0118 | | Footvalve Port Pumps | A-48445 | | \$23 |
| 0119 | | Toro Portable Generator | SE1841T | B&G | \$650 |
| 0120 | | Homelite 3" Trash Pump | SPEC 800810 | B&G | \$300 |
| 0121 | | Read Waste Manager | 1175 | | \$120,800 |
| 0122 | | Toro Ground Master | | | \$12,350 |
| 0123 | | Toro Snow Blower | | | \$1,488 |
| 0124 | | Western Snow Plow | | | \$2,400 |
| 0125 | | (2) Push mowers @ \$139 each | | | \$278 |
| 0126 | 2002 | John Deere Tractor/Mower Mdl #5520 | LV5520P256645 | | \$51,780 |
| 0127 | 2006 | John Deere Tractor/Loader/Backhoe | LV0110T510419 | | \$43,075 |
| 0128 | | John Deere Z Track 60" Commercial Mower | 997 | | \$15,115 |
| 0129 | | John Deere 48" Cut Mower LA165 | BG20558 | | \$2,795 |
| 0130 | | (2) Grooming Machines @ \$2,887 each | | | \$5,774 |
| 0131 | 2013 | Scagg Zero Turn Mower | | B&G | \$12,000 |
| 0132 | 2004 | Caterpillar | 3672 | Plated | \$55,000 |
| 0133 | 2007 | Volvo Loader | 1965 | Plated | \$96,855 |
| 0134 | 2006 | Gradall Excavator | 8087 | Plated | \$254,500 |

| Item # | Year | Description | ID/Serial Number | Limit |
|--------|------|--|-------------------|------------------|
| 0135 | 2022 | Hyundai | HHKHZ104HE0001419 | \$76,373 |
| | | **Total Contractors Equipment** | | \$817,861 |
| | | ***EDP EQUIPMENT*** | | |
| 0136 | | Miscellaneous EDP Equipment | | \$250,000 |
| 0137 | | Toshiba Copier | | \$40,420 |
| | | **Total EDP Equipment** | | \$290,420 |

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.

Owned Police vehicles (10) years or newer are valued at Replacement Cost. Any equipment installed after Purchase which is not permanently installed should be scheduled on the Inland Marine. Police Vehicles are on the Auto Schedule as Class Code "07911". All leased vehicles and all leased police vehicles are valued at actual cash value.

VEHICLE SCHEDULE

| Veh # | Year | Make | VIN | VALUATION | Comp Ded | Coll Ded |
|-------|------|-----------------|-------------------|-----------|----------|----------|
| 001 | 2004 | International | 1HTWZahr74J090064 | | | |
| 002 | 2004 | Caterpillar | CAT0416DHBFP13672 | | | |
| 003 | 2005 | Chevrolet | 1GCHK24U55E296777 | ACV | \$1,000 | \$1,000 |
| 004 | 2007 | Volvo | L70FV61965 | | | |
| 005 | 2006 | Gradall | 0210018087 | | | |
| 006 | 2008 | Chevrolet | 1GBJK34K58E190683 | | | |
| 007 | 2006 | Sterling | 2FZHACV76AV55555 | | | |
| 008 | 2012 | International | 1HTWLAZRXCJ626603 | | | |
| 009 | 2012 | International | 1HTWPAZT4CJ626600 | | | |
| 010 | 2012 | International | 1HTWPAZT1CJ626599 | | | |
| 011 | 2006 | Ford | 1FDWF36516EC85344 | ACV | \$1,000 | \$1,000 |
| 012 | 2013 | Ford | 1FT7W2B67DEA57220 | ACV | \$1,000 | \$1,000 |
| 013 | 2013 | Harley Davidson | 1HD1FMM15DB6X1665 | ACV | \$1,000 | \$1,000 |
| 014 | 2011 | Ford | 3FADP0L35BR205633 | ACV | \$1,000 | \$1,000 |
| 015 | 2013 | Haulmark | 16HGB1624DP091429 | ACV | \$1,000 | \$1,000 |
| 016 | 2013 | CAM | 5JPBU2523DP033774 | ACV | \$1,000 | \$1,000 |
| 017 | 2008 | Ford | 1FTNF21528EE12428 | ACV | \$1,000 | \$1,000 |
| 018 | 2012 | Ford | 1FMCU9EG6CKB98227 | ACV | \$1,000 | \$1,000 |
| 019 | 2016 | Mack | 1M2AX34C6GM010410 | | | |
| 020 | 2016 | Mack | 1M2AX34C8GM010411 | | | |
| 021 | 2016 | GMC | 1GT02VEG0GZ150371 | ACV | \$1,000 | \$1,000 |
| 022 | 2017 | Chevrolet | 2GNFLFEK0H6103461 | ACV | \$1,000 | \$1,000 |
| 023 | 2016 | Chevrolet | 1GC1KUEG1GF233128 | ACV | \$1,000 | \$1,000 |
| 024 | 2014 | Ford | 1FAHP2D85EG107219 | RC | \$1,000 | \$1,000 |
| 025 | 2017 | Ford | 1FAHP2MK9HG122824 | RC | \$1,000 | \$1,000 |
| 026 | 2017 | Ford | 1FAHP2MK2HG130893 | RC | \$1,000 | \$1,000 |
| 027 | 2018 | Chevy | 1GB4KYCG3JF151159 | ACV | \$1,000 | \$1,000 |
| 028 | 2017 | Ford | 1FAHP2MK8HG145897 | RC | \$1,000 | \$1,000 |
| 029 | 1997 | Ford | 1FDXH81C3VVA11675 | | | |
| 030 | 2016 | Ford | 2FMPK4J8GBB02124 | RC | \$1,000 | \$1,000 |
| 031 | 2018 | Ford | 1FM5K8AR2JGC34172 | RC | \$1,000 | \$1,000 |
| 032 | 2018 | Dodge | 3C63R3AJ5JG407960 | ACV | \$1,000 | \$1,000 |
| 033 | 2018 | Ford | 1FM5K8AR4JGC34173 | RC | \$1,000 | \$1,000 |
| 034 | 2019 | Ford | 1FBAX2CM8KKB47267 | ACV | \$1,000 | \$1,000 |

| Veh # | Year | Make | VIN | VALUATION | Comp Ded | Coll Ded |
|--------------|-------------|--------------|-------------------|------------------|-----------------|-----------------|
| 035 | 2007 | Freightliner | 1FVACXDC77HY11173 | | | |
| 036 | 2020 | Dodge | 3C6UR5CJXLG150276 | ACV | \$1,000 | \$1,000 |
| 037 | 2019 | Ford | 1FTEW1EB2KKE97807 | RC | \$1,000 | \$1,000 |
| 038 | 2020 | Cam | 5JWCF1820L1507643 | ACV | \$ 500 | \$1,000 |
| 039 | 2020 | Freighliner | 3ALACXFE3LDMD9602 | | | |
| 040 | 2020 | Ford | 1FM5K8AW3LGC36022 | RC | \$1,000 | \$1,000 |
| 041 | 2020 | Ford | 1FM5K8AW9LGC63998 | RC | \$1,000 | \$1,000 |
| 042 | 2013 | Ford | 1FAHP2M81DG123500 | ACV | \$1,000 | \$1,000 |
| 043 | 2021 | Ram | 3C7WRNBLMG585965 | | | |
| 044 | 2021 | Ram | 3C7WRNBL1MG517073 | | | |
| 045 | 2022 | Ford | 1FM5K8AW9NNA02370 | RC | \$1,000 | \$1,000 |
| 046 | 2023 | Ford | 1FM5K8AB2PGA04157 | RC | \$1,000 | \$1,000 |
| 047 | 2022 | Ford | 1FM5K8AB9NGB59236 | RC | \$1,000 | \$1,000 |
| 048 | 2023 | Chevrolet | KL79MRSL7PB091495 | ACV | \$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 | 11/30/2023 | 11/30/2024 | \$1,000,000 Each Accident |
| General Liability | 11/30/2023 | 11/30/2024 | \$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 | 11/30/2023 | 11/30/2024 | \$1,000,000 Each Occurrence \$2,000,000 Aggregate |
| Law Enforcement Liability | 11/30/2023 | 11/30/2024 | \$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

As a client of Marshall & Sterling you are eligible for the following Loss Control Services:

Marshall & Sterling Online

- Enrollment and ongoing support
- Introduction and Training

General Loss Control Consultation for Compliance and Regulatory needs

- Assistance with Carrier recommendations
- Consultation for OSHA, DOT and industry specific requirements
- New Regulatory or change notification
- Safety material review (safety manual, recordkeeping, training, etc.)

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

Marshall & Sterling Inc. ("the producer") is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefit of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

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.

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 | | |