

**Insurance Proposal**  
**Policy Dates 01/01/2025 to 01/01/2026**  
**Binghamton-Johnson City Joint Sewage Board**

**Presented by:**

**James A. Stoddard, Jr.**

**Haylor, Freyer & Coon, Inc.**  
**300 South State St, Suite 1000**  
**Syracuse, NY 13202**

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**POLICY INFORMATION**

Policy Type	Company	Policy Number
<b>Package</b> <ul style="list-style-type: none"> <li>• Property</li> <li>• Inland Marine</li> <li>• Crime</li> </ul>	Travelers Indemnity Company	H6308S952636IND25
<b>General Liability</b> <ul style="list-style-type: none"> <li>• General Liability</li> <li>• Public Entity Management Liability</li> <li>• Employee Benefits Liability</li> <li>• Employment Practices Liability</li> </ul>	Travelers Indemnity Company	ZLP31N4664725PB
<b>Equipment Breakdown</b>	Travelers Property & Casualty Company of America	BME10T032336TIL25
<b>Automobile</b>	Travelers Indemnity Company	BA8S95263625PB
<b>Umbrella</b>	Travelers Indemnity Company	ZUP81N4850125PB

**SUPPLEMENTAL NAMED INSUREDS**

**List of Names**

- ✦ Binghamton-Johnson City Joint Sewage Board
- ✦ City of Binghamton
- ✦ Village Of Johnson City

**LOCATION SCHEDULE**

Loc #	Address	City	State	Zip Code
1	4480 Vestal Road (911 address 4551 Vestal Rd)	Vestal	NY	13850
2	3936 Gates Road	Vestal	NY	13850

**PROPERTY COVERAGE**

Location #1 – 4480 Vestal Road (911 address 4551 Vestal Rd) Vestal, NY 13850

Bldg	Occupancy	Subject of Insurance	Limit
1	(1) Administration & Maintenance Building	Building	10,752,341
1	(1) Administration & Maintenance Building	Business Personal Property	712,800
1	(1) Administration & Maintenance Building	Business Income	2,000,000
2	(2) East Scrubber Building	Building	4,002,287
2	(2) East Scrubber Building	Business Personal Property	16,500
3	(3) SLUDGE THICKENER #2 & #3 PUMPING STATION	Building	1,527,880
3	(3) SLUDGE THICKENER #2 & #3 PUMPING STATION	Business Personal Property	1,300
4	(3A) SLUDGE THICKENER #2	Building	631,957
5	(3B) SLUDGE THICKENER #3	Building	631,957
6	(3D) SLUDGE THICKENER DISTRIBUTION BOX	Building	184,383
7	(4C-2) SLUDGE DIGESTER #3 CONTROL BUILDING	Building	6,658,585
7	(4C-2) SLUDGE DIGESTER #3 CONTROL BUILDING	Business Personal Property	37,500
8	(4A) SLUDGE DIGESTER TANK #2	Building	1,134,057
9	(4B) SLUDGE DIGESTER TANK #1	Building	1,134,057
10	(4C) SLUDGE DIGESTER TANK #3	Building	2,880,269
11	(4B-1) SLUDGE DIGESTERS #1 & #2 CONTROL BUILDING	Building	2,748,036
11	(4B-1) SLUDGE DIGESTERS #1 & #2 CONTROL BUILDING	Business Personal Property	30,200
12	(5) SLUDGE THICKENER #1 Pumping Station	Building	845,195
12	(5) SLUDGE THICKENER #1 Pumping Station	Business Personal Property	300
13	(5A) SLUDGE THICKENER #1	Building	395,421
14	(6) METHANOL AUXILIARY BUILDING	Building	1,636,349
14	(6) METHANOL AUXILIARY BUILDING	Business Personal Property	4,500
15	(6A) METHANOL FILL STATION	Building	681,464
15	(6A) METHANOL FILL STATION	Business Personal Property	6,500
16	(6B) METHANOL STORAGE BUILDING	Building	2,198,330
16	(6B) METHANOL STORAGE BUILDING	Business Personal Property	8,500
17	(7) EAST PRIMARY TANK VALVE GALLERY	Building	582,419

18	(7A 1-4) PRIMARY SETTLING TANKS #1-#4	Building	6,082,603
18	(7A 1-4) PRIMARY SETTLING TANKS #1-#4	Business Personal Property	10,500
19	(7A-5) PRIMARY SETTLING TANK #5	Building	2,467,530
19	(7A-5) PRIMARY SETTLING TANK #5	Business Personal Property	4,500
20	(7A-6) PRIMARY SETTLING TANK #6	Building	2,222,190
20	(7A-6) PRIMARY SETTLING TANK #6	Business Personal Property	4,500
21	(8) HEADWORKS FACILITY	Building	7,923,494
21	(8) HEADWORKS FACILITY	Business Personal Property	69,000
22	(9) GENERATOR BUILDING	Building	15,111,033
22	(9) GENERATOR BUILDING	Business Personal Property	365,500
23	(10) HEAD HOUSE	Building	15,332,795
23	(10) HEAD HOUSE	Business Personal Property	202,400
24	(11) BAF ELECTRICAL ROOM	Building	5,169,729
24	(11) BAF ELECTRICAL ROOM	Business Personal Property	9,700
25	(12) WEST PRIMARY SLUDGE PUMPING STATION	Building	2,912,841
25	(12) WEST PRIMARY SLUDGE PUMPING STATION	Business Personal Property	1,800
26	(12A) WEST PRIMARY SETTLING TANKS (NOS. 7-10)	Building	10,099,265
26	(12A) WEST PRIMARY SETTLING TANKS (NOS. 7-10)	Business Personal Property	6,000
27	(13) PLANT WATER PUMPING BUILDING	Building	1,310,073
27	(13) PLANT WATER PUMPING BUILDING	Business Personal Property	23,500
28	(14) DN FILTER COMPLEX (INCLUDES DN CELL)	Building	19,367,054
28	(14) DN FILTER COMPLEX (INCLUDES DN CELL)	Business Personal Property	72,000
29	(15) CN FILTER COMPLEX (INCLUDES CN CELL)	Building	74,494,869
29	(15) CN FILTER COMPLEX (INCLUDES CN CELL)	Business Personal Property	142,600
30	(16) CHEMICAL STORAGE BUILDING	Building	2,236,481
30	(16) CHEMICAL STORAGE BUILDING	Business Personal Property	49,500
31	(17) NORTHWEST ELECTRICAL BUILDING	Building	1,576,598
31	(17) NORTHWEST ELECTRICAL BUILDING	Business Personal Property	2,800
32	(18) BAF BLOWER BUILDING	Building	4,788,489

32	(18) BAF BLOWER BUILDING	Business Personal Property	1,000
33	(19) PRIMARY DISTRIBUTION BOX NO. 1	Building	870,634
34	(21) BAF BACKWASH TREATMENT FACILITY BUILDING	Building	4,855,677
34	(21) BAF BACKWASH TREATMENT FACILITY BUILDING	Business Personal Property	42,600
35	(22) UV DISINFECTION BUILDING	Building	5,464,274
35	(22) UV DISINFECTION BUILDING	Business Personal Property	22,000
36	(23) SLUDGE PROCESSING BUILDING (A/K/A)	Building	16,001,163
36	(23) SLUDGE PROCESSING BUILDING (A/K/A)	Business Personal Property	31,500
37	(PS-1) NORTHEAST STORMWATER PS NO 1	Building	836,697
38	(PS-2) NORTHWEST STORMWATER PS NO 2	Building	836,697
39	(PS-4) NORTHEAST STORMWATER PS NO 4	Building	521,783
39	(PS-4) NORTHEAST STORMWATER PS NO 4	Business Personal Property	4,500
40	(S/4C-2) DIGESTER SLUDGE CHAMBER	Building	530,806
41	(N/23) BLENDED SLUDGE CHAMBER	Building	372,473
42	(S/23) RAW SLUDGE CHAMBER	Building	616,625
43	(7B) SCUM PUMP STATION NO. 1	Building	96,245
44	(24) SCUM PUMP STATION NO. 2	Building	85,692
45	(7D) SCUM PUMP STATION NO. 3	Building	119,526
45	(7D) SCUM PUMP STATION NO. 3	Business Personal Property	4,500
46	(7E) (INACTIVE) CHLORINE CONTACT TANK #2	Building	1,312,896
47	(7C) VALVE PIT NO. 1	Building	32,102
48	(2S) [BINGHAMTON] INFLUENT SAMPLING CHAM	Building	162,332
48	(2S) [BINGHAMTON] INFLUENT SAMPLING CHAM	Business Personal Property	2,000
49	(0) SANITARY SEWER INFLUENT BYPASS STRU	Building	309,802
50	(7R) REGULATOR VAULT	Building	521,351
51	(12B) PRIMARY DISTRIBUTION BOX NO. 2	Building	330,141
52	(SC+OC) SCADA CONTROL SYSTEM + ODOR COLLECT	Business Personal Property	9,175,000
53	(P-OY) PLANT OUTSIDE YARD (PITO)	Business Personal Property	2,959,430

**PROPERTY COVERAGE CONTINUED**

**Location #2 – 3936 Gates Road Vestal, NY 13850**

Bldg	Occupancy	Subject of Insurance	Limit
54	(25) TERMINAL PUMPING STATION (TPS)	Building	5,744,291
54	(25) TERMINAL PUMPING STATION (TPS)	Business Personal Property	135,301
55	(25-A) TERMINAL PUMPING STATION AUXILIARY	Building	657,379
55	(25-A) TERMINAL PUMPING STATION AUXILIARY	Business Personal Property	4,000
56	(T-OY) TERMINAL PUMPING STATION (PITO)	Business Personal Property	464,460

Description	Valuation	Coinsurance	Total Limit	Deductibles
Blanket Building, Personal Property, Stock	Replacement	100%	\$252,272,718 <b>(Excluding Locations 7,10,11)</b>	\$25,000 <b>[All Buildings on Blanket]</b>
Location 7			\$6,696,085	\$100,000
Location 10			\$2,880,269	\$100,000
Location 11			\$2,778,236	\$100,000
Business Income			\$2,000,000	72 Hours
Total Rating Basis			\$266,627,308	

Description	Total Limit	Deductibles
Earthquake	\$5,000,000	\$50,000

**Please Note: Unless Flood Coverage is specifically included in this Proposal, your policy does not provide Flood Coverage and you will not have coverage for property damage from Floods unless you purchase Flood insurance. Flood insurance is available by purchasing a separate policy through the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP). Some Flood coverage may also be available from your current Property insurance carrier. If you would like more information about obtaining Flood coverage, please advise us.**

**PROPERTY COVERAGE – ADDITIONAL COVERAGES**

	LIMITS OF INSURANCE
<b>Personal Property at Undescribed Premises</b>	
At any "exhibition" premises	\$50,000
At any installation premises or temporary storage premises	\$50,000
At any other not owned, leased or regularly operated premises	\$50,000
<b>Sales Representative Property</b>	
	\$50,000
<b>Personal Property in Transit</b>	
	\$100,000



## DELUXE PROPERTY COVERAGE FORM - ADDITIONAL COVERAGES & COVERAGE EXTENSIONS

The Limits of Insurance shown in the left column are included in the coverage form and apply unless a Revised Limit of Insurance or Not Covered is shown in the Revised Limits of Insurance column on the right. The Limits of Insurance apply in any one occurrence unless otherwise stated.

	LIMITS OF INSURANCE	REVISED LIMITS OF INSURANCE
<b>Accounts Receivable</b>		
At all described premises	\$50,000	\$500,000
In transit or at all undescribed premises	\$25,000	\$50,000
<b>Appurtenant Buildings and Structures</b>	\$100,000	
<b>Claim Data Expense</b>	\$25,000	
<b>Covered Leasehold Interest – Undamaged Improvements &amp; Betterments</b>		
Lesser of Your Business Personal Property limit or:	\$100,000	
<b>Debris Removal (additional amount)</b>	\$250,000	\$500,000
<b>Deferred Payments</b>	\$25,000	
<b>Duplicate Electronic Data Processing Data and Media</b>	\$50,000	\$250,000
<b>Electronic Data Processing Data and Media</b>		
At all described premises	\$50,000	\$500,000
<b>Employee Tools</b>		
In any one occurrence	\$25,000	\$50,000
Any one item	\$2,500	
<b>Expediting Expenses</b>	\$25,000	\$50,000
<b>Extra Expense</b>	\$25,000	
<b>Fine Arts</b>		
At all described premises	\$50,000	
In transit	\$25,000	
<b>Fire Department Service Charge</b>	Included*	
<b>Fire Protective Equipment Discharge</b>	Included*	
<b>Green Building Alternatives – Increased Cost</b>		
Percentage 1%		
Maximum amount – each building	\$100,000	
<b>Green Building Reengineering and Recertification Expense</b>	\$25,000	
<b>Limited Coverage for Fungus, Wet Rot or Dry Rot – Annual Aggregate</b>	\$25,000	
<b>Loss of Master Key</b>	\$25,000	
<b>Newly Constructed or Acquired Property</b>		
Buildings - each	\$2,000,000	
Personal Property at each premises	\$1,000,000	
<b>Non-Owned Detached Trailers</b>	\$25,000	
<b>Ordinance or Law Coverage</b>	\$250,000	\$5,000,000
<b>Outdoor Property</b>	\$25,000	\$50,000
Any one tree, shrub or plant	\$2,500	
<b>Outside Signs</b>		
At all described premises	\$100,000	
At all undescribed premises	\$5,000	
<b>Personal Effects</b>	\$25,000	
<b>Personal Property At Premises Outside of the Coverage Territory</b>	\$50,000	
<b>Personal Property In Transit Outside of the Coverage Territory</b>	\$25,000	
<b>Pollutant Cleanup and Removal – Annual Aggregate</b>	\$100,000	\$500,000
<b>Preservation of Property</b>		
Expenses to move and temporarily store property	\$250,000	
Direct loss or damage to moved property	Included*	
<b>Reward Coverage</b>		
25% of covered loss up to a maximum of:	\$25,000	
<b>Stored Water</b>	\$25,000	\$100,000
<b>Theft Damage to Rented Property</b>	Included*	
<b>Undamaged Parts of Stock in Process</b>	\$50,000	
<b>Valuable Papers and Records – Cost of Research</b>		
At all described premises	\$50,000	\$250,000
In transit or at all undescribed premises	\$25,000	\$50,000
<b>Water or Other Substance Loss – Tear Out and Replacement Expense</b>	Included*	

\*Included means included in applicable Covered Property Limit of Insurance

## DELUXE BUSINESS INCOME - ADDITIONAL COVERAGES & COVERAGE EXTENSIONS

The Limits of Insurance, Coverage Period and Coverage Radius shown in the left column are included in the coverage form and apply unless a revised Limit of Insurance, Coverage Period, Coverage Radius or Not Covered is shown under the column on the right. The Limits of Insurance apply in any one occurrence unless otherwise stated.

	LIMITS OF INSURANCE, COVERAGE PERIOD OR COVERAGE RADIUS	REVISED LIMITS OF INSURANCE, COVERAGE PERIOD OR COVERAGE RADIUS
<b>Business Income from Dependent Property</b>		
At Premises Within the Coverage Territory	\$100,000	
At Premises Outside of the Coverage Territory	\$100,000	
<b>Civil Authority</b>		
Coverage Period	30 days	
Coverage Radius	100 miles	
<b>Claim Data Expense</b>	\$25,000	
<b>Contract Penalties</b>	\$25,000	
<b>Extended Business Income</b>		
Coverage Period	180 days	
<b>Fungus, Wet Rot or Dry Rot – Amended Period of Restoration</b>		
Coverage Period	30 days	
<b>Green Building Alternatives – Increased Period of Restoration</b>		
Coverage Period	30 days	
<b>Ingress or Egress</b>	\$25,000	
Coverage Radius	1 mile	
<b>Newly Acquired Locations</b>	\$500,000	
<b>Ordinance or Law - Increased Period of Restoration</b>	\$250,000	
<b>Pollutant Cleanup and Removal – Annual Aggregate</b>	\$25,000	\$100,000
<b>Transit Business Income</b>	\$25,000	
<b>Undescribed Premises</b>	\$25,000	

## PUBLIC SECTOR SERVICES ADDITIONAL COVERAGE ENDORSEMENTS

	LIMIT OF INSURANCE
<b>Public Entity Property Extensions DX T4 47</b>	
Confiscated Property	\$100,000
Street Lights – each item	\$25,000
Street Lights – maximum per occurrence	\$100,000
Street Signs – each item	\$25,000
Street Signs – maximum per occurrence	\$100,000
Traffic Signs and Lights – each item	\$25,000
Traffic Signs and Lights – maximum per occurrence	\$100,000
Stadium Lights – per occurrence	\$25,000
Stadium Lights – maximum per occurrence	\$100,000
	LIMIT OF INSURANCE
<b>Public Relations Crisis Management DX T4 75</b>	\$25,000

**INLAND MARINE**

**Schedule of Equipment**

Year	Description	Serial #	Limit
2003	CASE SKIDSTEER	JAF0376419	\$85,000
2000	John Deere-(Tractor w/enclosed cab-Mower, Snowblower & Salt Spreader	M00445C083036	\$16,308
2001	John Deere 6X4 Utility Vehicle Gator	W006X4X058169	\$14,876
2003	John Deere 6X4 Utility Vehicle Gator (Salt Spreader)	W006X4X073456	\$16,529
2015	John Deere Gator 6X4 Gas Vehicle	1M06X4HDCFM100263	\$10,878
2012	Crown Forklift Model SX3000-30	SA509364	\$9,600
2006	Genie Scissor Lift Model GS-1930	GS3006a-80943	\$19,834
2015	Genie Lift Model AWP25SDC	AWP15-82851	\$7,330
2013	Cross Country 12' Open Utility Trailer	431FS1219D1000378	\$5,000
2023	Crown Forklift Model WP3235-45	10487533.00	\$5,100

Equipment Limits	Limits
Total limit of insurance for all Scheduled Equipment	\$190,455
Total limit of insurance for all unscheduled owned equipment	\$50,000
Limit of insurance for any one unscheduled item of equipment leased, rented, or borrowed from others	\$250,000
Total limit of insurance for all items of Equipment in any one Occurrence	\$490,455
Deductible	\$500
Coinsurance	80%
Limit of Insurance for any <u>one</u> unscheduled owned item of equipment	\$5,000

**COVERAGE EXTENSIONS**

COVERAGE EXTENSIONS	LIMIT OF INSURANCE
Business Personal Property In Job Trailers:	\$10,000
Document And Data Restoration Costs:	\$50,000
Fire Protective Systems:	\$75,000
Hauling Property Of Others:	\$100,000
Newly Acquired Equipment - Per Item:	\$250,000
Rental Costs:	
Any One Item:	\$5,000
Any One Occurrence:	\$25,000
Upgrades To Covered Property:	\$25,000



**ADDITIONAL COVERAGES**

ADDITIONAL COVERAGES	LIMIT OF INSURANCE
<b>Claim Data Expenses:</b>	\$5,000
<b>Continuing Rental Payments:</b>	
Any One Item:	\$5,000
Any One Occurrence:	\$25,000
<b>Contract Penalty:</b>	\$25,000
<b>Debris Removal Increased Limit:</b>	\$75,000
<b>Employee Tools, Equipment And Clothing:</b>	
Any One Item:	\$1,000
Any One Employee:	\$2,500
Any One Occurrence:	\$5,000
<b>Errors Or Unintentional Omissions:</b>	\$100,000
<b>Expediting Expenses:</b>	\$25,000
<b>Expendable Supplies:</b>	\$10,000
<b>Fire Or Police Department Service Charge:</b>	\$25,000
<b>Lost Warranty Or Service Contract:</b>	\$10,000
<b>Pollutant Clean Up And Removal:</b>	\$25,000
<b>Preservation Of Property Expense:</b>	\$50,000
<b>Reward Coverage:</b>	\$2,500
<b>Tracking System Deductible Waiver Amount:</b>	\$10,000
<b>ELECTRONIC VANDALISM</b>	<b>LIMIT OF INSURANCE</b>
Aggregate in any 12 month period of this policy:	\$10,000

**CRIME**

<b>Coverage Description</b>	<b>Limit of Coverage</b>	<b>Deductible</b>
<b>Employee Theft- Per Loss Coverage</b>	<b>\$1,000,000</b>	<b>\$1,000</b>
<b>Forgery or Alteration</b>	<b>\$1,000,000</b>	<b>\$1,000</b>
<b>Computer Fraud</b>	<b>\$1,000,000</b>	<b>\$1,000</b>
<b>Inside the Premises - Theft of Money and Securities</b>	<b>\$1,000,000</b>	<b>\$1,000</b>
<b>Outside the Premises Theft</b>	<b>\$1,000,000</b>	<b>\$1,000</b>
<b>Inside the Premises - Robbery or Safe Burglary of Other Property</b>	<b>\$1,000,000</b>	<b>\$1,000</b>

**GENERAL LIABILITY**

Coverage	Applicable Limits
General Aggregate	\$ 3,000,000
Products & Completed Operations Aggregate	\$ 3,000,000
Personal & Advertising Injury	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Damage to Rented Premises (Each Occurrence)	\$ 100,000
Sewage Back-Up Limit	\$ 500,000
Endorsements & Additional Coverages	
Xtend Endorsement For Public Entities	

**EMPLOYEE BENEFITS LIABILITY**

Coverage	Applicable Limits
Aggregate Limit	\$ 3,000,000
Each Employee Limit	\$ 1,000,000
Each Employee Deductible (Loss Only)	\$ 1,000
Retroactive Date	01/01/2002

**PUBLIC ENTITY MANAGEMENT LIABILITY**

Coverage	Applicable Limits
Aggregate Limit	\$ 3,000,000
Each Wrongful Act Limit	\$ 1,000,000
Each Wrongful Act Deductible (Damages Only)	\$ 5,000
Retroactive Date	01/01/2002
Miscellaneous Items	
Defense Expenses Payment for Injunctive Relief Suits	New York
Defense Expenses Payment Limit – Aggregate	\$25,000
Defense Expenses Payment Limit – Each Wrongful Act	\$25,000
Injunctive Relief Each Wrongful Act Participation Amount	10%

**PUBLIC ENTITY EMPLOYMENT RELATED PRACTICES LIABILITY**

Coverage	Applicable Limits
Aggregate Limit	\$ 3,000,000
Each Wrongful Employment Practice Offense Limit	\$ 1,000,000
Each Wrongful Employment Practice Offense Deductible – Damages and Defense Expenses	\$ 5,000
Retroactive Date	01/01/2002
Miscellaneous Items	
Workplace Violence Expense Coverage Limit	\$250,000

**Please be aware Additional Limits of Liability may be available upon request.**

**BUSINESS AUTOMOBILE COVERAGE**

**Carrier:** Travelers Indemnity Company

Liability Coverage	Applicable Limits
<b>Liability</b>	<b>\$ 1,000,000</b>
<b>Personal Injury Protection</b>	<b>\$ 50,000</b>
<b>Additional PIP</b>	<b>\$ 100,000</b>
<b>Medical Payments</b>	<b>\$ 10,000</b>
<b>Uninsured Motorist</b>	<b>\$ 1,000,000</b>
<b>Underinsured Motorist</b>	<b>\$ 1,000,000</b>
<b>Supplementary Uninsured/Underinsured Motorist</b>	<b>\$ 1,000,000</b>
Physical Damage Coverage	
<b>Comprehensive</b>	<b>Actual Cash Value less: \$500</b>
- Scheduled Vehicles	
- Hired Vehicles	
<b>Collision</b>	<b>Actual Cash Value less: \$500</b>
- Scheduled Vehicles	
- Hired Vehicles	

Vehicle Description	Body	Vehicle ID No.	Cost New
<b>2006 VOLVO DUMP</b>	<b>DMPTK</b>	<b>4V5KC9GG26N443866</b>	<b>\$281,900</b>
<b>2007 JEEP CHEROKEE</b>	<b>SPORT</b>	<b>1J8GR48K08C165907</b>	<b>\$44,675</b>
<b>2012 FORD F350</b>	<b>PICK UP</b>	<b>1FTRF3D65CEC77482</b>	<b>\$46,015</b>
<b>2015 INTERNATIONAL</b>	<b>DMPTK</b>	<b>1HTGSSNT1GH748486</b>	<b>\$177,263.70</b>
<b>2015 INTERNATIONAL</b>	<b>DMPTK</b>	<b>1HTGSSNT8GH749683</b>	<b>\$177,263.70</b>
<b>2016 DODGE 2500 CREW CAB</b>	<b>PICK UP</b>	<b>3C6TR5CT0GG375017</b>	<b>\$55,230</b>

**Please be aware Additional Limits of Liability may be available upon request.**

## EQUIPMENT BREAKDOWN INSURANCE

### Basis of Coverage Plan

Description	Limits
Building + Contents Value	\$264,627,308
Business Income value	\$2,000,000

### Coverage

Description	Limits
Total Limit per Breakdown	\$266,627,308
Property Damage (includes micro-circuitry electronics)	\$264,627,308

### Deductible

Description	Limits
Property Damage	\$25,000
Utility Interruption-Time Element	72 Hours
Business Income	72 Hours
Power Generating Equipment	14 days

### Coverage Extensions

Description	Limits
Business Income Coverage Extension	\$2,000,000
Spoilage Damage Coverage Extension – including Utility Interruption-Spoilage <ul style="list-style-type: none"> <li>Utility Interruption-Spoilage Coverage applies only if the interruption lasts at least (waiting period):</li> </ul>	\$100,000 24 hours
Utility Interruption-Time Element Coverage Extension <ul style="list-style-type: none"> <li>Utility Interruption-Time Element coverage applies only if the interruption lasts at least (waiting period): (Includes interruption of Cloud Services and Data Restoration)</li> </ul>	\$100,000 24 hours
Civil Authority Coverage Extension	\$100,000
“Dependent Property” Coverage Extension	\$100,000
“Electronic Data” or “Media” Coverage Extension <ul style="list-style-type: none"> <li>“Electronic Data” or “Media” Stored At “Covered Premises”</li> <li>“Electronic Data” or “Media” Stored With “Electronic Data Storage Provider”</li> </ul>	\$250,000



**EQUIPMENT BREAKDOWN INSURANCE CONTINUED**

**Coverage Extensions Continued**

Description	Limits
<b>Error And Omission Coverage Extension</b>	<b>\$100,000</b>
<b>Expediting Expense Coverage Extension</b>	<b>\$50,000</b>
<b>Extended Period of Restoration Coverage Extension</b>	<b>180 days</b>
<b>“Fungus”, Wet Rot and Dry Rot Coverage Extension</b>	
• <b>Property Damage</b>	<b>\$15,000</b>
<b>Green Enhancements Coverage Extension</b>	
• <b>Property Damage Percentage Factor</b>	<b>5%</b>
• <b>Property Damage Additional Costs Limit of Insurance</b>	<b>\$25,000</b>
• <b>Business Income Or Extra Expense Additional Number of Days</b>	<b>30 days</b>
<b>Ingres or Egress Coverage Extension</b>	<b>\$25,000</b>
<b>Newly Acquired Locations Coverage Extension</b>	<b>\$5,000,000</b>
• <b>Number of Days of Coverage</b>	<b>180 days</b>
<b>Off-Premises Transportable Equipment Coverage Extension</b>	<b>\$25,000</b>
<b>Ordinance or Law (Including Demolition And Increased Cost Of Construction) Coverage Extension</b>	
• <b>Undamaged Property</b>	<b>\$1,000,000</b>
• <b>Demolition</b>	<b>Included</b>
• <b>Increased Cost Of Construction</b>	<b>Included</b>
<b>Claim Data Expense</b>	<b>\$25,000</b>

**UMBRELLA LIABILITY**

Coverage	Applicable Limits
General Aggregate Limit	\$ 5,000,000
Products – Completed Operations Aggregate Limit	\$ 5,000,000
Occurrence Limit	\$ 5,000,000
Crisis Management Service Expense Limit	\$ 50,000
Self-Insured Retention Any One Occurrence or Event	\$ 10,000

Underlying Coverage	Limits
General Liability Limit	\$1,000,000
Employee Benefits Liability	\$1,000,000
Auto Liability	\$1,000,000
Public Entity Management Liability	\$1,000,000
Public Entity Employment-Related Practices Liability	\$1,000,000

**Please be aware Additional Limits of Liability may be available upon request.**

**PREMIUM SUMMARY**

Coverage	24-25 Expiring	25-26 Renewal
Property	\$240,487 (Bldg/BPP \$243,027,699 BI \$2,000,000)	\$283,168 (Bldg/BPP \$264,627,308 BI \$2,000,000)
Inland Marine	\$689 (Scheduled Equipment \$190,455)	\$751 (Scheduled Equipment \$190,455)
Crime	\$5,510	\$5,510
General Liability	\$54,089	\$57,737
Employee Benefits Liability	\$192	\$192
Public Entity Management Liability	\$4,577	\$5,092
Public Employment Related Practices Liability	\$11,659	\$11,722
Automobile	\$5,096	\$6,089
Equipment Breakdown	\$25,550	\$29,490
Umbrella	\$10,485	\$11,877
Taxes & Surcharges	\$60	\$60
<b>Total</b>	<b>\$358,394</b>	<b>\$411,688</b>

- Increase due to increased building values and rates.

See next page for Marketing Summary

**2024 Marketing Summary:**

- HCC: Declined - We will not be able to quote this account due to poor losses. Decline due to the 4.3 million dollar property claim.
- McKee: Declined - We are not able to move forward with quoting this one. We are not able to secure enough reinsurance in order to cover the amount subject. Having the large loss didn't help our argument
- Trident: Declined - We will not be able to provide a quote due to the Large Loss that occurred in Feb 2022 in addition to the overall size of the Property schedule.

**2023 Marketing Summary:**

- Did not Market

**2022 Marketing Summary:**

- Glatfelter: Declined – Does not fit Underwriting Criteria
- HCC: Declined - Due to the size of the operations (60MM gallons daily) and the property TIV being too large for our current appetite
- McKee: Quoted – 20% higher than Travelers

**HAYLOR, FREYER & COON SERVICE TEAM**

<b>Account Executive</b>	<b>Email</b>	<b>Telephone</b>
<b>James A. Stoddard, Jr.</b> Account Manager	<b>jstoddard@haylor.com</b>	<b>Office: 315-453-2185</b>
<b>Amy Zingaro</b> Haylor Claim Services	<b>azingaro@haylor.com</b>	<b>Office: 315-703-3237</b>
<b>24 Hour Claim Service</b>	<b>1-888-201-5988</b>	
<b>Certificates</b>		
<b>Certificates@haylor.com</b>		

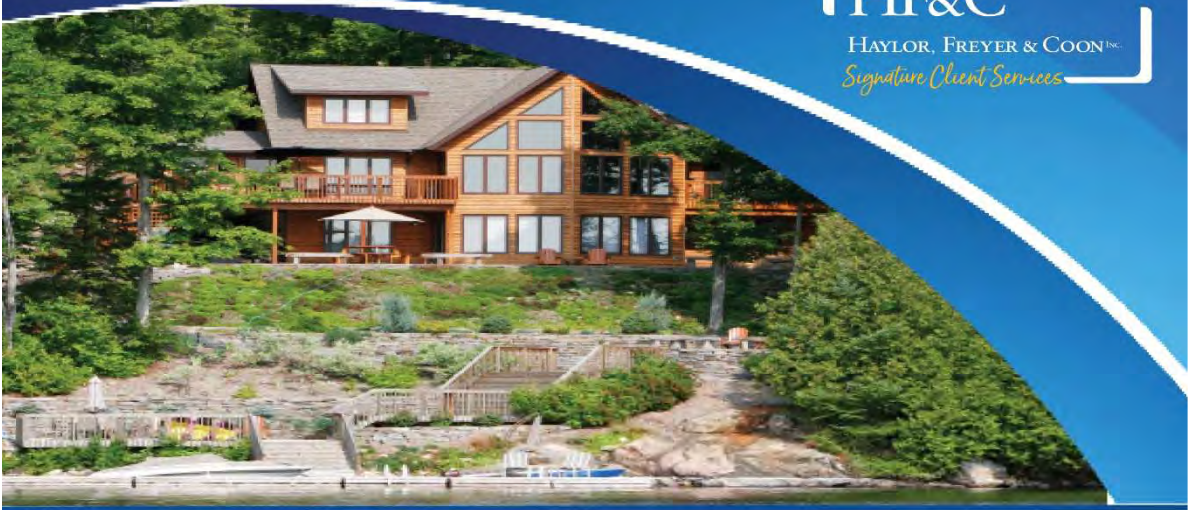
**Please Note:**

**As your insurance representative and at your direction, it is our role to procure insurance proposals on your behalf, to place coverage per your instructions and provide policy service during the policy term.**

**Insurance companies pay us a sales commission on policies we place with them. The amount we are paid may vary among the insurers we represent. We may receive additional compensation through a contract provision with an insurance company that is contingent on our overall profitability and/or premium volume with the carrier.**

**At your request, we will provide information on the actual compensation we expect to receive from the sale of insurance policy(s) to you, or what we would have expected to be paid had you selected any alternate quotations that we might have presented to you.**

## THE SIGNATURE DIFFERENCE



### Protect Your Assets

As a signature client our focus is to ensure you are offered the highest level of protection on your personal portfolio. Our strategy is to provide a comprehensive review of your assets to ensure all coverage details are properly assessed and covered.

### Single Point Of Contact

A dedicated highly skilled Signature Personal Risk Management Advisor to handle all your insurance needs available to you beyond the hours of a normal business day.

### Customized Care

A trusted partner who will take the time to understand your risk with special consideration for your unique needs and proactively manages your account with cyclical reviews as your lifestyle continues to change.

### Loss Advocacy

From day one, our partnership provides proactive support for a claim that starts with establishing the proper coverage. Should a loss occur, we take a detailed approach backed by our superior in-house advocacy and a commitment to bring about a swift & complete resolution to your claim.

### Top Carrier Partners

As an independent agency we believe in choices. Our longevity, success and scale allows us to bring you options with the best in class products from our carrier partners that are preferred for the affluent client.



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EMPLOYEE BENEFITS

**WHEN IT COMES TO BENEFIT PROGRAMS THAT PROTECT YOUR EMPLOYEES AND THEIR FAMILIES, WE ARE WITH YOU ALL THE WAY.**

**If you own or operate a business, you have plenty of things to worry about. Getting the best insurance coverage for your employees shouldn't be one of them. That's where the team at Haylor, Freyer & Coon can help. We'll make recommendations to help you enhance your plan offerings while remaining competitive and reducing overall plan cost.**

**OUR RANGE OF VALUE ADDED SERVICES INCLUDES DELIVERING YOU CUSTOM SOLUTIONS FOR ALL OF YOUR HEALTH CARE MANAGEMENT NEEDS INCLUDING:**

- Benefit plan analysis & design
- Contribution strategies
- Health & wellness education & communication
- Claims advocacy & analysis
- Private market place
- Consumer-driven programs

Haylor, Freyer & Coon is one of the top 100 independently owned insurance agencies in the United States:

- 200 plus employee owners (ESOP)
- Local, National & International capabilities through Assurex Global
- ISO 9001 Certified
- Awarded one of the best places to work in NY State

Haylor, Freyer & Coon remains locally owned and community focused. When you work with us, you'll benefit from:

- Local sales and service team
- Customized web-based client portal
- Health care reform education & compliance
- In-depth renewal & marketing services
- Online market place

This combination of resources and focus has helped us stand out from other insurance agencies, but what truly sets us apart is something pretty simple: *common sense*.

It means that we take a thorough, strategic proactive approach, examining every detail of your programs. This closer look enables us to contain cost and provide the best possible service for you and your employees.



**It's our way of Insuring All You Value.**

To learn more about Haylor, Freyer & Coon benefit programs, or any of our other coverage lines including commercial or personal insurance, contact us at 800-289-1501 or visit [haylor.com](http://haylor.com) today.

