

# *Excellence in Insurance Protection*

## **Town of Woodbury**



### *Our People Are Your Best Insurance*

*Presented By:*

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*Proposal Date: August 9, 2017*

***[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).*

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, California, Florida, Michigan, Virginia and 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

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# PREMIUM SUMMARY

**Named Insured:**            **Town of Woodbury**

Proposed Coverage Date:    9/1/2017

Policy Type	Proposed Carrier Name	A. M. Best Rating	Proposed Premium
Property	NYMIR	A- VII	\$ 14,425.40
Inland Marine	NYMIR	A- VII	\$ 980.10
Crime	NYMIR	A- VII	\$ 1,460.80
General Liability	NYMIR	A- VII	\$ 38,992.80
Business Auto	NYMIR	A- VII	\$ 23,433.30
Public Officials Liability	NYMIR	A- VII	\$ 12,666.50
Law Enforcement Liability	NYMIR	A- VII	\$ 17,114.90
Excess Catastrophic Liability	NYMIR	A- VII	\$ 16,911.40
OCP	NYMIR	A- VII	\$ 275.00
<b>Total Premium</b>			<b>\$126,260.20</b>

**Additional Fees:**    New York Motor Vehicle Fee = \$60.00; New York Fire Insurance Fee = \$62.86;  
Annual Capitalization Fee = \$1,982.00

**Subject To:**        Signed Proposal

**Optional Quote:** Cyber Breach and Liability Coverage - \$1,567.50 (see attached form MPL2400115 for specifics)

**\*\*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**

## LOCATION SCHEDULE

Location #	Building #	Address	City	State	Zip	Description
001	001	511 Route 32	Highland Mills	NY	10930	Town Hall
002	001	24 County Route 105	Highland Mills	NY	10930	Highway Garage/w adj generator
002	002	24 County Route 105	Highland Mills	NY	10930	Salt Shed & Equipment Storage
003	001	386 Route 32	Central Valley	NY	10917	Police Station w/antenna & adjacent generator
003	002	386 Route 32	Central Valley	NY	10917	Storage Building (Behind Police Station)
003	003	386 Route 32	Central Valley	NY	10917	Property in the Open (Clock)
004	001	23 Smith Clove Road	Central Valley	NY	10917	Library Annex
005	001	543 Route 32	Highland Mills	NY	10930	Historical Society
006	001	224 Smith Clove Road	Highland Mills	NY	10930	Historical Society Gatehouse
006	002	224 Smith Clove Road	Highland Mills	NY	10930	Historical Society Storage Bldg.
007	001	71 Buena Vista Terrace	Central Valley	NY	10917	Pavilion/Locker & Rest Room
007	002	71 Buena Vista Terrace	Central Valley	NY	10917	Pool Pump/Filter House
008	001	129 Dunderberg Road	Central Valley	NY	10917	Ballfield Storage Bldg.
009	001	123 Coach Wilson Trail	Highland Mills	NY	10930	Recreation Maintenance Bldg. - Earl Reservoir
009	002	123 Coach Wilson Trail	Highland Mills	NY	10930	Lifeguard Office/Storage/Rest Rooms - Earl Reservoir
009	003	123 Coach Wilson Trail	Highland Mills	NY	10930	Pavilion - Earl Reservoir
009	004	123 Coach Wilson Trail	Highland Mills	NY	10930	Firewood Storage Shed - Earl Reservoir
009	005	123 Coach Wilson Trail	Highland Mills	NY	10930	(2) 1,000 Gallon Gas Tanks on Concrete Pad w/Roof Shelter/Fence/Controls/Vent – Earl Reservoir
009	006	123 Coach Wilson Trail	Highland Mills	NY	10930	Storage Building - Earl Reservoir
009	007	123 Coach Wilson Trail	Highland Mills	NY	10930	Environmental Education Trailer - Earl Reservoir
009	008	123 Coach Wilson Trail	Highland Mills	NY	10930	Pole Barn - Camp Activity & First Aid Station
010	001	496 Route 32	Highland Mills	NY	10930	Gazebo
010	002	496 Route 32	Highland Mills	NY	10930	Property in the Open (Monuments)
011	001	71 Schunnemunk Rd	Highland Mills	NY	10930	Dog Kennel w/Outside Runs
011	002	71 Schunnemunk Rd	Highland Mills	NY	10930	Dog Shelter
012	001	16 County Route 105	Highland Mills	NY	10930	Senior Center & Library

<b>Location #</b>	<b>Building #</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>Zip</b>	<b>Description</b>
013	001	42 Roselawn Rd	Central Valley	NY	10917	6.30 Acres of vacant land
014	001	367 Route 32	Central Valley	NY	10917	12.1 Acres with 5 vacant buildings & 2 gazebos - LIAB ONLY

**PROPERTY**

*Coverage Description*

Loc #	Bldg. #	Subject of Insurance	Limits	Cause of Loss	Deductible	Coinsurance	Valuation
ALL	ALL	BLANKET BUILDINGS & CONTENTS	\$10,264,139	SPECIAL	\$ 2,500	AA	RC
		EQUIPMENT BREAKDOWN	INCLUDED	SPECIAL	\$2,500	AA	RC
		EARTHQUAKE & FLOOD	\$1,000,000		\$25,000		

NOTE: The blanket limit was increased 2% to adjust for inflation.

**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	\$500,000
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	\$250,000

VALUATION KEY

ACV = ACTUAL CASH VALUE

RC = REPLACEMENT COST

AA = AGREED AMOUNT



<i>Type of Coverage</i>	<i>Limits</i>	<i>Valuation</i>	<i>Deductible</i>
Contractors Equipment	\$177,149	RC	\$1,000
Unscheduled Equipment	\$50,000	RC	\$1,000
Any One Item	\$ 2,500		
Detached Signs	\$10,000	RC	\$ 250
Police Equipment	\$127,848	RC	\$ 250
Auto Physical Damage	\$80,319	ACV or RC	\$1,000

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

**VALUATION KEY**

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

## *Scheduled Equipment*

<b>Item #</b>	<b>Year</b>	<b>Manufacturer</b>	<b>Description</b>	<b>Serial Number</b>	<b>Limit</b>
01	1995	Ford	1620 Tractor 27 hp Diesel	OJ22783	\$16,250
02	1993	Ford	52 hp Diesel Loader	400	\$19,400
03	1982	Ford	Flail Mower w/88' cut	K416773	\$2,500
04	1990	York	Power Rake 8'	RE24832	\$2,000
05	2000	Honda	Generator w/Transfer Switch	EZCH1023319	\$2,944
06	2003	Scag	Turftiger	8520511	\$9,000
07	2016	Scag	Lawnmower w/EZ Dump Bagger	B6600657	\$10,866
08	1998	Wood	Overseeder	C110494	\$3,600
09	2006	Ford	APD	1FDWF37P76ED27399	\$35,175
10	2013	Chevrolet	APD	1GB3KZC87DF156380	\$45,144
11	2017	Bobcat	5600 Tier 4 Engine	AHG814381	\$58,369
12	2008	Wilfred MacDonald	Baseball Field Conditioner	1328	\$11,450
13	2016	Scag	Lawnmower w/EZ Dump Bagger	MZ600382	\$16,500
14	2008	Rapiscan	Metal detector	None	\$5,370
15	2016		Golf Cart	SRI 704 801 226	\$7,100
16	2016		Golf Cart	XS 1110 177810	\$6,300
17	2016		Golf Cart	XJ 0703 718326	\$5,500
18	2011	Gentech LTD	80KW Generator	H110237295	\$62,512
19	2016	Segway	Police Seway	16211300449	\$16,751
20	2016	Robotex	Police Robot	A00655	\$21,745
21	2016	Eventide	Dict-a-Phone/Recorder	740002669	\$26,840



<i>Coverage Description</i>	<i>Limit Per Loss</i>	<i>Deductible</i>
Public Employee Dishonesty	\$100,000	\$1,000
Excess Positions:		
Tax Collector/Deputy Tax Collector	\$200,000 Each Position	
Supervisor/Deputy Supervisor	\$100,000 Each Position	
Town Clerk/Deputy Town Clerk	\$100,000 Each Position	
Forgery or Alteration	\$ 25,000	\$1,000
Theft, Disappearance & Destruction of Money & Securities		
Inside the Premises	\$ 15,000	\$1,000
Outside the Premises	\$ 15,000	\$1,000
Computer Fraud	\$100,000	\$1,000

## GENERAL LIABILITY

### *Coverages*

### *Limits of Liability*

Each Occurrence	\$1,000,000
Personal Injury & Advertising Injury	\$1,000,000
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$1,000,000
Fire Damage Legal Liability	\$ 100,000
Medical Expense – Per Person	\$ 5,000
General Liability Deductible	\$ 2,500
Employee Benefits (\$1,000 Deductible applies)	\$1,000,000

### *Features And Benefits*

- Aggregate Per Location
- Acts of Terrorism
- Personal Identity Theft
- Downstream Coverage – Earl Reservoir Dam
- Municipal Sponsored Recreation Programs
- Sudden & Accidental Pollution
- Allegations of Sexual Abuse & Molestation

**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	Owned Autos Requiring No-Fault Insurance	\$ 150,000
Optional Basic Economic Loss	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

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

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

**VALUATION KEY**

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

## *Vehicle Schedule*

<b>Veh #</b>	<b>Year</b>	<b>Make</b>	<b>Model</b>	<b>VIN</b>	<b>Valuation</b>	<b>Comprehensive</b>	<b>Collision</b>
001	1997	Honda	ATV	NY57702	ACV	\$1,000	\$1,000
002	1998	BMW	Motorcycle	WB10418A6WZC64206	ACV	\$1,000	\$1,000
003	2000	Parker	Trailer	13ZSA1014Y1003732	ACV	\$500	\$1,000
004	1998	BMW	Motorcycle	WB10418A7WZC64134	ACV	\$1,000	\$1,000
005	2006	Ford	Dump	1FDWF37P76ED27399			
006	2007	Dodge	Charger	2B3KA43H37H673287	RC	\$1,000	\$1,000
007	2009	Chevrolet	Tahoe	1GNFK03099R233701	RC	\$1,000	\$1,000
008	2001	Yamaha	ATV	JY4AJ02Y31A016367	ACV	\$1,000	\$1,000
009	2010	Chevrolet	Tahoe	1GNUKAE01AR286309	RC	\$1,000	\$1,000
010	2011	Chevrolet	Tahoe	1GNSK2E02BR362571	RC	\$1,000	\$1,000
011	2005	Chevrolet	Tahoe	1GNEK13T25J220941	ACV	\$1,000	\$1,000
012	2012	Chevrolet	Tahoe	1GNSK2E03CR282374	RC	\$1,000	\$1,000
013	2013	Chevrolet	Silverado	1GB3KZC87DF156380			
014	2013	Carry On		4YMUL1825DV002255	ACV	\$500	\$1,000
015	2013	Ford	Interceptor	1FAHP2MK4DG196548	RC	\$1,000	\$1,000
016	2014	Ford	Explorer	1FM5K8AR8EGA55558	RC	\$1,000	\$1,000
017	2014	Ford	Explorer	1FM5K8AR0EGA55439	RC	\$1,000	\$1,000
018	2014	Chevrolet	Silverado	1GC1KXCG5EF137407	ACV	\$1,000	\$1,000
019	2014	Ford	Explorer	1FM5K8AR9EGB54776	RC	\$1,000	\$1,000
020	2014	Ford	Explorer	1FM5K8AR7EGB54775	RC	\$1,000	\$1,000
021	2007	Dodge	Durango	1D8HB48NX7F578264	ACV	\$1,000	\$1,000
022	2008	Chevy	Trailblazer	1GNET13MX82235613	ACV	\$1,000	\$1,000
023	2008	Ford	Bus	1FD4E45P78DA96063	ACV	\$1,000	\$1,000
024	2015	Ford	Taurus	1FAHP2MK8FG170117	RC	\$1,000	\$1,000
025	2015	Ford	Taurus	1FAHP2MK8FG170118	RC	\$1,000	\$1,000
026	2016	Ford	Explorer	1FM5K8AR8GGC60753	RC	\$1,000	\$1,000
027	2016	Ford	Expedition	1FMJU1GT6GEF39116	RC	\$1,000	\$1,000
028	2008	Honda	Civic	2HGFA16538H319515	RC	\$1,000	\$1,000
029	2017	SureTrac	Trailer	5JW1U121XH1151108	ACV	\$500	\$1,000
030	2017	Ford	Fusion	3FA6P0T99HR286772	RC	\$1,000	\$1,000
031	2017	Kawasaki	ATV	JKBAFSC19HB508279	ACV	\$1,000	\$1,000
032	2017	Polaris	ATV	4XASHE573HA643167	ACV	\$1,000	\$1,000

## PUBLIC OFFICIALS LIABILITY

### *Coverages*

### *Limits of Liability*

Each Occurrence	\$1,000,000
Employment Related Practices	Included
Aggregate	\$2,000,000
Deductible	\$ 10,000
False Liens	\$ 10,000
Back Wages	\$ 150,000
Non-Monetary Claims	\$ 25,000

### *Features And Benefits*

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

## LAW ENFORCEMENT LIABILITY

### *Coverages*

### *Limits of Liability*

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

### *Features And Benefits*

- Allegations of False Arrest, Excessive Force, Malicious Prosecution & Unlawful Search & Seizure
- Violation of Civil Rights
- Claims of Abuse & Molestation



## EXCESS CATASTROPHE LIABILITY

### *Coverages*

### *Limits of Liability*

Each Occurrence	\$10,000,000
Aggregate	\$20,000,000

### *Required Underlying Insurance*

Type of Insurance	Effective Date	Expiration Date	Limit of Liability
Automobile Liability	09/01/2017	09/01/2018	\$1,000,000 Each Accident
General Liability	09/01/2017	09/01/2018	\$1,000,000 Each Occurrence \$2,000,000 General Aggregate \$1,000,000 Products/Completed Ops Aggregate \$1,000,000 Personal & Advertising Injury \$1,000,000 Employee Benefits
Public Officials Liability	09/01/2017	09/01/2018	\$1,000,000 Each Occurrence \$2,000,000 Aggregate
Law Enforcement Liability	09/01/2017	09/01/2018	\$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.

**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		