

RESOLUTION NO. 63 FOR THE YEAR 2023

**A RESOLUTION GRANTING THE AWARD OF THE
CITY'S INSURANCE CONTRACTS**

WHEREAS, the City's insurance agent, Amsure, has presented renewal quotes for the various insurance policies carried by the City of Cohoes and has made its recommendation therewith,

NOW, THEREFORE, BE IT

RESOLVED, that the Common Council hereby grants the award, for one year, of the City's Municipal Property, Boiler & Machinery, General Liability, Automobile, Public Officials, Law Enforcement, Inland Marine, Owners & Contractors Protective, and Excess Catastrophe policies to New York Municipal Insurance Reciprocal (NYMIR) at an annual premium of \$379,140, and the Fire Department policy to McNeil & Company, Emergency Services Insurance Program at an annual premium of \$52,345, and the Crime policy to Travelers at an annual premium of \$2,603; and the Cyber Liability policy to Houston Casualty Company at an annual premium of \$10,777; and be it further

RESOLVED, that this Resolution shall take effect immediately.

Approved as to form this 12th day of December, 2023.

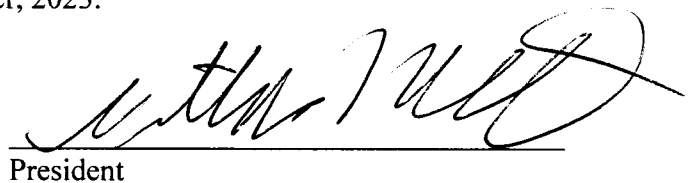


Brian S. Kremer
Corporation Counsel

Engrossed and signed by the President of the Common Council and attested by the Clerk of the Common Council this 12 day of December, 2023.




Clerk



President

I hereby approve the foregoing Resolution of the Common Council.

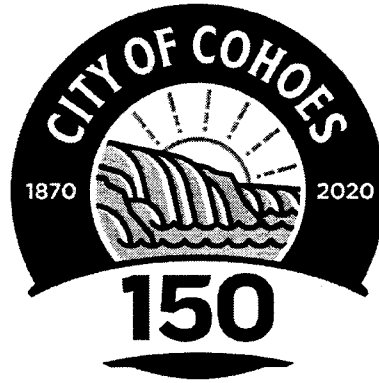
12/12/23
Date



William T. Keeler
Mayor of the City of Cohoes, New York

**RISK MANAGEMENT AND INSURANCE PROGRAM
EXECUTIVE SUMMARY**

CITY OF COHOES



POLICY PERIOD

JANUARY 1, 2024 – JANUARY 1, 2025

PRESENTED BY:

**MATTHEW D'ABATE
PRESIDENT**



AMSURE

**ALBANY: 12 COMPUTER DRIVE WEST
SARATOGA SPRINGS: 31 CHURCH STREET
www.amsureins.com**



AMSURE

CITY OF COHOES

COMPANY OVERVIEW



AMSURE

Amsure was founded as an independent insurance agency in 1945, serving the insurance and risk management needs of individuals and businesses in the Albany, NY region. Amsure grew from a local, family-owned agency with roots in personal lines and small business into a premier insurance and risk management firm with a national client base.

In 2008, Amsure joined forces with The Adirondack Trust Company's insurance division. Founded in 1901, The Adirondack Trust Company has a track record of conducting exceptional banking business in Upstate New York. The rich history of these two organizations, combined with shared cultures, values, commitment to superior customer service, and family heritage, is the foundation upon which we continue to build.

Today, Amsure stands as the region's leading provider of risk management and insurance advisory services. We partner with the country's leading property and casualty, surety, life, and employee benefit insurance companies to customize creative and cost-effective risk management and insurance solutions for our clients. Our passion to deliver the highest level of service and expertise drives our words and our actions. We believe in independence, creativity, responsiveness, knowledge, professionalism, and vision. They're the right priorities to empower us and our clients to go above and beyond.

OUR STRATEGY

Amsure has been earning the trust of its clients since 1945 with a consultative approach to insurance and risk management. We go above and beyond to understand the unique needs of our clients, particularly the dynamic and evolving nature of their missions, constituencies, services, funding sources, and facilities. We are adept at navigating these changes by customizing and regularly updating each client's insurance program to ensure that proper protection is in place and that each exposure and associated risk is addressed accordingly.

By anticipating and proactively reviewing exposures to risk, our advisors are able to present an array of risk management and insurance solutions that protect our clients.

Our longstanding relationships with the insurance carriers we represent, combined with our industry knowledge, allow us to negotiate the most cost-effective and comprehensive insurance and risk management solutions for our clients.

CITY OF COHOES

PRODUCT OVERVIEW

Property & Casualty Insurance

Amsure provides a full array of risk management and insurance products and services to our clients. Specific areas of product expertise include: Property/Marine, General and Product Liability, Workers Compensation, Fleet/Automobile, Professional Liability, Directors & Officers Liability, Employment Practices Liability, Cyber Liability, Crime/Fidelity, Fiduciary Liability, Environmental Impairment Liability, International Liability, and Umbrella/Excess Liability.

Amsure enjoys strong relationships with clients in the following fields: Construction, Technology & Life Sciences, Nonprofit Organizations, Manufacturing, Public Entities, Education, Healthcare, and Real Estate.

Surety and Fidelity Bonds

As a member of the National Association of Surety Bond Producers (NASBP), Amsure is recognized as a leading advisor in the area of Contract Bonds. Our staff has vast experience in negotiating and maintaining Surety Credit Lines and Facilities for our clients. In addition to Contract Surety, Amsure also provides advice in the areas of Non-Construction Performance Guarantees, Fidelity Insurance programs, and other sources of Alternative Risk Financing.

Life and Employee Benefits

Amsure is committed to helping employers and individuals achieve their vision with cost-effective solutions and expert guidance. We structure comprehensive and competitive Employee Benefit programs that foster employee retention and loyalty. Our expertise in Employer Group plans includes Medical, Dental, Vision, Life, Prescription Drug, Disability, and Long-Term Care. For the individual market, our expertise includes Life Insurance (Term, Whole, Universal, Variable), Disability Income Insurance, Annuities, Long Term Care, Key Person, and Buy Sell Agreements. Amsure has the expertise and personnel to design a program that is specific to your needs.

Personal Insurance

Amsure provides a specialized, holistic approach to protecting what's important in your life. We go above and beyond to learn about you and to understand your needs, your lifestyle, and your risk tolerance. When you have a claim, we are there when it matters most. Specific areas of Personal Lines expertise include: Homeowners, Automobile, Tenant/Condo Insurance, Jewelry and Personal Articles Floaters, Rental Property and Second Home Insurance, Motorcycle, Watercraft, and Personal Umbrella Insurance.



CITY OF COHOES

SERVICE OVERVIEW

As part of our annual engagement with your firm, the Account Service Team at Amsure will remain in constant contact with your office. Members of your Account Service Team are available by phone or email 24 hours a day. As part of our engagement with our clients, Amsure's Account Service Team will perform the following services:

- Analyze exposures to loss and make appropriate recommendations on how to best transfer or assume the risks associated with those exposures.
- Recommendations will include a full array of Risk Management options including traditional insurance, contractual risk transfer, and self-insurance. Final selection of alternatives should be made based on your firm's financial position and level of risk aversion.
- Negotiate with insurance carriers on program parameters, terms and conditions, contractual wording, and premium issues based on our analysis of the associated exposures, anticipated claim frequency and volume, and market conditions.
- Monitor carrier performance with regard to Loss Control and Claims services. Initiate, coordinate and monitor all Loss Control and Risk Management programs between Amsure, your firm and its insurance companies. Monitor insurance carrier claim payment, reserving and settlement practices once a claim has been reported to the carrier.
- Issue required evidences of insurance (i.e., coverage binders, certificates of insurance, posting notices, identification cards), policies and endorsements. Review/edit final policy documents to ensure compliance with issuance instructions.
- Review losses/claims/suits as they are submitted. Recommend measures that will serve to prevent repetition of future claims.
- Monitor Experience Modification Ratings which are calculated by State Rating Authorities. Negotiate with State Rating Board Authorities to rectify any discrepancies or errors in the promulgation of the Experience Modifier.
- Monitor and review all aspects of insurance carrier's operations including audits and billings. Verify results for accuracy. Interim reviews of ratable exposures will be performed to avoid premium variations at final audit.
- Review Contractual Agreements including insurance clauses associated with bid specifications, indemnification and hold harmless agreements, performance guarantee clauses and merger/acquisition documents.

CITY OF COHOES

ADDITIONAL SERVICES

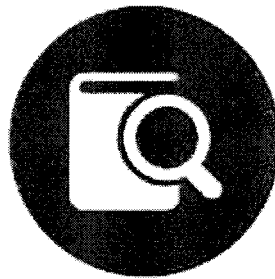
Human Resource Consultation



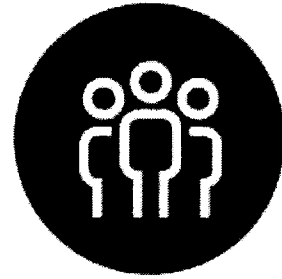
ThinkHR is a human resources consulting firm that Amsure partners with to provide customized safety, compliance and HR related tools and resources to our clients. The ThinkHR platform includes the following key components:



LEARN PRO



COMPLY



LIVE

LEARN PRO offers an extensive online course catalogue and webinar database (topics include OSHA & General Safety, Personal Safety, Transportation, to name just a few).

COMPLY offers a variety of compliance related resources (including an Employee Handbook Builder and compliance checklists).

LIVE is an “HR hotline” available to answer any HR related questions (including hiring / firing, promotions, transfers, etc).

In terms of access, there is no limit to the number of ThinkHR users that our clients can enroll, and individual login credentials will provide your staff with unlimited access to the platform.



CITY OF COHOES

COMMERCIAL ACCOUNTS DIVISION – SERVICE TEAM

Commercial Lines – Amsure's commercial lines staff consists of Account Managers (AM) and the Marketing department. The AM is responsible for providing day-to-day service for the detailed aspects of your insurance program.

Primary Contacts:

- **Matthew D'Abate – President**
mdabate@amsureins.com
- **Rae Lynn Kaplan – Account Manager**
rkaplan@amsureins.com
- **Natalie Flanigan – Marketing Specialist**
nflanigan@amsureins.com

Claims Department:

Amsure has a full staff whose sole responsibility is to provide comprehensive coverage analysis as well as submission of claims to all appropriate carriers. Claims are closely followed, reserves are negotiated, litigation is monitored, and settlements are affected where indicated. This service is available 24 hours a day to ensure that your claims are addressed in a timely and accurate manner.

- **Jeanine Giroux**
jgiroux@amsureins.com

Servicing Office:

Amsure
31 Church Street
Saratoga Springs, NY
518-584-5300
518-584-7306 (FAX)
www.amsureins.com



CITY OF COHOES

WHEN TO NOTIFY AMSURE

It is extremely important that you notify Amsure of any occurrences or circumstances which could result in a claim or which may require a fundamental change to your current insurance program. Your current plan is based on the information available to us at the time it was written. Many changes are NOT automatic.

The following are some examples of when we need to hear from you. There may be others, so when in doubt, please just call or email us. We would rather have too much information than miss something important. If no action is required, we will just note our internal files accordingly.

Examples:

- 1) **YOU ARE MADE AWARE OF ANY CIRCUMSTANCE OR EVENT WHICH COULD GIVE RISE TO A CLAIM.** We will work with you to determine if notice should be given to the company or if some other action is more appropriate.
- 2) You are considering a change in ownership, a merger, acquisition, or joint venture
- 3) You are considering new operations, locations, ventures, or construction projects
- 4) You change your address, telephone number, email address, or contact persons
- 5) You are about to assume new liabilities by signing leases, contracts or rental agreements
- 6) You encounter circumstances which may require an increase, addition or change in coverage including, but not limited to:
 - A significant change in payroll, sales or subcontracted work
 - The purchase or lease of new assets (e.g. buildings, contents, computers, equipment, vehicles)
- 7) You have changes in your security systems or procedures (e.g. alarm, sprinkler, security guard)
- 8) You know of a vacancy or unoccupancy of any property which will exceed 30 days
- 9) You have a change in your insurance or safety management personnel
- 10) You have personnel who travel out of the country
- 11) You assign or hire someone who will work permanently out of state
- 12) You have any ownership or use of watercraft or aircraft
- 13) You have significant changes in ERISA or other retirement plan assets
- 14) You hire or add new vehicle operators

IF YOU'RE NOT SURE IF YOU SHOULD NOTIFY US – PLEASE NOTIFY US!



CITY OF COHOES

IN THE EVENT OF A CLAIM

The critical first step for all claims is to notify Amsure immediately of any incident that may result in a claim. From that initial call, Amsure can provide specific instructions and advise how to proceed.

For all Property claims:

In the event of a Property claim, the insured should take appropriate measures to prevent further damage from occurring. Photographs of all damage should be taken, and emergency repairs that are made to mitigate further damage should be documented accordingly.

For all Liability claims:

It is strongly recommended that an incident report be completed for all Liability related claims. The incident report should include the following:

- 1) Description of the incident
- 2) Any allegations of defects or hazards the claimant may mention
- 3) Contact information for the claimant (name, address, phone number, and date of birth)

Witness names are also extremely helpful (particularly if they can add information regarding the incident or the conditions present in the accident area). Photos of the area or alleged defect are also helpful.

For all Automobile claims:

In the event of an Auto accident, it is imperative to notify the police immediately to respond to the scene and document the incident. It is OK to check and see if the other parties involved are unharmed, but do not discuss the details of the accident (including any assumption or allegations of fault). Speak only with the police officer regarding the specific circumstances of the accident.

Photos of the accident scene are always helpful, but not imperative if it puts anyone in danger of being struck by traffic. Obtain names and contact information of witnesses who are there (if possible).

For all Workers Compensation / Statutory Disability (DBL) claims:

The employer will need to complete a C2-F (in the event of a Workers Compensation claim) or a DB-450 (in the event of a DBL claim). These forms can be obtained directly from Amsure. It is critical that the injured employee receive immediate medical attention (if necessary) to avoid further injury or illness.



CITY OF COHOES

CARRIER PROFILES

Amsure is pleased to present a Risk Management and Property & Casualty Insurance proposal from the following carriers that have been reviewed and rated by **A.M. Best** and have received the following current ratings:

NYMIR: A- (Excellent), VII (\$50 Million to \$100 Million)

Property, Boiler, General Liability, Automobile, Owners/Contractors Protective Liability, Public Official Liability, Law Enforcement Liability, Inland Marine, Umbrella

Travelers Casualty & Surety Company of America: A++ (Superior), XV (\$2 Billion or Greater)
Crime (3-Year Policy)

Houston Casualty Company: A++ (Superior), XV (\$2 Billion or Greater)
Cyber Liability

ESIP/Arch Insurance Company: A+ (Superior), XV (\$2 Billion or Greater)
Fire Department: General Liability, Automobile, Inland Marine, Umbrella



CITY OF COHOES

2024-2025 EXPOSURE BASE ASSUMPTIONS

City of Cohoes

Line of Business / Coverage	Limit / Exposure
Commercial Property	
Blanket Building & Business Personal Property	\$34,244,969
Business Income	Actual Loss Sustained
Extra Expense	\$250,000
Boiler & Machinery	
Equipment Breakdown	\$35,000,000
Business Income & Extra Expense	\$5,000,000
General Liability	
Organized Sports	Included
Fair/Festivals	Included
Garbage Collection	\$635,855 Payroll
Government Subdivision Budget	Included
Sewer Facility	\$222,655 Payroll
Skating – Roller Blade/Skateboard Park	1 Park
Streets & Roads	64 Miles
Swimming Pool	1 Pool
Water Department/Utility	\$579,418 Payroll
Automobile	
Owned Automobiles	96
Hired & Non-Owned Liability	Included
Law Enforcement Liability	
Full-Time Armed Police Officers	32
Inland Marine	
Auto Physical Damage	\$2,267,670
Auto Physical Damage > \$250K	\$534,355 (2024 Freightliner 0223)
Contractor's Equipment	\$3,038,706
EDP Equipment	\$264,810
Miscellaneous Equipment (Cameras)	\$64,150
Impound Vehicles	\$60,000
Police Equipment	\$8,943
Unscheduled Equipment	\$175,000 (\$5,000 Max Per Item)
Leased/Rented Equipment	\$500,000
Excess Liability	
Each Occurrence / Aggregate Limit	\$4,000,000 / \$8,000,000



CITY OF COHOES

2024-2025 EXPOSURE BASE ASSUMPTIONS

City of Cohoes Fire Department

Line of Business / Coverage		Limit / Exposure
General Liability		
Total # of Career Personnel	34	
Annual Fire / Rescue Calls	4,000	
Automobile		
Owned Automobiles	11	
Hired & Non-Owned Liability	Included	
Inland Marine		
Scheduled Apparatus	\$2,329,941	
Venture Bunk Trailer	\$595	
Umbrella Liability		
Each Occurrence / Aggregate Limit	\$1,000,000 / \$2,000,000	

CITY OF COHOES

COMMERCIAL PROPERTY

COVERAGE DESCRIPTION

Commercial property insurance covers direct physical loss or damage to your physical assets, including buildings, business personal property, and personal property of others. Coverage may also include loss of income or increase in expenses that result from property damage.

CARRIER: **NYMIR**

LOCATIONS

See Attached Statement of Values

COVERAGE DETAILS

- 1) Special Causes of Loss Coverage Form subject to the standard policy exclusions and including Equipment Breakdown, Earthquake, Flood
- 2) Blanket Building & Business Personal Property (BPP) (Excludes FRC Buildings and Future Library - Vacant)
- 3) Replacement Cost Valuation (Unless Designated as Functional Replacement Cost on Statement of Values); TIV Valued at 90% Coinsurance
- 4) Loss of Income – Actual Loss Sustained
- 5) Deductibles – \$5,000 (Building & BPP); \$25,000 Earthquake; \$25,000 Flood
- 6) Enhanced Muni Pac Property Coverage Form Included

COVERAGE & LIMITS

Blanket Building & Business Personal Property	\$ 34,244,969
Non-Blanket Building Total*	\$ 15,097,500
Non-Blanket Business Personal Property Total*	\$ 25,000
Business Income	Actual Loss Sustained
Extra Expense	\$ 250,000
Earthquake	\$ 1,000,000
Flood	Included
Does not apply to properties on FRC	
Ordinance or Law	\$ 500,000
Valuable Papers	\$ 75,000
Accounts Receivable	\$ 75,000
Newly Acquired or Constructed Property – Building	\$ 1,000,000
Newly Acquired or Constructed Property – BPP	\$ 500,000
Property off Premises	Actual Loss Sustained

****PLEASE SEE ATTACHED PROPERTY STATEMENT OF VALUES***



CITY OF COHOES

BOILER & MACHINERY

COVERAGE DESCRIPTION

Boiler and machinery insurance provides coverage for physical damage to and financial loss from equipment breakdown. Boiler and machinery insurance, also called equipment breakdown insurance, covers the cost of repairing or replacing the damaged equipment and business losses incurred from the equipment not functioning.

CARRIER: NYMIR

COVERAGE & LIMITS

Equipment Breakdown	\$ 35,000,000
Loss of Income/Extra Expense	\$ 5,000,000
Expediting Expense	Included
Hazardous Substance	\$ 2,500,000
Ordinance or Law	\$ 10,000,000
Spoilage	\$ 2,500,000
Newly Acquired Locations	\$ 5,000,000
Error in Description	Included
Service Interruption Waiting Period	24 Hours
Demolition	\$ 10,000,000
Data Restoration	\$ 2,500,000

DEDUCTIBLES

Property Damage Deductible	\$ 5,000
Loss of Income/Extra Expense Deductible	\$ 5,000
Spoilage Deductible	\$ 5,000

CITY OF COHOES

GENERAL LIABILITY

COVERAGE DESCRIPTION

Commercial general liability insurance protects against claims for bodily injury (BI) and property damage (PD) to third parties that arise out of your premises, operations, products / completed operations, and personal / advertising injury. Coverage includes defense costs and final judgments / settlements.

CARRIER: **NYMIR**

COVERAGE & LIMITS

Each Occurrence	\$ 1,000,000
General Aggregate	\$ 2,000,000
Products / Completed Operations Aggregate	\$ 1,000,000
Personal & Advertising Injury	\$ 1,000,000
Damage to Premises Rented to You	\$ 50,000
Medical Expense	\$ 5,000
General Liability Deductible	\$ 5,000
Per Location General Aggregate Limit	Included
Limited Pollution Aggregate Limit	\$ 1,000,000
Waiver of Governmental Immunity	Included
Blanket Additional Insureds – When Required by Written Contract or Agreement	Included
Sexual Misconduct – Occurrence	\$ 1,000,000
Aggregate	\$ 1,000,000
Employee Benefits Liability – Claims Made – Each Employee	\$ 1,000,000
Employee Benefits Liability – Claims Made – Aggregate Limit	\$ 1,000,000
Employee Benefit Liability Deductible	\$ 1,000

Standard policy exclusions apply plus the following notable exclusions:

Volunteer Firefighters; Law Enforcement Activities; Described Hazards (Carnivals, Circuses & Fairs); Asbestos; Public Utilities – Failure to Supply; Airport Liability; Dam, Dike or Levee; Access or disclosure of confidential or personal data; Communicable Disease, Loss Due to Virus or Bacteria

CITY OF COHOES**AUTOMOBILE****COVERAGE DESCRIPTION**

Commercial automobile insurance protects against claims arising from accidents involving vehicles used by your business. Coverage typically includes third party liability (bodily injury and property damage) and first party physical damage (comprehensive and collision). Coverage may also be included for liability arising from hired autos (e.g. rental cars used by the business) and non-owned autos (e.g. employees using their personal vehicles for business purposes).

CARRIER: NYMIR

COVERAGE & LIMITS

Liability Combined Single Limit- Bodily Injury & Property Damage	\$ 1,000,000
Statutory Personal Injury Protection	\$ 50,000
Additional Personal Injury Protection	\$ 50,000
Medical Payments	\$ 5,000
Supplementary Uninsured/Underinsured Motorist	\$ 50,000
Hired & Non-Owned Automobile Liability	\$ 1,000,000
Mutual Aid	\$ 1,000,000
Comprehensive Physical Damage Coverage Subject To Deductible as Shown	Included
Collision Physical Damage Coverage – Subject To Deductible as Shown	Included
Social Service Agencies – Volunteers as Insureds	Included
Employees as Insureds	Included
Deductible Reimbursement for Officers & Directors	\$ 1,000

PLEASE SEE ATTACHED VEHICLE SCHEDULE

CITY OF COHOES

PUBLIC OFFICIALS' LIABILITY

COVERAGE DESCRIPTION

Public officials' liability insurance provides coverage for damages or defense costs for claims against elected or appointed officials, employees, and volunteers. The type of claim that is generally made is for wrongful acts in the performance of their duties to a public entity. Despite governmental immunities or torts, public officials can be held liable for their actions while carrying out their duties.

CARRIER: NYMIR

COVERAGE & LIMITS

Any One Claim	\$ 1,000,000
Annual General Aggregate	\$ 2,000,000
Land Use Liability (Occurrence Limit)	\$ 1,000,000
Land Use Liability (Aggregate Limit)	\$ 1,000,000
 Deductible	 \$ 5,000
 Employment Related Practices	 Included
Back Wages – Per Claim	\$ 250,000
Back Wages – Aggregate	\$ 500,000

Notable Exclusions:

Fines or penalties; Injunctive or equitable relief; Collective bargaining agreements

LAW ENFORCEMENT LIABILITY

COVERAGE DESCRIPTION

Law enforcement liability insurance provides coverage for bodily injury, personal injury or property damage caused by a wrongful act committed by or on behalf of a public entity while conducting law enforcement activities or operations.

CARRIER: NYMIR

COVERAGE & LIMITS

Limit Each Person	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Aggregate Limit	\$ 2,000,000
 Deductible	 \$ 5,000

Notable Exclusions:

Professional Medical Services



CITY OF COHOES

INLAND MARINE

COVERAGE DESCRIPTION

Inland marine insurance is a type of marine insurance coverage that covers a wide range of specialized property. Commercial inland marine coverage is often used to provide protection for assets and property that is movable or could be in transit over land as well as property owned by others that is in the possession of the policyholder or on the policyholder's premises.

CARRIER: NYMIR

COVERAGE & LIMITS

Auto Physical Damage	\$ 2,267,670
Auto Physical Damage ≥ \$250K	\$ 534,355
Contractor's Equipment	\$ 3,038,706
EDP Equipment (Incl Software)	\$ 264,810
Miscellaneous Equipment (Cameras)	\$ 64,150
Impound 2 Vehicles (\$30,000 Any One Vehicle)	\$ 60,000
Police Equipment	\$ 8,943
Unscheduled Equipment (Max. \$5,000 Any One Item)	\$ 175,000
Unscheduled Leased & Rented	\$ 500,000
Deductible	\$ 5,000

CITY OF COHOES

EXCESS LIABILITY

COVERAGE DESCRIPTION

Commercial excess liability insurance provides an extra layer of protection against bodily injury and property damage claims in the form of additional liability limits. Commercial excess insurance is designed to protect your business from major claims and lawsuits.

CARRIER: NYMIR

COVERAGE & LIMITS

Each Occurrence	\$ 4,000,000
Policy General Aggregate	\$ 8,000,000
Products & Completed Operations Aggregate	\$ 4,000,000
Personal & Advertising Injury Aggregate	\$ 4,000,000
Law Enforcement Liability Aggregate	\$ 4,000,000
Public Officials Aggregate	\$ 4,000,000
Self-Insured Retention	None

SCHEDULE OF UNDERLYING

General Liability (NYMIR Eff. 01/01/24-25)
Automobile (NYMIR Eff. 01/01/24-25)
Public Officials' Liability (NYMIR Eff. 01/01/24-25)
Law Enforcement Liability (NYMIR Eff. 01/01/24-25)

Underlying policy exclusions apply plus the following notable exclusions:
Dam, Dike or Levee



CITY OF COHOES

CRIME

COVERAGE DESCRIPTION

Commercial crime insurance provides coverage for loss of money, securities, or other assets resulting from acts such as employee theft and certain types of fraud by third parties (e.g. forgery).

CARRIER: Travelers Casualty & Surety Company of America

COVERAGE & LIMITS

Coverage	Limit	Deductible
Employee Theft	\$ 450,000	\$ 4,500
Forgery or Alteration	\$ 50,000	\$ 2,500
On Premises	\$ 50,000	\$ 2,500
In Transit	\$ 50,000	\$ 2,500
Computer Fraud	\$ 450,000	\$ 4,500
Funds Transfer Fraud	\$ 450,000	\$ 4,500
Identity Fraud	\$ 25,000	
Claim Expense	\$ 5,000	



CITY OF COHOES

CYBER LIABILITY

COVERAGE DESCRIPTION

This policy is designed to provide both third party and first party protection to "Client" against the breach or loss of data including: notification costs, credit monitoring, costs to defend claims by state regulators, fines and penalties, associated business interruption, data destruction, and cyber extortion. In addition, the policy covers liability arising from website media content.

CARRIER: Houston Casualty Company

COVERAGE & LIMITS

Coverage	Limit	Deductible
Policy Aggregate Limit	\$ 1,000,000	Aggregate Deductible \$150,000
Third Party Liability		Per Claim Deductibles
Privacy & Security	\$ 1,000,000	\$ 50,000
Payment Card Costs	\$ 1,000,000	\$ 50,000
Multimedia	\$ 1,000,000	\$ 50,000
Regulatory Defense & Penalties	\$ 1,000,000	\$ 50,000
Bodily Injury Liability	\$ 250,000	\$ 50,000
Property Damage Liability	\$ 50,000	\$ 50,000
TCPA Defense	\$ 50,000	\$ 50,000
First Party Coverage		
Breach Event Costs	\$ 1,000,000	\$ 50,000
Post Breach Remediation Costs	\$ 25,000	\$ 50,000
System Failure	\$ 1,000,000	Data Recovery: \$50,000 Waiting Period: 8 Hours Period of Restoration: 6 Months
Dependent System Failure	\$ 1,000,000	Data Recovery: \$50,000 Waiting Period: 12 Hours Period of Restoration: 6 Months
Cyber Extortion	\$ 1,000,000	\$ 50,000
Cyber Crime Aggregate Limit	\$ 250,000	
Financial Fraud Sublimit	\$ 250,000	\$ 50,000
Telecommunications & Utilities Fraud Sublimit	\$ 250,000	\$ 50,000
First Party Phishing Fraud Sublimit	\$ 250,000	\$ 50,000
Third Party Phishing Fraud Sublimit	\$ 100,000	\$ 50,000
Bricking Loss	\$ 1,000,000	\$ 50,000
Property Damage Loss	\$ 50,000	\$ 50,000
Reward Expense	\$ 50,000	\$ 50,000
Court Attendance Costs	\$ 25,000	

COVERAGE NOTES

1. Biometric Claims sublimit: \$100,000
2. Full Prior Acts
3. Knowledge date 1/1/2023
4. Third party coverage on a claims made/reported basis. First Party coverage on event discovered and reported basis.
5. Standard policy exclusions apply



CITY OF COHOES

FIRE DEPARTMENT

GENERAL LIABILITY

CARRIER: Arch Insurance Company (Am Best Rating A+ Financial Size XV)

COVERAGE & LIMITS

General Aggregate	\$ 10,000,000
Products/Completed Operations Aggregate	\$ 10,000,000
Each Occurrence	\$ 1,000,000
Personal & Advertising Injury	\$ 1,000,000
Damage to Premises Rented to You (by Fire Lightning or Explosion)	\$ 100,000
Medical Expense	\$ 5,000

LOCATIONS

- Location 1: 172 Ontario Street, Cohoes, NY 12047
- Location 2: 25 Central Avenue, Cohoes, NY 12047
- Location 3: 59 Pleasant Street, Cohoes, NY 12047

FIRST NAMED INSURED: City of Cohoes Fire Department

The City of Cohoes is included as a Named Insured but only with respects to liability caused, in whole or in part, by the acts or omissions of the Named Insured listed above or by the acts or omissions of those acting on behalf of those Named Insured:

- a) In the performance of operations; or
- b) In connection with premises owned by, rented, leased, occupied or otherwise used with permission of the owner by the Named Insured listed above.



CITY OF COHOES

FIRE DEPARTMENT
COVERAGES INCLUDED

Non-Owned Aircraft & Watercraft

Owned Watercraft Less Than 35 Feet

Owned Unmanned Aircraft (Drones)

Contractual Liability

Fund Raising Activities

Host Liquor Liability

Temporary Liquor Liability for Events Lasting 10 Days or Less

Members as Insureds (Includes Physicians Acting Within the Scope of Their Duties for Insured)

Fire and Rescue Service Liability

*Emergency Services Errors & Omissions

*Medical Malpractice Liability

*Dispatcher's Liability

*Medical Director's Errors & Omissions

*Good Samaritan Liability

Emergency Services Liability – Claims Made

Unlimited Tail Available

Full Prior Acts

Directors & Officers Liability

Spousal Liability

Estates, Heirs & Legal Representatives Liability

Employee Benefits Liability

Employment Related Practices Liability

Unintentional Release of Individually Identifiable Health Information

Outside Directorships

\$100,000 Non-Monetary Relief

\$100,000 Defense of Suits Involving Fair Labor Standards Act



CITY OF COHOES

FIRE DEPARTMENT

COVERAGES INCLUDED (CONTINUED)

Pollution Liability*

On-Premises

Includes Above Ground Fuel Storage Tanks

Off-Premises

\$1,000,000 Sub-Limit for Corrective Action Costs

**Includes Short Term Pollution Events Arising From Pesticide or Herbicide Application*

Injury to Volunteers

Fellow Member Liability

Bodily Injury & Property Damage

Property Damage to Rented Premises (Other Than Fire) \$50,000

Enhanced Property Damage

Use of Reasonable Force to Protect Persons or Property

Bail Bonds – \$5,000

Your Expenses – \$1,000 per Day

Blanket Additional Insured

Persons or Organizations – As Required by Contract

Managers, Landlords or Lessors of Premises

Lessors of Leased Equipment

Waiver of Subrogation

Newly Acquired/Formed Organizations – 180 Days

Duties in the Event of an Occurrence, Offense, Claim or Suit

Limits Persons Required to Give Notice

Liberalization

Bodily Injury Includes Mental Anguish



CITY OF COHOES

FIRE DEPARTMENT

CYBER LIABILITY

Aggregate	\$500,000
Cyber Extortion	\$ 25,000
Network Security and Privacy Liability	\$500,000
Retro Date: 1/1/2015	
Data Incident Response Expense Coverage	\$500,000
Retro Date: 1/1/2015	
Deductible	\$ 5,000

**Please note: Cyber coverage is optional. A signed rejection form is required to decline ESIP's Cyber coverage.

**During 2023-2024 term, Cyber coverage limits were embedded in ESIP's Package policy. ESIP has moved to Netsafe Cyber coverage as outlined above.

CITY OF COHOES

FIRE DEPARTMENT

AUTOMOBILE

CARRIER: Arch Insurance Company

COVERAGE & LIMITS

Combined Single Limit of Liability	\$ 1,000,000
PIP/No Fault	\$ 50,000
Medical Payments	\$ 5,000
Uninsured Motorists	\$ 50,000
Underinsured Motorists	\$ 50,000
New York Mutual Aid	\$ 1,000,000
 Emergency Apparatus Deductible	 \$ 1,000

Fire Department – Vehicle Schedule					
Veh. #	Year	Make	Model	VIN	Agreed Value
1	2004	American	LaFrance Pumper	1FVABXCS34DM58381	\$152,146
2	2005	Crimson	Aerial	4S7AU2C995C049152	\$650,000
3	2007	Ford	F350 Pickup	1FTSF30557EA51754	\$14,444
4	2012	International	Fire Truck	1HTMKAZR6CH114600	\$275,000
5	2006	Ford	F350 Pickup	1FTWF31526EA01652	\$15,000
6	1995	Spartan	Pumper	4S7AT9D05SC017533	\$180,000
7	2012	Chevrolet	Impala	2G1WF5E36C1335290	\$10,000
8	2006	Ford	Expedition	1FMPU16546LA50673	\$10,000
9	2019	Sutphen	Aerial Platform	1S9A3LNE7K2003123	\$948,057*
10	2020	Dodge	Durango	1C4RDJFG9LC192558	\$37,297
11	2020	Dodge	Durango	1C4RDJFG2LC369595	\$37,997

*Vehicle #9 – 2019 Sutphen Aerial Platform is subject to 3% Automatic Increase; Guaranteed Replacement Cost



CITY OF COHOES

FIRE DEPARTMENT
AUTO COVERAGES INCLUDED

Scheduled Vehicles

Non - Owned Vehicles (Primary Liability Including Member's Autos)

Hired / Borrowed Vehicles

Members as Insureds

Towing and Labor for Vehicles Carrying Physical Damage

No Sub-Limit Within 250 Miles

\$2,500 Beyond 250 Miles

\$0 Glass Deductible for Vehicles Carrying Physical Damage

Fellow Member Liability

Automatic Increase for Specified Agreed Value Vehicles - 3% Per Year

Injury to Volunteers

NY Supplemental Spousal Liability

Damage to Non-Owned Buildings You Occupy

Garage Liability

Damage to Customer's Autos \$50,000

Pollution Liability

For Pollutants Used in Emergency Operations

Waived Deductible

Up to \$1,000

Waiver applies to not more than 3 claims across all lines in any one policy term

Applies if previous 2 policy periods with us were loss free

Waived deductible applies in excess of the mandatory minimum deductibles of \$50 for comprehensive and \$100 for collision

Accidental Discharge of an Airbag for Vehicles Carrying Physical Damage

Enhanced Property Damage

Use of Reasonable Force to Protect Persons or Property

Bail Bonds – \$5,000

Your Expenses – \$1,000 per Day

Blanket Additional Insured

Persons or Organizations – As Required by Contract

Waiver of Subrogation

Duties in the Event of an Accident, Claim, Suit or Loss

Limits Persons Required to Give Notice

Bodily Injury Includes Mental Anguish

Waiver of Immunity

Applicable to Property Damage Claims of up to \$250,000



CITY OF COHOES

FIRE DEPARTMENT

AUTO PHYSICAL DAMAGE COVERAGE INFORMATION

For Agreed Value Vehicles We Pay the Lesser of:

1. Agreed Value
Constructive Total Loss if Repair Cost Equals 75% of Agreed Value
2. Actual Replacement Cost
Including the Cost to Update to Current Standards
3. Repair Cost
Including Up to 50% Extra to Update Damaged Parts to Current Standards
Including the Cost to Recertify

For Actual Cash Value Vehicles We Pay:

1. Actual Cash Value
Including the RCV for Special Paint, Decals and Equipment
Including the Cost to Update to Current Standards

For Guaranteed Replacement Cost Vehicles We Will Increase the Agreed Value to Whatever Amount is Necessary to Equal the Lesser of:

1. Cost of a New Apparatus
Including the Cost to Update to Current Standards
2. Actual Amount Spent for Repair or Replacement



CITY OF COHOES

FIRE DEPARTMENT AUTO PHYSICAL DAMAGE COVERAGE EXTENSIONS

Member's Autos

Non-Emergency:

Lesser of Member's Deductible, Cost to Repair or Actual Cash Value

Emergency:

Lesser of Cost to Repair, or Actual Cash Value, Plus Towing

Rental Reimbursement*

Up to \$15,000 in 90-Day Period

Rental Reimbursement - Member's Auto*

Up to \$40 Per Day for 30 Days

\$1,000,000 Substitute Vehicles*

For Up to 6 Months

Adjusted Based on Owner's Policy Provisions if Other Than Actual Cash Value

\$1,000,000 Newly Acquired Vehicles*

For Up to 60 Days

Adjusted Like Vehicles Scheduled with Agreed Value

\$500,000 Hired Vehicles*

Adjusted Based on Owner's Policy Provisions if Other Than Actual Cash Value

\$25,000 Vehicle Debris Removal*

Commandeered & Impounded Vehicles

Primary Coverage

Actual Cash Value or Legal Liability – Whichever is Greater

Adjusted Based on Owner's Policy Provisions if Other Than Actual Cash Value

Loss of Use & Income

Includes Member's Autos

Property on Loan*

From Federal Excess Property Program or Firefighter Property Program

Actual Cash Value or Cost to Repair or Replace – Whichever is Less

***Coverage Applies if Vehicles are Shown in the Schedule With Agreed Value, with the exception of PPTs**

CITY OF COHOES

FIRE DEPARTMENT

INLAND MARINE

COVERAGE & LIMITS

Scheduled Equipment	\$ 2,329,941
Valuation	Replacement Cost
Deductible (Single Occurrence)	\$ 1,000
 Schedule of Other Property	
Valuation	Replacement Cost
Deductible (Single Occurrence)	\$ 1,000
Venture Bunk Trailer	\$ 595

INLAND MARINE COVERAGE EXTENSIONS

Commandeered & Impounded Property

- Primary Coverage
- Actual Cash Value or Legal Liability - Whichever is Greater
- Adjusted Based on Owner's Policy Provisions if Other Than Actual Cash Value
- Loss of Use & Income
- Includes Member's ATVs, Watercrafts, Golf Carts or Snowmobiles

Member's Personal Property

- Cost to Repair or Replace
- \$0 Deductible
- Includes ATVs, Watercrafts, Golf Carts or Snowmobiles

Patient's Property	\$ 50,000
Computers in Transit	\$ 25,000
Cost to Recertify	\$ 10,000
Permanently Installed Property Off Premises	\$ 200,000
Drones	\$ 25,000
Additional Living Expenses - Members	Up to \$1,000
Deductible Reimbursement - Members	Up to \$1,000
Damage to Member's Primary Residence	
Responding to, While at or Returning From an Emergency	
Waived Deductible	Up to \$1,000
Waiver Applies to Not More Than Three Claims Across All Lines in Any One Policy Term;	
Applies if Previous Two Policy Periods With us Were Loss Free	



CITY OF COHOES

FIRE DEPARTMENT

UMBRELLA LIABILITY

CARRIER: Arch Insurance Company

COVERAGE & LIMITS

Aggregate*	\$ 2,000,000
Each Occurrence	\$ 1,000,000
Personal & Advertising Injury	\$ 1,000,000
Self-Insured Retention	None

*Auto Liability Claims are Not Subject to the Aggregate Limit

CITY OF COHOES

FIRE DEPARTMENT

UMBRELLA LIABILITY – EXCESS OVER

Automobile Liability

- Fellow Member Liability
- Garage Liability

General Liability

- Non-Owned Aircraft & Watercraft
- Owned Watercraft up to 35 feet
- Owned Unmanned Aircraft (Drones)
- Contractual Liability
- Host Liquor Liability
- Fellow Member Liability
- Temporary Liquor Liability

Emergency Services Liability

- Directors & Officers Liability
- Spousal Liability
- Estates, Heirs & Legal Representatives Liability
- Employee Benefits Liability
- Employment Related Practices Liability
- Unintentional Release of Individually Identifiable Health Information
- Outside Directorships

Pollution Liability

Fire & Rescue Service Liability

- Emergency Services Errors & Omissions
- Medical Malpractice Liability
- Dispatcher's Liability
- Medical Director's Errors & Omissions
- Good Samaritan Liability



CITY OF COHOES

FIRE DEPARTMENT

SAFETY AND TRAINING RESOURCES

McNeil & Co.'s commitment to our client doesn't end with our comprehensive, industry-tailored policies. More than any other insurance company, we want to help you mitigate risk, increase safety, and control losses. We are proud to offer a variety of valuable Risk Management Services with every policy we write.

ESIP RISK MANAGEMENT SERVICES

- Designated Account Safety Specialist
- Employment Practices Hotline
- Wheelchair Van Safety & Security Checklist
- Alcohol Server Training
- Motor Vehicle Record (MVR) Reviews
- Sample Policies & Policy Reviews
- Sample Liability Waivers
- Hazardous Materials & Incident Command Pocket Guides
- Safety Posters
- Specialized Safety Forms, Checklists, and Self-Inspection Sheets
- Driver Training & Evaluation Info, including EVOG, accident investigation guides, etc.
- Risk Management Surveys & Recommendations, to help identify potential areas of loss

DON'T FORGET ABOUT



E-Learning is our internet-based training and tracking management platform with instant, 24/7 access to a wide range of courses. This platform enables your members to access vital information and training anywhere with an internet connection, including via most mobile devices. Our management tools empower your organization's leaders to create customized training programs, track user activity, and easily maintain detailed records. We also offer document dropbox for uploading your own policies and training materials. Training specialists are available to help set up E-Learning for your organization, lead system walkthroughs and tutorials, and provide technical support. Best of all, these services come at no additional cost to you!

For more information on our Risk Management Services or E-Learning, visit esip.com or call 1-800-822-3747 ext. 176.



CITY OF COHOES

2024-2025 PREMIUM SUMMARY

CITY OF COHOES		
Line of Business	2023-24 NYMIR	2024-2025 NYMIR
Property	\$77,486	\$80,531
Boiler & Machinery	\$9,785	\$12,506
General Liability	\$68,595	\$79,224
Inland Marine	\$8,836	\$8,118
Automobile	\$61,620	\$69,504
OCP (2)	\$550	\$550
Public Officials Liability	\$26,774	\$25,397
Law Enforcement Liability	\$68,451	\$69,545
Excess Liability	\$29,115	\$32,689
Fire Fee + MV Enforcement Fee	\$1,035	\$1,076
NYMIR Sub-Total	<u>\$352,247</u>	<u>\$379,140</u>
CITY OF COHOES FIRE DEPARTMENT		
Line of Business	2023-24 ESIP/Arch	2024-25 ESIP/Arch
General Liability	\$41,371	\$42,486
Automobile	Included	Included
Inland Marine	\$6,233	\$8,038
Umbrella Liability	\$1,023	\$1,020
Cyber Liability	Included	\$801
ESIP/Arch Sub-Total	<u>\$48,627</u>	<u>\$52,345</u>
Crime (Travelers)	\$2,603	\$2,603
Cyber Liability	\$10,777	\$10,777
Total Estimated Premiums	\$414,254	\$444,865

METHOD OF PAYMENT

NYMIR: Agency Bill - Quarterly
ESIP/Arch: Direct Bill – Quarterly
Travelers: Direct Bill - Annual
Cyber – Agency Bill - Annual

SUBJECTIVITIES:

Cyber: Signed Total Cost Form
ESIP/Arch: Signed Renewal Survey; TRIA Form; Supplemental Spousal Election; UM Election; OBEL Election; GL 4012 NY; GL 2012 NY

CITY OF COHOES

NAMED INSURED SCHEDULE

CITY OF COHOES

CITY OF COHOES FIRE DEPARTMENT

Signature _____ Title _____ Date _____



CITY OF COHOES

PROPERTY STATEMENT OF VALUES

BLANKETED PROPERTY

Location	Building	Address	Building Value	Content Value
1	City Hall Contents	97 Mohawk Street, Cohoes, NY 12047	\$ -	\$ 326,080
2	Music Hall Contents	58 Remsen Street, Cohoes, NY 12047	\$ -	\$ 1,833,811
5	Chlorination Station	311 Vliet Road, Cohoes, NY 12047	\$ 21,240	\$ -
5	Filtration Plant	311 Vliet Road, Cohoes, NY 12047	\$ 8,923,939	\$ 207,916
5	Plant Water Tower	311 Vliet Road, Cohoes, NY 12047	\$ 1,888,970	\$ -
6	Fire House	59 Pleasant Street, Cohoes, NY 12047	\$ 1,326,421	\$ 38,385
8	Pump House	184 N. Mohawk Street, Cohoes, NY 12047	\$ 1,310,180	\$ -
9	Water Tank Tower	315 Vliet Road, Cohoes, NY 12047	\$ 2,408,900	\$ -
9	Water Tank Tower	315 Vliet Road, Cohoes, NY 12047	\$ 798,098	\$ -
9	Water Tank Tower	315 Vliet Road, Cohoes, NY 12047	\$ 772,810	\$ -
12	Fire & Civil Defense BLDG	25 Central Avenue, Cohoes, NY 12047	\$ 3,237,191	\$ 20,793
13	Recreation Huts	Lansing Park James St., Cohoes, NY 12047	\$ 12,157	\$ -
13	Recreation Huts	Lansing Park James St., Cohoes, NY 12047	\$ 12,157	\$ -
13	Recreation Huts	Lansing Park James St., Cohoes, NY 12047	\$ 12,157	\$ -
13	Recreation Huts	Lansing Park James St., Cohoes, NY 12047	\$ 12,157	\$ -
13	Recreation Huts	Lansing Park James St., Cohoes, NY 12047	\$ 12,157	\$ -
13	Recreation Huts	Lansing Park James St., Cohoes, NY 12047	\$ 12,157	\$ -
15	Library Contents	169 Mohawk Street, Cohoes, NY 12047	\$ -	\$ 745,325
17	Public Works BLDG	203 Ontario Street, Cohoes, NY 12047	\$ 2,367,044	\$ 30,707
17	Salt Shed	203 Ontario Street, Cohoes, NY 12047	\$ 198,380	\$ -
17	Salt Shed	203 Ontario Street, Cohoes, NY 12047	\$ 178,760	\$ -
18	Senior Citizen Center	10 Cayuga Plaza, Cohoes, NY 12047	\$ 2,972,212	\$ 352,014
25	Restroom Building	28 James Street, Cohoes, NY 12047	\$ 170,040	\$ -
25	Shower Building	28 James Street, Cohoes, NY 12047	\$ 245,250	\$ -
25	Swimming Pool	28 James Street, Cohoes, NY 12047	\$ 978,275	\$ 99,958
28	Pump Station	McDonald Drive, Cohoes, NY 12047	\$ 224,540	\$ -
29	Pump House	Niver Street, Cohoes, NY 12047	\$ 200,778	\$ -
30	Pump House	Lower Saratoga Street, Cohoes, NY 12047	\$ 196,527	\$ -
31	Pump House	Bridge Avenue & 1st Street, Cohoes, NY 12047	\$ 216,583	\$ -
32	Pump House 1	Delaware Avenue, Cohoes, NY 12047	\$ 277,623	\$ -
32	Pump House 2	Delaware Avenue, Cohoes, NY 12047	\$ 215,820	\$ -
33	Pump House	Continental Drive, Cohoes, NY 12047	\$ 297,897	\$ -
34	Pump House	No. Main Street, Cohoes, NY 12047	\$ 243,070	\$ -
35	Pump House	New Street, Cohoes, NY 12047	\$ 229,990	\$ -
36	Pump House	Linden Street, Cohoes, NY 12047	\$ 269,775	\$ -
38	Pump House	Cedar Street, Cohoes, NY 12047	\$ 218,981	\$ -
39	Pump House	Oliver Street, Cohoes, NY 12047	\$ 219,635	\$ -
40	Impound Lot	18 Central Avenue, Cohoes, NY 12047	\$ 493,770	\$ -
41	Fire Dept. Office	172 Ontario Street, Cohoes, NY 12047	\$ 1,404,138	\$ 23,990
41	Garage	172 Ontario Street, Cohoes, NY 12047	\$ 14,649	\$ -
41	New Fire House	172 Ontario Street, Cohoes, NY 12047	\$ 377,203	\$ 3,999
42	Pump Station	Waterview & Delaware Avenue, Cohoes, NY 12047	\$ 242,525	\$ -
44	Playgrounds & Parks	Throughout the City, Cohoes, NY 12047	\$ 1,152,832	\$ -
TOTAL			\$ 34,366,986	\$ 3,682,979
TIV @ 90%			\$	34,244,969



CITY OF COHOES

PROPERTY STATEMENT OF VALUES (CONTINUED)

NON-BLANKETED PROPERTY				
Location	Building	Address	Building Value	Content Value
1	City Hall - FRC	97 Mohawk Street, Cohoes, NY 12047	\$ 5,177,500	\$ -
2	Music Hall - FRC	58 Remsen Street, Cohoes, NY 12047	\$ 4,360,000	\$ -
15	Library - FRC	169 Mohawk Street, Cohoes, NY 12047	\$ 4,360,000	\$ -
45	Future Library (Vacant)	75 Remsen Street, Cohoes, NY 12047	\$ 1,200,000	\$ 25,000
TOTAL			\$ 15,097,500	\$ 25,000



CITY OF COHOES

VEHICLE SCHEDULE

Veh. #	Year	Make	Model	VIN	PD on		
					Inland Marine	Coll Ded	Comp Ded
1	1997	INTL	GARBAGE TRUCK	1HGLADTXWH547578	X	IM	IM
2	2002	FORD	P/U	1FTSF31L22EB83425			
3	2003	INTL	VAN	1HTMMAAL33H587629		\$500.00	\$250.00
4	2005	FORD	FOCUS	1FAFP34N25W228492			\$250.00
5	2005	FORD	FOCUS	1FAFP34N55W228485		\$500.00	\$250.00
6	2005	Western Star	DUMP	5KXHALDE05PN68429	X	IM	IM
7	2006	FORD	PICKUP	1FTWF31506EA01651		\$500.00	\$250.00
8	2006	FORD	PICKUP	1FTWF31596EA01650		\$500.00	\$250.00
9	2006	FORD	PICKUP	1FTSW21536EA01653		\$500.00	\$250.00
10	2006	FORD	PICKUP	1FTWF31526EA01649		\$500.00	\$250.00
11	2006	FORD	PICKUP	1FDWF31516EA01654		\$500.00	\$250.00
12	2005	Interstate	TRAILER	15KDLA4066M007015		\$500.00	\$250.00
13	2006	INTL	GARBAGE TRUCK	1HTWYAHT96J322178	X	IM	IM
14	2006	FORD	TAURUS	1FAFP53U56A223984			\$250.00
15	2007	INTL	DUMP	1HTWDAAN17J451315	X	IM	IM
16	2007	INTL	DUMP	3HTWDAAN37N451314	X	IM	IM
17	2007	INTL	DUMP	3HTWDAAN17N451313	X	IM	IM
18	2007	CHEVY	MALIBU	1G1ZS57F17F262294		\$500.00	\$250.00
19	2008	CHEVY	BLAZER	1GNDD13S782113592		\$500.00	\$250.00
20	2008	CHEVY	EXPRESS VAN	1GCFG154581192710		\$500.00	\$250.00
21	2010	FORD	CROWN VICTORIA	2FABP7BV1AX136832			\$250.00
22	2011	CHEVROLET	TAHOE	1GNSK2E02BR287869			\$250.00
23	2011	CARRY ON	TRAILER	4YMUL0817BV045204		\$500.00	\$250.00
24	2012	FORD	F350 PICKUP	1FTRF3860CEA59615		\$500.00	\$250.00
25	2012	FORD	F350 PICKUP	1FTRF3862CEA59616		\$500.00	\$250.00
26	2012	FORD	F350 PICKUP	1FTRF3866CEA59618		\$500.00	\$250.00
27	2012	FORD	F350 PICKUP	1FTRF3868CEA59619		\$500.00	\$250.00
28	2012	INTL	GARBAGE TRUCK	1HTGRSHT2CJ050947	X	IM	IM
29	2012	INTL	DUMP	1HTWDAAN8CJ048829	X	IM	IM
30	2012	INTL	DUMP	1HTWDAAN6CJ048828	X	IM	IM
31	2012	INTL	TRUCK	1HTGRSHT6CJ089119	X	IM	IM
32	2013	FORD	TAURUS	1FAHP2M82DG134702		\$500.00	\$250.00
33	2013	FORD	TAURUS	1FAHP2M80DG134701		\$500.00	\$250.00
34	2012	FORD	FUSION	2FAHP0HAXCR319606		\$500.00	\$250.00
35	2012	FORD	FUSION	2FAHP0HA3CR387293		\$500.00	\$250.00
36	2013	KIA	FORTE	KNAFU4A29D5662848		\$500.00	\$250.00
37	2013	KIA	FORTE	KNAFU4A26D5690574		\$500.00	\$250.00
38	2013	KIA	FORTE	KNAFU4A28D5688485		\$500.00	\$250.00
39	2014	Ford	Taurus	1FAHP2MK9EG127923		\$500.00	\$250.00
40	2014	Ford	Taurus	1FAHP2MK2EG127925		\$500.00	\$250.00
41	2012	INTL	DUMP	1HTGRSHT5CJ049789	X	IM	IM
42	2014	Ford	Explorer	1FM5K8AR3EGC08735		\$500.00	\$250.00



CITY OF COHOES

VEHICLE SCHEDULE (CONTINUED)

Veh. #	Year	Make	Model	VIN	PD on		
					Inland Marine	Coll Ded	Comp Ded
43	2015	Ford	Explorer	1FM5KBAR6FGA56760		\$500.00	\$250.00
44	2014	FORD	C-MAX	1FADP5CU4EL511215		\$500.00	\$250.00
45	2014	FORD	C-MAX	1FADP5CU5EL518304		\$500.00	\$250.00
46	2006	FORD	TAURUS	1FAFP53U76A223985		\$500.00	\$250.00
47	2015	CASE	721F LOADER	NFF232375	X	IM	IM
48	2012	GLBEN	M3 SWEEPER	1G9GM3HJ7CS462037	X	IM	IM
49	2016	FORD	F350 PICKUP	1FTRF3B62GEA66474		\$500.00	\$250.00
50	2016	FORD	F350 PICKUP	1FTRF3B60GEA66473		\$500.00	\$250.00
51	2016	FORD	F350 PICKUP	1FTRF3B69GEA66472		\$500.00	\$250.00
52	2016	FORD	F350 PICKUP	1FTRF3B67GEA66471		\$500.00	\$250.00
53	2016	FORD	F350 PICKUP	1FTRF3B65GEA66470		\$500.00	\$250.00
54	2016	Ford	Explorer	1FM5K8AR3GGA72240		\$500.00	\$250.00
55	2015	CAMEL	SEWER CLEANER	1FVHG3CY3FHGP2055	X	IM	IM
56	1986	BLAW KNOX	PAVER	17206-65	X	IM	IM
57	1994	ELGIN	SWEEPER	P1630D	X	IM	IM
58	1996	John Deere	LOADER	559375	X	IM	IM
59	2015	Homemade	TAG-ALONG TRLR	NYS563188		\$500.00	\$250.00
60	2005	New Holland	GRADER	00016	X	IM	IM
61	2002	CASE	BACKHOE	87575	X	IM	IM
62	2015	Toro Dingo	UTILITY TRAILER	220000472		\$500.00	\$250.00
63	2005	TRAILER	X-TREME VAC	0405-9139		\$500.00	\$250.00
64	2006	Chevy	Impala	2G1WT58K669246126			\$250.00
65	2016	FORD	DUMP	1FDUF5HY6GEB55068	X	IM	IM
66	2016	FORD	DUMP	1FDUF5HY4GEB55067	X	IM	IM
67	2017	INTL	DUMP	3HTGRSNT5HN465883	X	IM	IM
68	2017	INTL	DUMP	3HAGSSNT2HL639059	X	IM	IM
69	2007	CASE	BACKHOE	N7C431553	X	IM	IM
70	2015	IC 590 SN	LOADER	JJGN59SNHFC724236	X	IM	IM
71	2016	Ford	Taurus	1FAHP2MK6GG142012			\$250.00
72	2016	Ford	Taurus	1FAHP2MK8GG142013		\$500.00	\$250.00
73	2015	CASE	LOADER	416536	X	IM	IM
74	2017	CAR MATE	TRAILER	5A3C816D3HL001585		\$500.00	\$250.00
75	2017	Ford	Taurus	1FAHP2MK0HG115440		\$500.00	\$250.00
76	2017	SURE-TRAC	TRAILER	5JW1U2025H1202581		\$500.00	\$250.00
77	2018	FORD	TAURUS	1FAHP2MK7JG123783		\$500.00	\$250.00
78	2018	Ford	Taurus	1FAHP2MKXJG137029		\$500.00	\$250.00
79	1986	Sutphen	TS-100	60356	X	IM	IM
80	2019	CHEVROLET	IMPALA	2G11X5S36K9140155		\$500.00	\$250.00
81	2019	CHEVROLET	IMPALA	2G11X5S36K9139488		\$500.00	\$250.00
82	2019	CHEVROLET	EQUINOX	3GNAXHEV2KL286806		\$500.00	\$250.00
83	1997	Ford	Truck	3FELF47G0VMA71751		\$500.00	\$250.00
84	2020	HARLEY	MOTORCYCLE	1HD1FMP1XLB646940		\$500.00	\$250.00



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VEHICLE SCHEDULE (CONTINUED)

Veh. #	Year	Make	Model	VIN	PD on		
					Inland Marine	Coll Ded	Comp Ded
85	2021	INTL	Truck	3HAESTZT5ML800361	X	IM	IM
86	2021	Dodge	Charger	2C3CDXKG4MH529798		\$500.00	\$250.00
87	2021	Dodge	Charger	2C3CDXKG6MH529799		\$500.00	\$250.00
88	2022	Ford	F350 Pickup Truck	1FTRF3B6XNEC35105		\$500.00	\$250.00
89	2022	Ford	F350 Pickup Truck	1FTRF3B61NEC35106		\$500.00	\$250.00
90	2022	Ford	F350 Pickup Truck	1FT8X3B68NEC35113		\$500.00	\$250.00
91	2022	Dodge	Charger	2C3CDXKG7NH112323		\$500.00	\$250.00
92	2013	Elgin	Sweeper	NP2686D	X	IM	IM
93	2022	Dodge	Durango	1C4SDJFT3NC192508		\$500.00	\$250.00
94	2022	Dodge	Durango	1C4SDJFT8NC192603		\$500.00	\$250.00
95	2022	Dodge	Charger	2C3CDXKG0NH162495		\$500.00	\$250.00
96	2024	Freightliner	Truck	1FVHG3FM7RHUS0223	X	IM	IM



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TERMS AND CONDITIONS

The coverage presented in this proposal is not an insurance contract. We have summarized important details to provide you with a convenience overview. The policies issued by the insurance company contain the actual coverage terms, conditions and limitations. Final determination as to whether or not coverage applies to specific loss situations can only be performed by the Insurer with any coverage disputes adjudicated by a court of law.

We have attempted to be concise without sacrificing accuracy and clarity. However, because of the limitations of time and space, our explanation of the coverage provided under the various policies is necessarily brief and is intended to provide only a general explanation of the nature of the coverage. Specific policy provisions must be examined to determine the exact limitations in coverage. The explanations contained in this summary do not in any way modify the coverage of the policies themselves. This form is for illustration purposes only. Please read your policy for specific details.

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