



## **REQUEST FOR PROPOSALS**

# **VILLAGE PROPERTY AND CASUALTY INSURANCE**

**DATE ISSUED: February 16, 2024**

**VILLAGE OF SARANAC LAKE  
39 MAIN ST, SUITE 9  
SARANAC LAKE, NY 12983  
518-891-4150**

## VILLAGE OF SARANAC LAKE GENERAL INSURANCE COVERAGE

Responses are due by Friday, May 10, 2024 by 2:00 pm and must be sent to:

Amanda Hopf, Village Clerk  
**Village Insurance RFP**  
39 Main St, Suite 9  
Saranac Lake, New York 12983

The RFP is available on the Village of Saranac Lake website, [www.saranaclakeny.gov](http://www.saranaclakeny.gov).

PROPOSAL SUBMISSION DEADLINE: Friday, May 10, 2024, by 2:00 PM

Questions may be submitted in written form to:

**Contact Name:** Bachana Tsiklauri  
**Contact Address:** 39 Main Street, Suite 9  
Saranac Lake, NY 12983  
**Telephone Number:** 518-891-4150 ext. 205  
**Email Address:** [Manager@saranaclakeny.gov](mailto:Manager@saranaclakeny.gov)

### **INTRODUCTION**

The Village of Saranac Lake is seeking proposals from interested and qualified firms to provide General, Property, and Casualty insurance coverage services that includes the proper risk management resources, claims assistance and reporting, and protection of the various departments within the Village. Please take the time to carefully read and become more familiar with the proposal requirements. All proposals submitted for consideration must be received by the time specified above. Information provided in these specifications is to be used only for the purposes of preparing detailing costs of providing the insurance coverage specified.

**BIDDERS SHOULD NOTE THAT ANY AND ALL WORK INTENDED TO BE SUBCONTRACTED AS PART OF THE BID SUBMITTAL MUST BE ACCOMPANIED BY BACKGROUND MATERIALS AND REFERENCES FOR PROPOSED SUBCONTRACTOR(S) – NO EXCEPTIONS.**

### **PROJECT MANAGER CONTACT INFORMATION**

The following individual(s) are the assigned contacts for the following:

For questions or information regarding Insurance, contact:

**Name:** Bachana Tsiklauri  
**Title:** Village Manager  
**Phone:** 518-891-4150 ext. 205  
**Email:** [manager@saranaclakeny.gov](mailto:manager@saranaclakeny.gov)

## **PROJECT OBJECTIVE**

The objective and ultimate goal for this project is to price insurance program through companies to ensure best pricing and coverage platform.

## **COVERAGE EFFECTIVE DATE**

June 1, 2024-May 31, 2025

## **PROPOSAL BIDDING REQUIREMENTS**

### **PROJECT PROPOSAL EXPECTATIONS**

The Village of Saranac Lake shall award the contract to the proposal that best accommodates the various project requirements. The Village of Saranac Lake reserves the right to: (i) award any contract prior to the proposal deadline or prior to the receipt of all proposals, (ii) award the contract to more than one bidder, and (iii) refuse any proposal or contract.

### **PROPOSAL SELECTION CRITERIA**

Only those proposals received the above state deadline will be considered. All proposals, submitted by the deadline, will be reviewed and evaluated based upon information provided in the submitted proposal. In addition, consideration will be given to cost and performance projections. Furthermore, the following criteria will be given considerable weight in the proposal selection process:

1. Proposals received by the stipulated deadline must be in the correct format.
2. Bidder's alleged performance effectiveness of their proposal's solution.
3. Bidder's performance history and alleged ability to timely deliver proposed services.
4. Bidder's ability to provide and deliver qualified personnel having the knowledge and skills required to effectively and efficiently execute proposed services.
5. Overall cost effectiveness of the proposal.

The Village of Saranac Lake reserves the right to cancel, suspend, and/or discontinue and proposal at any time, without obligation or notice to the proposing bidder.

From a list of qualified firms, the Village will select the firm that is best suited to assist the Village in accordance with the Village of Saranac Lake Procurement Policy. Presentations may be required of qualified finalists. If required, presentations will be held at a time, date, and location chosen by the Village.

The selected firm will be notified in writing and be asked to meet and submit their prospective scope of services, schedule, and a fee proposal. If, after negotiation and consideration, the Village is unable to reach an acceptable agreement with the firm, the Village will terminate negotiations with the firm and, at its sole discretion, may enter into negotiations with another qualified firm and/or withhold the award for any reason and/or elect not to proceed with any of the proponents and/or re-solicit via a new RFP.

## **PROPOSAL SUBMISSION FORMAT**

The following is a list of information that the Bidder should include in their proposal submission:

### **Summary of Bidder Background**

1. Bidder's Name(s)
2. Bidder's Address
3. Bidder's Contact Information (and preferred method of communication)
4. Legal Formation of Bidder (e.g. sole proprietor, partnership, corporation)
5. Date Bidder's Company was formed
6. Description of Bidder's company in terms of size, range and types of services offered and clientele.
7. Bidder's principal officers (e.g. President, Chairman, Vice President(s), Secretary, Chief Operating Officer, Chief Financial Officer, General Manager(s)) and length of time each officer has performed in his/her field of expertise.
8. Bidder's Federal Employee Identification Number (FEIN)
9. Evidence of legal authority to conduct business in New York (e.g. business license number)
10. Evidence of established track record for providing services and/or deliverables that are the subject of this proposal.

### **FINANCIAL INFORMATION**

- State whether the Bidder or its parent company (if any) has ever filed for bankruptcy or any form of reorganization under the bankruptcy code.
- State whether the Bidder or its parent company (if any) has ever received any sanctions or is currently under investigation by any regulatory or governmental body.

### **COST PROPOSAL SUMMARY AND BREAKDOWN**

- A detailed list of any and all expected costs or expenses related to the proposed project
- Summary and explanation of any other contributing expenses to the total cost.
- Brief summary of the total cost of the proposal.

### **ADDITIONAL CONSIDERATIONS:**

- The Village is not responsible for responses that are not received or that do not arrive by the submission deadline.
- Expenses incurred in the preparation of responses shall be borne by the respondent(s) with the express understanding that the respondent(s) may not apply to the Village for reimbursement for these expenses.
- By submitting a response the respondent agrees that it will not make any claim for or have any right to damages because of any lack of information or misinterpretation of the information provided in the response.
- If respondent provides material(s) of a confidential nature for disclosure to third parties, the respondent should clearly indicate the specific material(s) it considers confidential. Subject to the provisions of FOIL and any other applicable laws, the Village of Saranac Lake may agree to maintain confidentiality of such material(s) if requested. The Village

of Saranac Lake assumes no responsibility for any loss or damage resulting out of any determination requiring disclosure of information pursuant to FOIL.

- The Village of Saranac Lake is not liable for any costs incurred by any individual or firm for work performed to prepare its response or for any travel and or other expenses incurred in the preparation and/or submission of its response or participation in subsequent interviews or presentations. Further, the Village of Saranac Lake is not liable for any costs incurred prior to approval of the contract.

**Premium Summary**

<u>Coverage</u>	<u>Premium</u>
General Liability	\$ 35,873
Public Officials Liability insurance (Premium included above)	
Includes Employment Practices Liability	
Police Professional Liability	\$ 10,270
Auto	\$ 45,637
Property	\$ 38,171
Inland Marine	\$ 13,947
Umbrella	\$ 29,335
<b>Total</b>	<b>\$ 173,282</b>

## Line Of Business Recap

### Property

#### Coverages

Governmental Property Extension Coverage  
Bldg/Tenants Impr & Bett  
Business Personal Property  
Business Income Actual Loss Sustained  
Power Pac Class Rated Premium  
Property Mun Tax/Surc  
Terrorism (Certified Acts)  
Identity Recovery Coverage  
GreenPac® Property Increased Cost  
GreenPac® Soft Costs  
Crisis Response

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### Crime Fidelity

#### Coverages

Ip - Theft Of Money And Securities  
Ip - Robbery Or Safe Burglary Of Othr Prop  
Outside The Premises  
Governmental Crime ElitePac Endorsement

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### Inland Marine

#### Coverages

Contractors Equipment  
IM-PAC PREMIER  
Terrorism (Certified Acts)

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**General Liability**

**Coverages**

Premises Operations  
Employee Benefits Program  
Failure to Supply - Utilities  
Terrorism (Certified Acts)  
Emergency Services and Governmental General Liability Extension Coverage

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**Police Professional**

**Coverages**

Police Professional

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**Public Officials**

**Coverages**

Public Official

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**Automobile**

**Liab Coverages**

Liability  
Medical Payments  
No-fault/pip  
Add'l No-fault/pip  
UM/UIM (BI/CSL)  
Excess Hired  
Non-owned

**Phy Dmg Coverages**

Comprehensive  
Collision



Effective Date: 06/01/23 to 06/01/24

Ny Municipalities Cov  
Mun Tax/surc  
Emergency Services and Governmental  
Auto Extension Coverage

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**Umbrella**

**Coverages**  
Terrorism (Certified Acts)  
Umbrella

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**Policy Location Schedule**

<u>Loc#</u>	<u>Bldg#</u>	<u>Street</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
001	001	3 MAIN ST	SARANAC LAKE	NY	12983
		Class Code	1070	Property Interest	Not Available
		Year Built	1960	Stories	2
		Total Area	14000	Protection Class	04
		Sprinklered	N	Alarm	Not Available
		Construction Type	JOISTED MASONRY		
002	001	39 MAIN ST	SARANAC LAKE	NY	12983
		Class Code	0701	Property Interest	Not Available
		Year Built	1960	Stories	3
		Total Area	23463	Protection Class	04
		Sprinklered	N	Alarm	Not Available
		Construction Type	MASONRY NON-COMB		
003	001	95 VAN BUREN ST	SARANAC LAKE	NY	12983
		Class Code	1070	Property Interest	Not Available
		Year Built	1990	Stories	1
		Total Area	2500	Protection Class	04
		Sprinklered	N	Alarm	Not Available
		Construction Type	NON-COMBUSTIBLE		
003	002	95 VAN BUREN ST	SARANAC LAKE	NY	12983
		Class Code	1070	Property Interest	Not Available
		Year Built	2010	Stories	1
		Total Area	8000	Protection Class	04
		Sprinklered	N	Alarm	Not Available
		Construction Type	NON-COMBUSTIBLE		
003	003	95 VAN BUREN ST	SARANAC LAKE	NY	12983
		Class Code	1070	Property Interest	Not Available

Year Built	2010	Stories	1
Total Area	1500	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
004	001	24 DEPOT ST	SARANAC LAKE NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	2000	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
005	001	LAKE COLBY	SARANAC LAKE NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	1200	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
006	001	92 MT PISGAH LN	SARANAC LAKE NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	4000	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
006	002	92 MT PISGAH LN	SARANAC LAKE NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	800	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
006	003	92 MT PISGAH LN	SARANAC LAKE NY 12983

Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	100	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
006	004	92 MT PISGAH LN	SARANAC LAKE NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	100	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
007	001	MT PISGAH SKI AREA	SARANAC LAKE NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	300	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	JOISTED MASONRY		
007	002	MT PISGAH SKI AREA	SARANAC LAKE NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	800	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
007	003	MT PISGAH SKI AREA	SARANAC LAKE NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	100	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	NON-COMBUSTIBLE		

007	004	MT PISGAH SKI AREA	SARANAC LAKE	NY	12983
Class Code		1070	Property Interest		Not Available
Year Built		2010	Stories		1
Total Area		100	Protection Class		04
Sprinklered		N	Alarm		Not Available
Construction Type		NON-COMBUSTIBLE			
008	001	16 ANDERSON PAVILLION	SARANAC LAKE	NY	12983
Class Code		1070	Property Interest		Not Available
Year Built		2010	Stories		1
Total Area		1000	Protection Class		04
Sprinklered		N	Alarm		Not Available
Construction Type		FRAME			
008	002	16 ANDERSON PAVILLION	SARANAC LAKE	NY	12983
Class Code		1070	Property Interest		Not Available
Year Built		2010	Stories		1
Total Area		100	Protection Class		04
Sprinklered		N	Alarm		Not Available
Construction Type		FRAME			
009	001	65 MAIN ST	SARANAC LAKE	NY	12983
Class Code		1070	Property Interest		Not Available
Year Built		2010	Stories		2
Total Area		14000	Protection Class		04
Sprinklered		N	Alarm		Not Available
Construction Type		FRAME			
010	001	17 MAIN ST	SARANAC LAKE	NY	12983
Class Code		1070	Property Interest		Not Available
Year Built		2010	Stories		1
Total Area		8000	Protection Class		04

Sprinklered Construction Type	N JOISTED MASONRY	Alarm	Not Available
011 001	680 MCKENZIE POND RD	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	Not Available	Protection Class	04
Sprinklered Construction Type	N FRAME	Alarm	Not Available
012 001	690 STATE ROUTE 3	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	20000	Protection Class	04
Sprinklered Construction Type	N FIRE RESISTIVE	Alarm	Not Available
013 001	690 BLOOMINGDALE RD	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	16000	Protection Class	04
Sprinklered Construction Type	N NON-COMBUSTIBLE	Alarm	Not Available
013 002	690 BLOOMINGDALE RD	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	4000	Protection Class	04
Sprinklered Construction Type	N FIRE RESISTIVE	Alarm	Not Available
013 003	690 BLOOMINGDALE RD	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available

Year Built	2010	Stories	1
Total Area	4000	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FIRE RESISTIVE		
013 004	690 BLOOMINGDALE RD	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	8000	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FIRE RESISTIVE		
013 005	690 BLOOMINGDALE RD	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	8000	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FIRE RESISTIVE		
013 006	690 BLOOMINGDALE RD	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	22000	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FIRE RESISTIVE		
013 007	690 BLOOMINGDALE RD	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	1000	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FIRE RESISTIVE		
013 008	690 BLOOMINGDALE RD	SARANAC LAKE	NY 12983

Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	800	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FIRE RESISTIVE		
013 009	690 BLOOMINGDALE RD	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	17000	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FIRE RESISTIVE		
013 010	690 BLOOMINGDALE RD	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	800	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FIRE RESISTIVE		
013 011	690 BLOOMINGDALE RD	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	800	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FIRE RESISTIVE		
013 012	690 BLOOMINGDALE RD	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	600	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FIRE RESISTIVE		



013	013	690 BLOOMINGDALE RD	SARANAC LAKE	NY	12983
Class Code		1070	Property Interest		Not Available
Year Built		2010	Stories		1
Total Area		500	Protection Class		04
Sprinklered		N	Alarm		Not Available
Construction Type		FIRE RESISTIVE			
013	014	690 BLOOMINGDALE RD	SARANAC LAKE	NY	12983
Class Code		1070	Property Interest		Not Available
Year Built		2010	Stories		1
Total Area		500	Protection Class		04
Sprinklered		N	Alarm		Not Available
Construction Type		FIRE RESISTIVE			
013	015	690 BLOOMINGDALE RD	SARANAC LAKE	NY	12983
Class Code		1070	Property Interest		Not Available
Year Built		2010	Stories		1
Total Area		500	Protection Class		04
Sprinklered		N	Alarm		Not Available
Construction Type		FIRE RESISTIVE			
014	001	S/S BLOOMINGDALE AVENUE	SARANAC LAKE	NY	12983
Class Code		1070	Property Interest		Not Available
Year Built		2010	Stories		1
Total Area		4900	Protection Class		04
Sprinklered		N	Alarm		Not Available
Construction Type		FIRE RESISTIVE			
015	001	501 LAKE FLOWER AVE	SARANAC LAKE	NY	12983
Class Code		1070	Property Interest		Not Available
Year Built		2010	Stories		1
Total Area		2000	Protection Class		04

Sprinklered	N		Alarm	Not Available
Construction Type	FRAME			
016	001	S/S TURTLE POND RD	SARANAC LAKE	NY 12983
Class Code	1070		Property Interest	Not Available
Year Built	2010		Stories	1
Total Area	1000		Protection Class	4Y
Sprinklered	N		Alarm	Not Available
Construction Type	FIRE RESISTIVE			
016	002	S/S TURTLE POND RD	SARANAC LAKE	NY 12983
Class Code	1070		Property Interest	Not Available
Year Built	2010		Stories	1
Total Area	100		Protection Class	04
Sprinklered	N		Alarm	Not Available
Construction Type	FRAME			
017	001	2249 ROUTE-86	SARANAC LAKE	NY 12983
Class Code	1070		Property Interest	Not Available
Year Built	2010		Stories	1
Total Area	500		Protection Class	04
Sprinklered	N		Alarm	Not Available
Construction Type	FIRE RESISTIVE			
018	001	STEVENSON LANE	SARANAC LAKE	NY 12983
Class Code	1070		Property Interest	Not Available
Year Built	2010		Stories	1
Total Area	500		Protection Class	04
Sprinklered	N		Alarm	Not Available
Construction Type	FIRE RESISTIVE			
019	001	35 VIEW ST	SARANAC LAKE	NY 12983
Class Code	1070		Property Interest	Not Available

Year Built	1920	Stories	1
Total Area	3500	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FIRE RESISTIVE		
020 001	MT PISGAH LANE	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	3000	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FIRE RESISTIVE		
021 001	2 DEPOT ST	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	2800	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
022 001	46 BROADWAY	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	800	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
023 001	WILLIAM MORRIS PARK	SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	200	Protection Class	4Y
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
023 002	WILLIAM MORRIS PARK	SARANAC LAKE	NY 12983

Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories Protection	1
Total Area	200	Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		
024 001	1 MAIN ST	SARANAC LAKE	NY 12983
025 001		SARANAC LAKE	NY 12983
Class Code	1070	Property Interest	Not Available
Year Built	2010	Stories	1
Total Area	2800	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		

026 001 33 PETROVA AVE

Class Code	1070	Property Interest	Not Available
Year Built	1970	Stories	1
Total Area	25000	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	MASONRY NON-COM		

026 002 33 PETROVA AVE

LAKE COLBY NY 12983  
SARANAC LAKE NY 12983

Class Code	1070	Property Interest	Not Available
Year Built	1970	Stories	1
Total Area	2000	Protection Class	04
Sprinklered	N	Alarm	Not Available
Construction Type	FRAME		

### **Inland Marine Schedule of Equipment**

<u>Item No</u>	<u>Description of Equipment</u>	<u>Limit of Insurance</u>
00001	BULLARD IMAGING CAMERA 32946	\$11,400.00
00002	RESCUE BOGGIN 03034	\$2,349.00
00003	KOHLER 30 KW GENERATOR KD12504TM 618	\$30,000.00
00004	SHOTGUNS (2) SMITH & WESSON 1988	\$700.00
00005	(14) MODEL 17 9MM PISTOLS GLOCK	\$5,068.00
00006	(2) MODEL 19 9MM PISTOLS GLOCK	\$724.00
00007	RT50 SPEED ENFORCEMENT TRAILER 00333	\$7,695.00
00008	(3) LAPTOPS COMPUTERS	\$6,000.00
00009	(2) RIFLE 223 CALIBER ARA009215 BUSH MASTER	\$2,400.00
00010	(1) RIFLE 223 CALIBER COLT	\$1,300.00
00011	BULLARD IMAGING CAMERA 32946	\$11,400.00
00012	RESCUE BOGGIN 03034	\$2,349.00
00013	KOHLER 30 KW GENERATOR KD12504TM 618 4630202880	\$30,000.00
00014	FLOATING DOCK 1996	\$35,000.00
00015	LADDERS AND CHAIRS LANE MARKERS	\$2,800.00
00016	ALUMINUM BOAT 1CBH390C090 1990	\$19,800.00
00017	WOODEN FLOATING DOCK	\$20,000.00
00018	WOODEN FLOATING DOCK	\$20,000.00
00019	(2) MOTOROLA PORTABLE RADIOS 1998	\$2,000.00
00020	90-99 (2) MOTOROLA MOBILE RADIOS	\$2,000.00
00021	90-94 (12) GE PORTABLE RADIOS	\$7,800.00
00022	GE PORTA-MOBILE RADIO 1985	\$1,500.00
00023	85-93 (4) GE MOBILE RADIOS	\$5,500.00
00024	94 (1) MOTOROLA PORTABLE RADIO	\$1,300.00
00025	01 (2) VERTEX PORTABLE RADIOS	\$550.00
00026	86-95 (19) MOTOROLA MOBILE RADIOS	\$19,000.00
00027	(2) SHOTGUNS SMITH & WESSON 1988	\$700.00
00028	(14) GLOCK MODEL 17 9MM PISTOLS GLOCK 2003	\$5,068.00
00029	(2) GLOCK MODEL 19 9MM PISTOLS GLOCK 2003	\$724.00
00030	RT50 SPEED ENFORCEMENT TRAILER 00333 2003	\$7,695.00
00031	(3) LAPTOPS COMPUTERS	\$6,000.00
00032	(2) BUSH MASTER RIFLE 223 CALIBER ARA009215	\$2,400.00
00033	(1) COLT RIFLE 223 CALIBER	\$1,300.00
00035	(5) ATLAS COPCO SNOWMAKERS	\$20,000.00
00036	THIOKOL GROOMER #503	\$35,000.00

00037	SNOW GROOMER BOMBARDIER 2001	\$75,000.00
00038	SNOWMAKING GUN #SPC 7835 SMI 2015	\$19,950.00
00039	SNOWMAKING GUN 5182 SMI 2015	\$18,500.00
00040	SNOWMAKING GUN 10114 SMI 2016	\$19,500.00
00041	(2) MANUAL SLUICE GATES 72 72 1993	\$40,000.00
00042	(2) ELECTRICAL SLUICE GATES 120 108 1993	\$80,000.00
00043	(2) MANULA SLUICE GATES 101 81 1991	\$50,000.00
00044	ELECTRIC FLOW METER 1993	\$7,500.00
00045	TRACTOR LV4210H120141 JOHN DEER 2002	\$10,000.00
00046	STANDBY GENERATOR KROHLER 1993	\$65,000.00
00047	GORMAN RUPP PUMP 1009500 1993	\$10,000.00
00048	SEWER CLEANER 1040 FORD	\$28,000.00
00049	91-95 (5) SMALL PLOW BLADES	\$22,500.00
00050	92-93 (2) VIKING WING PLOW BLADE	\$8,000.00
00051	WING PLOW BLADE TENCO 1991	\$5,000.00
00052	REVERSE PLOW BLADE VIKING 1990	\$8,000.00
00053	PAVEMENT SAW HOMELITE 1990	\$2,500.00
00054	STOW TAMPER 1990	\$1,250.00
00055	PRECISION DESIGN PAINT SPRAYER 1993	\$4,200.00
00056	CHEYENNE SNOWMOBILE W TRAILER	\$5,600.00
00057	INGERSOLL RAND MOBILE AIR COMPRESSOR 209670U328	\$10,000.00
00058	BACKHOE T03310SE84982 JOHN DEERE 310SE 1998	\$35,000.00
00059	BOBCAT WELDER KJLL4961 MILLER 1998	\$2,500.00
00060	GRADER 06862 CHAMPION 1980	\$20,000.00
00061	1W9M7121855200479 WOODCHUCK WC17 1995	\$14,000.00
00062	SKIDSTEER A3P211946 BOBCAT S150 2011	\$35,000.00
00063	SKIDSTEER A5GK35298 BOBCAT S220 2009	\$35,000.00
00064	84: BOBCAT SNOBLOWER W ATTACHMENTS 713600601	\$5,000.00
00065	TRACKLESS SIDWALK PLOW MT61281 2010	\$105,705.00
00066	TRENCH BOX SHIELD & SPREADER M1310088 GME 2013	\$9,300.00
00067	TRACKLESS SIDWALK PLOW 1118 MT7 2017	\$118,065.00
00068	SEWER CAMERA	\$105,000.00
00069	ROLLER V22402700 CATERPILLAR 2007	\$18,000.00
00070	1DW544KZJHF683414 JOHN DEERE 544KS 2017	\$148,011.00
00071	COMPACT EXCAVATOR VCEEW60EPOO313790 VOLVO EW 60E 2018	\$76,755.00
00072	EXCAVATOR VCEC160DE00210125 VOLVO 2015	\$175,212.00
00073	MANLIFT 0300109218 JGL 2007	\$18,500.00
00074	FRONT END LOADER L90EV67901 2007	\$27,000.00



00075	1DW624PAVMLT12328 JOHN DEERE 2021	\$192,650.00
00076	DECATUR ELECTRONICS 1D9S30ES2L1827309	\$10,000.00
	<b>TOTAL</b>	<b>\$1,968,720.00</b>



Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Property**

**Policy Level**

Deductible: 1,000  
 Coinsurance: Bldg: 100    BPP: 100  
 Loss Free Years: 3

<b><u>Optional Coverages/Extensions</u></b>	<b><u>Limit</u></b>
Governmental Property Extension Coverage	
<b>Systems Power Pac Clas Rated Deductibles</b>	
Combined All Coverages Ded: Follows Property Deductible	
Identity Recovery Coverage	
Crisis Response Bus Inc(Occur/Agg)	25,000/25,000
Crisis Response Counseling Expense(Occur/Agg)	10,000/10,000
GreenPac® Prop. Inc. Cost (Occur/Agg)	25,000/25,000
GreenPac® Soft Costs (Occur/Agg)	25,000/25,000

**Location Level**

Location 001/001 - 3 MAIN ST, SARANAC LAKE, NY

<b><u>Coverage</u></b>	<b><u>Limit</u></b>
Building	2,835,635
Business Pers Prop - Business Personal Property	238,818
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 001/001**

Location 002/001 - 39 MAIN ST, SARANAC LAKE, NY

<b><u>Coverage</u></b>	<b><u>Limit</u></b>
Business Pers Prop - Business Personal Property	289,818
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Systems Power Pac

**Location 002/001**

Location 003/001 - 95 VAN BUREN ST, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	589,012
Business Pers Prop - Business Personal Property	107,464
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 003/001**

Location 003/002 - 95 VAN BUREN ST, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	1,258,758
Business Pers Prop - Business Personal Property	113,436
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 003/002**

Location 003/003 - 95 VAN BUREN ST, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Business Pers Prop - Business Personal Property	443,370
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 003/003**

Location 004/001 - 24 DEPOT ST, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
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Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Business Pers Prop - Business Personal Property	257,799
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 004/001**

Location 005/001 - LAKE COLBY BEACH, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	172,396
Business Pers Prop - Business Personal Property	2,990
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 005/001**

Location 006/001 - 92 MT PISGAH LN, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	938,260
Business Pers Prop - Business Personal Property	1,195
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 006/001**

Location 006/002 - 92 MT PISGAH LN, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	31,165
Business Pers Prop - Business Personal Property	126
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Location 006/002**

Location 006/003 - 92 MT PISGAH LN, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	11,593
Business Pers Prop - Business Personal Property	109
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 006/003**

Location 006/004 - 92 MT PISGAH LN, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	2,320
Business Pers Prop - Business Personal Property	126
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 006/004**

Location 007/001 - MT PISGAH SKI AREA, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	9,997
Business Pers Prop - Business Personal Property	22,681
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 007/001**

Location 007/002 - MT PISGAH SKI AREA, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
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Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Building	7,735
Business Pers Prop - Business Personal Property	126
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 007/002**

Location 007/003 - MT PISGAH SKI AREA, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	247,084
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 007/003**

Location 007/004 - MT PISGAH SKI AREA, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	244,782
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 007/004**

Location 008/001 - 16 ANDERSON PAVILLION, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Business Pers Prop - Business Personal Property	28,983
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 008/001**

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Location 008/002 - 16 ANDERSON PAVILLION, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Business Pers Prop - Business Personal Property	3,183
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 008/002**

Location 009/001 - 65 MAIN ST, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Business Pers Prop - Business Personal Property	25,461
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 009/001**

Location 010/001 - 17 MAIN ST, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	1,706,301
Business Pers Prop - Business Personal Property	89,554
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 010/001**

Location 011/001 - 680 MCKENZIE POND RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	262,691
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Systems Power Pac

**Location 011/001**

Location 012/001 - 690 STATE ROUTE 3, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	4,370,709
Business Pers Prop - Business Personal Property	21,493
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 012/001**

Location 013/001 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	3,848,839
Business Pers Prop - Business Personal Property	17,911
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 013/001**

Location 013/002 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	489,681
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 013/002**

Location 013/003 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
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Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Building	657,758
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 013/003**

Location 013/004 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	2,631,332
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 013/004**

Location 013/005 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	1,047,781
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 013/005**

Location 013/006 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	2,782,258
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 013/006**



Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Location 013/007 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	57,289
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 013/007**

Location 013/008 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	134,570
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 013/008**

Location 013/009 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	3,453,915
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 013/009**

Location 013/010 - 690 BLOOMINGDALE RD, SARANANC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	134,332
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Location 013/010**

Location 013/011 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	134,332
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 013/011**

Location 013/012 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	118,092
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 013/012**

Location 013/013 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	302,569
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 013/013**

Location 013/014 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	302,569
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Systems Power Pac

**Location 013/014**

Location 013/015 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	489,605
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	

Systems Power Pac

**Location 013/015**

Location 014/001 - S/S BLOOMINGDALE AVENUE, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	2,220,706
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	

Systems Power Pac

**Location 014/001**

Location 015/001 - 501 LAKE FLOWER AVE, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	204,490
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	

Systems Power Pac

**Location 015/001**

Location 016/001 - S/S TURTLE POND RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	96,838
Business Income Actual Loss Sustained	24 Month Option

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Business Income including Rental Value  
waiting period- 72 hours  
Systems Power Pac

**Location 016/001**

Location 016/002 - S/S TURTLE POND RD, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	5,464
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 016/002**

Location 017/001 - 2249 ROUTE-86, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	186,271
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 017/001**

Location 018/001 - STEVENSON LANE, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	84,342
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 018/001**

Location 019/001 - 35 VIEW ST, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
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Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Building	1,547,732
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 019/001**

Location 020/001 - MT PISGAH LANE, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	1,331,272
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 020/001**

Location 021/001 - 2 DEPOT ST, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	809,302
Business Pers Prop - Business Personal Property	6,635
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 021/001**

Location 022/001 - 46 BROADWAY, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	63,124
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 022/001**

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Location 023/001 - WILLIAM MORRIS PARK, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	2,652
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 023/001**

Location 023/002 - WILLIAM MORRIS PARK, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	24,401
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 023/002**

Location 025/001 - 1 MAIN ST, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	550,819
Business Pers Prop - Business Personal Property	53,045
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 025/001**

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Location 026/001 - 33 PETROVA AVE, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	5,441,839
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 026/001**

Location 026/002 - 33 PETROVA AVE, SARANAC LAKE, NY

<u>Coverage</u>	<u>Limit</u>
Building	192,308
Business Income Actual Loss Sustained	24 Month Option
Business Income including Rental Value	
waiting period- 72 hours	
Systems Power Pac	

**Location 026/002**

**Other**

NY Fire Tax

Terrorism Premium (Certified Acts)

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Crime Fidelity**

Policy Level

Coverage Type Governmental Crime Coverage

Coverages

Governmental Crime ElitePac Endorsement

Location Level

**Location 001/001 - 3 MAIN ST, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 002/001 - 39 MAIN ST, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 003/001 - 95 VAN BUREN ST, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 003/002 - 95 VAN BUREN ST, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000



Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Outside the Premises	\$500.00	25,000
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**Location 003/003 - 95 VAN BUREN ST, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 004/001 - 24 DEPOT ST, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 005/001 - LAKE COLBY, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 006/001 - 92 MT PISGAH LN, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 006/002 - 92 MT PISGAH LN, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 006/003 - 92 MT PISGAH LN, SARANAC LAKE, NY**

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 006/004 - 92 MT PISGAH LN, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 007/001 - MT PISGAH SKI AREA, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 007/002 - MT PISGAH SKI AREA, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 007/003 - MT PISGAH SKI AREA, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 007/004 - MT PISGAH SKI AREA, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 008/001 - 16 ANDERSON PAVILLION, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 008/002 - 16 ANDERSON PAVILLION, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 009/001 - 65 MAIN ST, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 010/001 - 17 MAIN ST, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 011/001 - 680 MCKENZIE POND RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Location 012/001 - 690 STATE ROUTE 3, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/001 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/002 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/003 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/004 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/005 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
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Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/006 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/007 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/008 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/009 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/010 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Location 013/011 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/012 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/013 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/014 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 013/015 - 690 BLOOMINGDALE RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 014/001 - S/S BLOOMINGDALE AVENUE, SARANAC LAKE, NY**

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 015/001 - 501 LAKE FLOWER AVE, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 016/001 - S/S TURTLE POND RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 016/002 - S/S TURTLE POND RD, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 017/001 - 2249 ROUTE-86, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 018/001 - STEVENSON LANE, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Outside the Premises	\$500.00	25,000
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**Location 019/001 - 35 VIEW ST, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 020/001 - MT PISGAH LANE, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 021/001 - 6 DEPOT ST, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 022/001 - 46 BROADWAY, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 023/001 - WILLIAM MORRIS PARK, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 023/002 - WILLIAM MORRIS PARK, SARANAC LAKE, NY**



Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Location 025/001 - 1 MAIN ST, SARANAC LAKE, NY**

<u>Coverages</u>	<u>Deductible</u>	<u>Limit</u>
IP - Theft of Money and Securities	\$500.00	25,000
IP - Robbery or Safe Burg of Other Prop	\$500.00	25,000
Outside the Premises	\$500.00	25,000

**Inland Marine**

**Policy Level Coverages**

	<u>Limit</u>
Contractors Equip	
Scheduled - (Ded \$1,000)	1,968,720
Lease/Rent/Unsched	250,000
Per Item	250,000
IM-PAC PREMIER - (Class Code 929/ Ded \$1000)	100,000

**Other**

Terrorism Premium

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**General Liability**

**Policy Level**

	<u>Limit</u>
General Aggregate	2,000,000
Products/Completed Ops	2,000,000
Each Occurrence	1,000,000
Personal & Advertising Injury	1,000,000
Fire Damage	1,000,000
Medical Expense	5,000
	<u>Quantity/Limit</u>
Employee Benefits Program	1 - 49
Failure to Supply - Utilities (Occurrence/Aggregate)	1,000,000/2,000,000
Emergency Services and Governmental General Liability Extension Coverage	

**Location Level**

Location 002/001 - 39 MAIN ST, SARANAC LAKE, NY  
Class 44101 - GOVERNMENTAL POP 2,501 10,000

<u>Coverage</u>	<u>Exposure</u>
Premises Operation (Final Rate 5.370)	2,000,000

**Location Level**

Location 002/001 - 39 MAIN ST, SARANAC LAKE, NY  
Class 48177 - SKATING RINKS ICE

<u>Coverage</u>	<u>Exposure</u>
Premises Operation (Final Rate 621.000)	FLAT CHARGE

**Location Level**

Location 002/001 - 39 MAIN ST, SARANAC LAKE, NY  
Class 48727 - STREETS, ROADS, HIGHWAYS OR BRIDGES

<u>Coverage</u>	<u>Exposure</u>
Premises Operation (Final Rate 61.063)	24

**Location Level**



Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Location 005/001 - LAKE COLBY, LAKE COLBY, NY  
Class 40072 - BEACHES BATHING NOT COMMERCIALY OPERATE

<u>Coverage</u>	<u>Exposure</u>
Premises Operation (Final Rate 1422.090)	1

**Location Level**

Location 005/001 - LAKE COLBY, LAKE COLBY, NY  
Class 41700 - DAM, LEVEE OR DIKE EXISTENCE HAZARD ONLY

<u>Coverage</u>	<u>Exposure</u>
Premises Operation (Final Rate 470.044)	1

**Location Level**

Location 006/001 - 92 MT PISGAH LN, SARANAC LAKE, NY  
Class 48252 - SKI LIFTS, TOWS OR RUNS

<u>Coverage</u>	<u>Exposure</u>
Premises Operation (Final Rate 35.552)	80,000

**Location Level**

Location 012/001 - 690 STATE ROUTE 3, SARANAC LAKE, NY  
Class 48039 - SEWERS

<u>Coverage</u>	<u>Exposure</u>
Premises Operation (Final Rate 155.895)	33

**Location Level**

Location 012/001 - 690 STATE ROUTE 3, SARANAC LAKE, NY  
Class 99943 - WATER COMPANIES

<u>Coverage</u>	<u>Exposure</u>
Premises Operation (Final Rate 34.039)	200,000

**Other**

Terrorism Premium (Certified Acts)

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Police Professional**

Deductible		25,000
		<u>Limit</u>
Each Occ/Each Person/Agg	1,000,000/1,000,000/1,000,000	
Population:		5,700
Full-Time Officers		16

**Public Officials - Claims Made**

		<u>Limit</u>
Deductible		5,000
Per Claim/Aggregate	1,000,000/2,000,000	
EP Non Monetary Defense		100,000
Public Officials Non Monetary Defense		10,000/50,000
Loss of Wages		50,000/100,000
		<u>Exposure</u>
Population		5,700
Number of Employees		40
Loss of Wages		
Public Officials Non Monetary Defense		

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Automobile**

**Policy Level**

	<u>Symbol</u>	<u>Limit</u>
Liability Limit Type CSL		
- Liability	1	1,000,000
Emergency Services and Governmental Auto Extension Coverage		

**State Level Coverages (NY)**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Non-Owned		IF ANY
Excess Hired		IF ANY
UM/UIM (BI/CSL)	6	1,000,000
No-Fault PIP	5	Review Pip Form
Addl. No-Fault/PIP	5	100,000

**Vehicle Level**

**Vehicle NY/001 : 1988 SKIP TRAILER VIN# 1SZDBCN18J1001172 DELETED**

**Vehicle NY/002 : 1997 CUSTOM TRAILER VIN# NY55933XXXXXXXXXX**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Vehicle NY/003 : 2021 FORD F150 VIN# 1FTFX1E12MFC65003**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/004 : 1995 FORD UNKNOWN VIN# 1FDYF80C3S5V81040**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/005 : 2004 INT'L 4200 VIN# 1HTMPAFL94H654476 DELETED**

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Vehicle NY/006 : 2003 WELLS TRAILER VIN# 1WCC200G243800263**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/007 : 2009 SUPERLINER TRUCK VIN# 5JPBU14279P023137**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/008 : 2010 TRACKLESS TRIALER DELETED**

**Vehicle NY/009 : 2011 INT'L 7600 VIN# 1HTWXSHT7BJ377280 Deleted**

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Vehicle NY/010 : 2021 TOYOTA RAV4 VIN# JTMCB3FV6MD059984**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/011 : 2005 GMC\CHEVY G31 VIN# 1GBJG31U751228117 DELETED**

**Vehicle NY/012 : 2013 CHEVROLET TAHOE VIN# 1GNSK2E04DR353535**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level



Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/013 : 2013 FORD F-150 VIN# 1FTMF1EM2DKG12969**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/014 : 2013 FORD UNKNOWN VIN# 1FTMF1CM7DKF12969**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/015 : 1998 JOHN DEERE BACKHOE VIN# T03310SE849382XXX**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Vehicle NY/016 : 1980 CHAMPION GRADER VIN# 06862XXXXXXXXXXXX**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level

**Vehicle NY/017 : 2014 CHEVROLET IMPALA LIMITED VIN# 2G1WA5E30E1176803**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/018 : 2016 FREIGHTLINER 114SD VIN# 1FVHG3CY6GHGW1035 DELETED**

**Vehicle NY/019 : 2016 VOLVO VHD42 VIN# 4V5K39DG9GN967893**

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/020 : 2017 MISSION TRAILER VIN# 5WFBU1027HW068057**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/021 : 2007 PACE TRAILER VIN# 40LFB10147P138977**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/022 : 2016 FORD F-150 VIN# 1FTMF1E80GKF34120**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/023 : 2018 VOLVO MOBILE EQUIPMENT VIN# VCEEW60EP00313790**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level

**Vehicle NY/024 : 2017 JOHN DEERE UNKNOWN VIN# 1DW544KZJHF683414**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level

**Vehicle NY/025 : 2017 FORD F-150 VIN# 1FTFX1EF8HKD84313**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Vehicle NY/026 : 2017 TRACKLESS UNKNOWN VIN# 1118000000000000**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level

**Vehicle NY/027 : 2017 LIGHTENING TRAILER VIN# 5NHULT217HA11140X**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/028 : 2017 FORD F350 VIN# 1FT8X3B66HEE05599**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/029 : 2017 CHEVROLET SILVERADO 1500 VIN# 3GCUKNEC3HG441849**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000

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VILLAGE OF SARANAC LAKE

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UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/030 : 2008 CARRY ON TRAILER VIN# 4YMUL06167V134594**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/031 : 2011 CARRY ON TRAILERS VIN# 4YMUL0819BV042868**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/032 : 2006 CARRY ON TRAILER VIN# 4YMCL12186V012373**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

Commercial Insurance

VILLAGE OF SARANAC LAKE

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**Vehicle NY/033 : 2017 FORD F550 VIN# 1FDUF5HT7HED35634**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/034 : 2017 DOWN EASTER TRAILER VIN# 5RSDD0819HT001051**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/035 : 2019 WESTERN STAR 4700SF VIN# 5KKAADV9KLKN5802**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level

**Vehicle NY/036 : 2021 DODGE CHARGER VIN#2C3CDXKG6MH649103**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
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Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/037 : 2019 FELLING TRAILER VIN# 5FTCF3937K1002793**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/038 : 2019 GLOBAL TRAILER VIN# 1G9GM3HJ8KS462014**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/039 : 2019 DODGE CHARGER VIN# 2C3CDXKT3KH685924**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level



Commercial Insurance

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Policy Period: 06/01/23 to 06/01/24

Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/040 : 2019 FORD SUPER DUTY F-350 VIN# 1FT8X3B62KEG08321**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/041 : 2020 FORD F550 VIN# 1FDUF5HT0LDA00438**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/042 : 2013 FORD DUMP TRUCK DELETED**

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Collision 7 500 Ded

**Vehicle NY/043 : 1990 BIG TEX TRAILERS 140A VIN# 16VFX222XL2034797**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/044 : 2020 FORD SUPER DUTY F-350 VIN# 1FTRF3B65LEE22068**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/045 : 2015 FORD F250 VIN# 1FT7X2B69FED18251**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

Commercial Insurance

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Policy Period: 06/01/23 to 06/01/24

**Vehicle NY/046 : 2020 FORD F-150 VIN# 1FTEW1E58LKE88623**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/047 : 2007 VOLVO FRONT END LOADER VIN# L90EV67901XXXXXX**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level

**Vehicle NY/048 : 2021 INT'L HV607 VIN# 3HAEKTAT2ML472103**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/049 : 2021 INTERNATIONAL DUMP TRUCK VIN# 3HEAKTEA2ML472104**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/050 : 2022 DECATUR 300MX VIN# 1D9S30ES2L1827309**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/051 : 2014 FREIGHTLINER 108SD VIN# 1FVAG5CY8EHFN6541**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/052 : 2021 JOHN DEERE LOADER VIN# 1DW624PAVMLT12328**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level

Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

Addl No-Fault PIP 5 See State Level

**Vehicle NY/053 : 2021 INTERNATIONAL DUMP TRUCK VIN# 1HTKSSWK2MH3Y7847**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/054 : 2022 FORD F550 VIN# 1FDUF5HT2NEC01562**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/055 : 2004 INT'L 7600 VIN# 1HTWZAH54J090709**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

Commercial Insurance

VILLAGE OF SARANAC LAKE

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**Vehicle NY/057 : 2011 INTERNATIONAL UNKNOWN VIN# 1HWXSHT7BJ377280X**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/067 : 2016 SURE-TRAC TRAILER VIN# 5JW1U162XG3149011**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP Addl	5	See State Level
No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/068 : 2022 TRACKLES SIDEWALK PLOW VIN# MT71838000000000**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/069 : 2023 FREIGHTLINER 114SD VIN# 3ALHG3DV6PDNW3372**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
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Commercial Insurance

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Liability	1	See State Level
Medical Payments	2	5,000
UM/UM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/070 : 2013 FORD ESCAPE VIN# 1FMCU9G92DUB13159**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/071 : 2023 FORD EXPLORER VIN# 1FM5K8AW3PNA01721**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

Commercial Insurance

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**Vehicle NY/072 : INT'L HV613 VIN# 3HAESTZT1PL774765**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Vehicle NY/073 : 2023 FORD F-150 VIN# 1FTFW1ED3PFC20136**

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Liability	1	See State Level
Medical Payments	2	5,000
UM/UIM (BI/CSL)	6	See State Level
No-Fault PIP	5	See State Level
Addl No-Fault PIP	5	See State Level
Comprehensive	7	250 Ded
Collision	7	500 Ded

**Other**

NY Motor Vehicle Law Enforcement Fee - All Other Vehicles



Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

**Umbrella**

<b><u>Policy Level</u></b>	<b><u>Limit/Premium Basis</u></b>
Excess Limit	\$5,000,000
Aggregate Limit	\$10,000,000
Self Insured Retention	\$10,000

**Underlying Liability**

**Automobile**

Carrier: Selective Ins Co of New York

CSL 1,000,000

**Employers Liability**

Each Accident Limit 100,000

Each Employee Limit 100,000

Policy Limit 500,000

**General Liability**

Carrier: Selective Ins Co of New York

General Aggregate 2,000,000

Prod Comp Aggregate 2,000,000

Pers/Adv Aggregate 1,000,000

Each Occurrence 1,000,000

**Public Official**

Carrier: Selective Ins Co of New York

General Aggregate 2,000,000

Per Claim Aggregate 1,000,000

**Police Professional**

Carrier: Selective Ins Co of New York

Annual Aggregate 1,000,000

Per Person 1,000,000

Each Occurrence 1,000,000

**Employee Benefits**

Carrier: Selective Ins Co of New York



Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

General Aggregate	2,000,000
Per Claim Aggregate	1,000,000

**Total 1st 1 MM**

1 MM X/S 1MM

1 MM X/S 2MM

1 MM X/S 3MM

1 MM X/S 4MM

**Other**

Terrorism Premium (Certified Acts)

## Selective Customer Self-Service and Billing Options



We understand that each customer has unique needs—that’s why Selective offers a variety of installment plans. Your agent can assist you with selecting a plan that works best with and meets the eligibility requirements for your particular policy. Please note that policies on the same account may have different payment plans and installment fees may apply.

- 1-Pay: Due in full at policy inception
- 2-Pay: Two equal installments due at policy inception and in the 6th month of the policy term
- 4-Pay: Four equal installments due at policy inception and in the 3rd, 6th and 9th months of the policy term
- Quarterly: Four equal installments due quarterly starting at policy inception
- 10-Pay: 19% due at policy inception, the remaining balance billed in nine equal monthly installments

### ***The SelectPay® Advantage (Electronic Funds Transfer)***

With our free SelectPay® service, your insurance payments can be automatically deducted from your checking or savings account. Not only will this save you time, but you’ll avoid late fees.

Signing up for SelectPay® is easy – just visit [www.selective.com](http://www.selective.com) and sign in. Click the “Billing & Payments” tab and then choose the “Pay Bill” link. You will need your policy number and bank account information to complete the transaction.

### ***PaySync® Flexible Payment Program***

Get the cash flow flexibility you need with PaySync® for your Selective Workers Compensation (WC) and Commercial Package Policy (CPP). With PaySync® WC, pay your premium installments when you pay your payroll; with PaySync® CPP, premiums are broken down into 12, 24, 26, or 52 payments – your choice during policy issuance. Benefits include:

- No down payments
- PaySync® is simply another pay plan option, so no special underwriting guidelines apply

You’ll need to provide Selective with your payroll information each pay cycle to be eligible to the PaySync® WC program. Payroll information can be submitted by you or a third party, such as an accountant or payroll processor, on your behalf. For more information about the program, please visit [selective.com/paysync](http://selective.com/paysync) or contact your agent.

**Your time is valuable. Selective lets you manage your policy on your own time through our online Customer Self-Service site. Here you can:**

- Pay your bill
- Schedule future payments
- Build and print certificates of insurance
- Print automobile ID cards
- File a claim
- Review, download or print a copy of your policy

Registration is simple. Have your policy or bill handy when you visit [www.selective.com](http://www.selective.com) and then click “Need a Customer User ID and Password”. Follow the onscreen instructions to answer the three security questions identifying your policy and begin managing your account 24/7.



Commercial Insurance

VILLAGE OF SARANAC LAKE

Policy Period: 06/01/23 to 06/01/24

### **Terrorism (Certified Acts) Information**

Refer to attached IN 0585 1220 Policyholder Disclosure Notice - Offer of Terrorism Insurance Coverage and Rejection Form – Effective Until Revoked

**YOUR POLICY INCLUDES TERRORISM COVERAGE FOR AN ADDITIONAL PREMIUM OF:**  
**TERRORISM - CERTIFIED ACTS: \$3,532.00**  
**TERRORISM – AUTO \$0.00**

## Governmental Property Extension

Selective’s Governmental market segment targets towns, cities, villages, boroughs, townships, water and sewer authorities and public libraries. We offer GL, Automobile and Property, as well as Police Professional and Public Officials coverages, Selective also offers a participating (dividend) plan\* to governmental entities.

The following forms are included:

- CP 7630 ElitePac® Property Extension Endorsement
- CP 7638 Governmental ElitePac® Property Extension Endorsement ▲ (symbol indicates unique coverages)
- CP 7639 ElitePac® Schedule – Governmental (lists the coverages & limits in the above endorsements)
- CP 0030 Business Income (and EE) Coverage Form
- CP 7663 Emergency Services & Governmental BI-ALS 24 Month Limitation Endorsement

Coverage	Limit [1]
Additional Costs	\$25,000
Additional Property Covered:	
The cost of excavations, grading, backfilling or filling	Included in Bldg Limit
Foundations of buildings, structures, machinery or boilers	Included in Bldg Limit
Personal property while airborne or waterborne	Included in BPP Limit
Underground pipes, flues or drains	Included in Bldg Limit
Arson, Theft and Vandalism Rewards (not applicable in New York)	\$25,000
Automated External Defibrillators ▲	\$10,000
Back Up Of Sewer, Drain Or Sump - Direct Damage	\$100,000
Brands and Labels	Included in BPP Limit
Building Owner - Tenant Move Back Expenses	\$25,000
Business Income – Actual Loss Sustained ES&G - 24 Month Limitation CP 7663	Included
Business Income/Extra Expense Related Additional Coverages:	
Auto Physical Damage Business Income	\$25,000
Back Up Of Sewer, Drain Or Sump - Business Income	\$100,000
Building Owner - Lessor’s Leasehold Interest	\$25,000
Contractual Penalty	\$25,000
Denial of Service	\$25,000
Dependent Properties	\$100,000
Emergency Vacating Expense ▲	\$25,000
Extended Period of Indemnity	180 Days
Food Contamination Shutdown	\$25,000

## Governmental Property Extension

Coverage	Limit [1]
Increased Realty Tax Assessment	\$25,000
Ingress or Egress	\$50,000
Newly Acquired Locations - Business Income	\$250,000
Pollutant Clean-up and Removal - Business Income	\$25,000
Project R & D Documentation and Prototypes Business Income	Included in BI Limit
Transit Business Income	\$25,000
Unnamed Premises - Business Income	\$10,000
Utility Services - Time Element - Governmental	\$25,000
Utility Services - Time Element - Emergency Services [2]	<b>Actual Loss Sustained</b>
Business Personal Property Seasonal Increase	10%
Canine Coverage ▲	\$10,000 Per Canine \$25,000 Any One Policy Year
Change of Temperature and Humidity	Included
Claim Expenses	<b>\$50,000</b>
Confiscated Property ▲	\$100,000 Any One Policy Year
Consequential Loss to Stock	Included in Valuation
Debris Removal - Additional Limit - Governmental	<b>\$50,000</b>
Debris Removal - Additional Limit - Emergency Services [2]	<b>Actual Loss Sustained</b>
Deductible (waiver of multiple property deductibles and disappearing deductible) ▲	Included
Deferred Payments	\$25,000
Fire Department Service Charge - Governmental	<b>\$25,000</b>
Fire Department Service Charge - Emergency Services [2]	<b>Actual Service Charge Incurred</b>
Fire Extinguishing Equipment	Actual Loss Sustained
Fungus, Wet Rot, Dry Rot, Bacteria and Virus - Limited Coverage	<b>\$30,000</b>
Grave Markers and Headstones ▲	\$25,000 Per Occurrence \$50,000 Any One Policy Year
Inland Marine Related Coverages:	
Accounts Receivable - Governmental	<b>\$250,000</b>
Accounts Receivable - Emergency Services [2]	<b>Actual Loss Sustained</b>
Commandeered Property ▲	Actual Loss Sustained

## Governmental Property Extension

Coverage	Limit [1]
Communication Equipment – Governmental ▲	\$100,000
Communication Equipment - Emergency Services (2) ▲	Actual Loss Sustained
Electronic Information Systems (aka Computer Equipment and Electronic Data) - Governmental	<b>\$100,000</b>
Electronic Information Systems (aka Computer Equipment and Electronic Data) - Emergency Services [2]	<b>Actual Loss Sustained</b>
Fine Arts - Governmental	\$25,000
Fine Arts - Emergency Services [2]	<b>Actual Loss Sustained</b>
Installation Property	\$25,000
Mobile Equipment	\$25,000
Personal Effects - Within the Coverage Territory - Governmental	\$5,000 Per Person \$25,000 Per Occurrence
Personal Effects - Within the Coverage Territory - Emergency Services [2]	<b>Actual Loss Sustained</b>
Personal Effects - Outside the Coverage Territory	\$5,000 Per Person \$25,000 Per Occurrence
Property in Transit - Within the Coverage Territory	<b>\$50,000</b>
Property in Transit - Outside the Coverage Territory	\$10,000
Refrigerated Property - In Transit	\$25,000
Salesperson's Samples - Within the Coverage Territory	\$25,000
Salesperson's Samples - Outside the Coverage Territory	\$10,000
Tools and Equipment	\$10,000
Valuable Papers and Records - Governmental	<b>\$250,000</b>
Valuable Papers and Records - Emergency Services [2]	<b>Actual Loss Sustained</b>
Lock Replacement	\$10,000
Marring and Scratching	Included
Members' and Guests' Property	\$1,000 Per Person \$25,000 Per Occurrence
Newly Acquired or Constructed Property - Building Per Location	<b>\$2,000,000</b>
Newly Acquired or Constructed Property - Business Personal Property Per Location	<b>\$1,000,000</b>
Non-Owned Detached Trailers	\$10,000
Ordinance or Law Coverage:	
Coverage A - Undamaged Parts of a Building	Included in Bldg Limit

## Governmental Property Extension

Coverage	Limit [1]
Coverage B - Demolition Cost - Governmental	\$500,000
Coverage B - Demolition Cost - Emergency Services [2]	<b>Actual Loss Sustained</b>
Coverage C - Increased Cost of Construction - Governmental	\$500,000
Coverage C - Increased Cost of Construction - Emergency Services [2]	<b>Actual Loss Sustained</b>
Coverage D - Tenants' Improvements and Betterments - Governmental	\$25,000
Coverage D - Tenants' Improvements and Betterments - Emergency Services [2]	<b>Actual Loss Sustained</b>
Outdoor Property	\$500,000
Outdoor Trees, Shrubs and Plants (\$2,500 any one item)	\$25,000 Per Occurrence \$100,000 Any One Policy Yr.
Personal Property At Unnamed Premises - Within The Coverage Territory	<b>\$100,000</b>
Personal Property At Unnamed Premises - Outside The Coverage Territory	\$10,000
Personal Property of Others	Included in BPP Limit
Pollutant Clean-up and Removal - Governmental	\$25,000
Pollutant Clean-up and Removal - Emergency Services [2]	<b>Actual Expenses Incurred</b>
Premises Boundary Increased Distance	<b>1,500 Feet</b>
Preservation of Property	60 Days
Protective Safeguards Upgrade ▲	\$25,000
Replacement Cost Valuation for Personal Property of Others	Included
Roof Protection ▲	\$500 Any One Roof \$1,000 Any One Policy Year
Selling Price Valuation	Included
Specified Appurtenant Structures ▲	\$100,000 - Public Use \$1,000 - Contents
Spoilage (formerly Refrigerated Property)	\$25,000
Tenant Building and Business Personal Property Coverage Required By Lease	\$25,000
Tenant's Building Glass Liability	Included in BPP Limit
Tenant Lease Assessment	\$5,000
Tenant Leasehold Improvements	\$25,000
Theft Damage to Building	Included in BPP Limit
Theft Limitation Amendments:	



## Governmental Property Extension

Coverage	Limit [1]
Furs	\$5,000
Patterns, Dies, Molds and Forms	Included in BPP Limit
Precious Metals	\$10,000
Underground Fiber Optic Cable ▲	\$10,000 Per Occurrence \$50,000 Any One Policy Year
Utility Service - Direct Damage - Governmental	<b>\$50,000</b>
Utility Service - Direct Damage - Emergency Services [2]	<b>Actual Loss Sustained</b>
Voluntary Parting by Trick, Scheme or Device	Included

[1] Bolded limits are market segment specific increased limits.

[2] This limit applies only to your emergency services operations that are not separately insured.

\*Results are based on performance and not guaranteed. Participation subject to eligibility requirements.

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## Governmental Crime ElitePac® Endorsement

Selective's Governmental market segment targets towns, cities, villages, boroughs, townships, water and sewer authorities and public libraries. We offer GL, Automobile and Property, as well as Police Professional and Public Officials coverages. Selective also offers a participating (dividend) program\* to governmental entities.

Coverage	Limit
Governmental Crime ElitePac® Endorsement CR 7924 [1]	
Inside The Premises – Theft of Money and Securities	\$25,000
Inside The Premises – Robbery Or Safe Burglary of Other Property	\$25,000
Outside The Premises	\$25,000

**[1]** When the Governmental Property Extension Coverage is purchased, the Governmental Crime ElitePac® Endorsement is available under the Crime Coverage Part. The Crime ElitePac® is not available if the Governmental Property Extension Coverage is not purchased.

\*Returns are based on performance and not guaranteed. Participation subject to eligibility requirements.

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## Emergency Services and Governmental General Liability Extension

Selective's Emergency Services market segment targets organizations such as: volunteer fire departments, fire districts, rescue squads and volunteer ambulance squads. We offer Property, General Liability, Automobile and Emergency Services Management Liability coverages that are tailored for the emergency services organization. Selective also offers emergency services organizations a participating dividend program\*.

Selective's Governmental market segment targets towns, cities, villages, boroughs, townships, water and sewer authorities and public libraries. We offer General Liability, Automobile and Property, as well as Police Professional and Public Officials coverages. Selective also offers a participating dividend program\* to governmental entities.

The following forms are included:

- CG 73 00 (or CG 73 00NY, CG 73 00FL) ElitePac® General Liability Extension Endorsement
- CG 73 04 (or CG 73 04NY, CG 73 04FL) Emergency Services and Governmental ElitePac® General Liability Extension Endorsement ▲ (symbol indicates unique coverages)
- CG 79 35 (or CG 79 35NY, CG 79 35FL) Product Recall Expense Coverage Endorsement - \$25,000 Limit

Coverage	Limit
Additional Insured – Primary and Non-Contributory Provision	Included
Blanket Additional Insureds – As Required By Contract	Included
Broad Form Vendors Coverage	Included
Commandeered Mobile Equipment ▲	Included
Commandeered Mobile Equipment – Owner As Additional Insured ▲	Included
Damage To Premises Rented To You (Including Fire, Lightning or Explosion)	\$1,000,000 ▲ (Limit to be shown on Dec Page)
Electronic Data Liability	\$100,000
Emergency Services Errors and Omissions ▲	Included
Employee Definition Amended	Included
Employees As Insureds Amendment ▲	Included
Employees As Insureds Modified	Included
Employer's Liability Exclusion Amended (N/A in NY)	Included
Expected or Intended Injury – Emergency Services or Law Enforcement Activities ▲	Included
Fellow Employee Provision ▲	Included
Functional Additional Insureds ▲	Included
Golf and Tennis Pros As Additional Insureds ▲	Included
Incidental Broadcasting and Publishing ▲	Included
Incidental Garage Operations ▲	Included

## Emergency Services and Governmental General Liability Extension

Coverage	Limit
Incidental Malpractice Exclusion modified	Included
Incidental Medical Malpractice ▲	Included
Injunctive Relief Defense Expense (N/A in NY) ▲	\$50,000
Injury to Firemen, Ambulance or Rescue Squad Workers Exclusion ▲	N/A
Knowledge of Occurrence, Claim, Suit or Loss	Included
Law Enforcement Activities Exclusion ▲	N/A
Liberalization Clause	Included
Limited Property Damage – Golf Ball Damage ▲	\$2,500
Medical Liability ▲	Included
Medical Payments Amendments	
Any Insured Amendment	Included
Products Amendment	Included
Mental Anguish Amendment (N/A in NY)	Included
Newly Formed or Acquired Organizations	Included
Non-Accumulation of Limits (N/A in NY or WI)	Included
Non-Owned Aircraft	Included
Non-Owned Watercraft (under 60 feet)	Included
Not-For-Profit Organization Members as Additional Insureds	Included
Personal and Advertising Injury	
Civil Rights Exclusion ▲	N/A
Discrimination Amendment (N/A in NY)	Included
Law Enforcement Activities Exclusion ▲	N/A
Pollution Exclusion Exceptions ▲	
Emergency and Training Operations ▲	Included
Exception for Potable Water ▲	Included
Exception for Water or Wastewater Treatment ▲	Included
Property of Others In Your Care (\$250 Deductible applies)▲	Included
Supplementary Payments Amended	Included
Bail Bonds	\$5,000
Loss of Earnings	\$1,000

## Emergency Services and Governmental General Liability Extension

Coverage	Limit
Temporary Liquor Liability ▲	Included
Unintentional Failure To Disclose Hazards	Included
Waiver of Transfer of Rights of Recovery (subrogation)	Included
Waiver of Transfer of Rights of Recovery – Golfing Facility ▲	Included

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## Emergency Services and Governmental Auto Extension

Selective’s Emergency Services market segment targets organizations such as: volunteer fire departments, fire districts, rescue squads and volunteer ambulance squads. We offer Property, General Liability, Automobile and Emergency Services Management Liability coverages that are tailored for the emergency services organization. Selective also offers emergency services organizations a participating dividend plan\*.

Selective’s Governmental market segment targets towns, cities, villages, boroughs, townships, water and sewer authorities and public libraries. We offer General Liability, Automobile and Property, as well as Police Professional and Public Officials coverages, Selective also offers a participating dividend plan\* to governmental entities.

The following forms are included:

- CA 7809NY ElitePac® Commercial Automobile Extension
- CA 7810NY ElitePac® Commercial Auto Extension Emergency Services Organizations and Governmental Entities ▲ (symbol indicates unique coverages)
- CA 7819NY Schedule ElitePac® Commercial Automobile Extension Emergency Services Organizations and Governmental Entities

Coverage	Limit
<b>Amendments To Section II - Liability Coverage</b>	
Newly Acquired Or Formed Organizations – qualify as named insured if majority owned with no similar insurance available	Included
Limited Liability Companies – members and managers are insureds while using an auto not owned or hired by named insured	Included
Employees As Insureds - while using an auto not owned or hired by named insured in named insured’s business	Included
Blanket Additional Insureds	Included
Commandeered Auto - Owner As An Insured ▲	Included
Expenses For Bail Bonds And Loss Of Earnings	
Bail Bonds	\$3,000 Per “Accident”
Loss Of Earnings	\$1,000 Per Day
Expected or Intended Injury Amendment - exclusion does not apply in certain circumstances ▲	Included
Employee Indemnification and Employer’s Liability Amendment – exclusion does not apply to volunteer workers not entitled to Workers Compensation coverage	Included
Fellow Employee Coverage – the exclusion is deleted	Included
Care, Custody or Control Amendment - exclusion does not apply to property owned by anyone other than an insured	\$1,000 Per “Accident”; \$500 Deductible Per “Accident”
Commandeered Autos - Care, Custody or Control Amendment – exclusion does not apply during an emergency operation ▲	Included

## Emergency Services and Governmental Auto Extension

Coverage	Limit
Pollution Exclusion Amendment - Emergency And Training Operations - exclusion does not apply to emergency or training operations ▲ (N/A in New York)	Included
Primary Non-Owned Coverage for Volunteer Workers and Employees - Emergency Services Organizations – qualify as insureds while using an auto not owned or hired by named insured while en route to, during, or returning directly from emergency scene, this insurance is primary. ▲	Included
Non-Ownership Extension - Public Entities – elected or appointed officials and board members are insureds during course of their duties while using an auto not owned or hired by named insured ▲	Included
<b>Amendments To Section III - Physical Damage Coverage</b>	
Towing And Labor Coverage - covers all reasonable towing and labor costs. Maximum limit of \$2,500 if tow exceeds 200 miles ▲	Included
Additional Transportation Expenses – for owned autos, subject to certain conditions ▲	\$10,000 Per “Loss”
Newly Acquired Owned Autos - coverage equal to broadest coverage available to any covered auto on DEC, subject to certain conditions ▲	Lesser of \$1,000,000 or ACV or cost to repair
Deductible Reimbursement - Volunteer Workers or Employees - Non-Emergency Services Organizations ▲	Lesser of \$1,000 or their deductible
Hired Auto Physical Damage Coverage - coverage equal to broadest coverage available to any covered auto on DEC, with certain conditions, will use OEM parts under certain conditions; highest deductible applies; no deductible for fire or lightning losses ▲	Lesser of \$250,000 ACV or cost to repair
Hired Auto Physical Damage - Loss of Use Expenses	\$50 Per Day up to a maximum of \$1,500
Non-Owned Auto Physical Damage Coverage – for temporary substitute autos, with certain conditions ▲	Included
Auto Physical Damage - Volunteer Workers and Employees – Emergency Services Organizations – includes coverage for special equipment, painting and lettering on their autos if related to emergency operations, subject to certain conditions ▲	\$2,500 Per Loss
Auto Loan/Lease Gap Coverage (N/A in New York)	Unpaid amount due on lease or loan, with exceptions
Personal Effects Coverage - for covered personal items in a covered auto at time of theft - no deductible applies	\$500 Per “Accident”
Freezing of Permanently Attached Equipment And Airbag Coverage ▲	Included
Sound Receiving Equipment Coverage – covers installed equipment in owned police, fire or emergency vehicles ▲	Included
Expanded Audio, Visual and Data Electronic Equipment Coverage – coverage applies for telematic devices, GPS and other described electronic equipment	Included, subject to \$50 deductible

## Emergency Services and Governmental Auto Extension

Coverage	Limit
Physical Damage Limit Of Insurance – removes restriction for betterment and removes sublimit of \$1,000 for electronic equipment; also includes coverage for special equipment, painting or lettering on owned autos if related to emergency operations; includes coverage for enhancements if required by new standards ▲	Included
Deductible Amendments - Comprehensive deductible does not apply to fire, lightning or glass breakage (except \$50 deductible for private passenger autos); for other losses, maximum \$50 Comp/\$100 Collision deductibles apply ▲	Included
Comprehensive Deductible – Location Tracking Device - maximum \$50 applies if tracking device aided in recovery of the auto	Included
Rental Reimbursement For Volunteer Workers' And Employees' Personally Owned Vehicles▲	\$30 Per Day up to a maximum of \$900
<b>Amendments To Section IV - Business Auto Conditions</b>	
Duties In The Event Of Accident, Claim, Suit Or Loss – this condition does not apply unless certain persons have knowledge of the accident, claim, suit or loss	Included
Waiver of Subrogation – blanket waiver when liability has been assumed under an insured contract	Included
Multiple Deductibles – if two or more covered autos involved in loss, only highest deductible applies	Included
Concealment, Misrepresentation Or Fraud – coverage not denied if named insured unintentionally fails to disclose existing hazard	Included
Policy Period, Coverage Territory – covers any type of covered auto hired for 30 days or less anywhere in the world	Included
Two Or More Coverage Forms Or Policies Issued By Us – Deductibles – only the highest applicable deductible will apply subject to a minimum deductible of \$50, a minimum \$100 Collision deductible applies to private passenger autos	Included
<b>Amendments To Section V – Definitions</b>	
Bodily Injury Including Mental Anguish (N/A in New York)	Included

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# INLAND MARINE PACS

## INLAND MARINE PAC COVERAGE LEVELS

For Electronic Information Systems, Contractors Equipment, Installation Floater and/or Miscellaneous Property

Coverage Level	CM 7197 IM Primary Pac	CM 7198 IM Plus Pac	CM 7199 IM PremierPac®
Blanket Limit	\$25,000 any single occurrence	\$60,000 any single occurrence	\$100,000 any single occurrence
Sublimits	\$5,000 any one item, other than employees' tools	\$15,000 any one item, other than employees' tools	\$25,000 any one item, other than employees' tools
	\$2,500 any one employee tool	\$2,500 any one employee tool	\$2,500 any one employee tool

You can apply the blanket limit of insurance among the three coverages listed above as you desire.  
Includes owned or like property of others in your care, custody or control (e.g., leased or rented property)

### COVERAGE EXTENSIONS:

Theft Rewards (Not Applicable in NY)	\$1,000	\$1,000	\$1,000
Vandalism Rewards (Not Applicable in NY)	\$1,000	\$1,000	\$1,000
Trees, Shrubs, Lawns, Plants	\$2,500 (\$500 per item)	\$2,500 (\$500 per item)	\$2,500 (\$500 per item)
Pollutant Clean Up & Removal	\$5,000	\$7,500	\$10,000
Rental Reimbursement	\$2,500	\$5,000	\$7,500
Valuable Papers – Cost of Research	\$2,500	\$5,000	\$7,500
Accounts Receivable	\$2,500	\$5,000	\$7,500
Lock Replacement	\$2,500 (\$50 deductible)	\$5,000 (\$50 deductible)	\$7,500 (\$50 deductible)
Emergency Removal	\$2,500	\$5,000	\$7,500
Debris Removal	\$5,000	\$7,500	\$10,000
Virus or Harmful Code	\$5,000 per occurrence \$15,000 per policy year	\$5,000 per occurrence \$15,000 per policy year	\$5,000 per occurrence \$15,000 per policy year
Replacement Cost	For contractors equipment purchased new within 5 years from date of loss and leased or rented contractors equipment if required in written lease or rental contract		
Deductible Waiver	For theft losses involving contractors equipment registered with the National Equipment Register (NER), or contractors equipment with an operational GPS or similar tracking device		
Deductible	\$500	\$500	\$1,000



## Get More from Selective's Contractors Equipment Coverage

Enhancements to Selective's Contractors Equipment Coverage form makes placing your business with Selective even easier to round out your account or write monoline. We've addressed some of the common special requests from agents and incorporated them into our form - meaning you have more coverages in one form.

Here are a few of the updates we have made to the form.



# Contractors Equipment Coverage

- **Replacement cost:** for equipment purchased new within 5 years of loss, or for leased / rented equipment when replacement cost is required in a written lease or rental agreement.
- **Key Extensions to coverages:**
  - Newly acquired equipment - 25% of CE limit, up to \$250,000
  - \$50,000 for hauling contractors equipment of others
  - \$25,000 for driller's equipment underground
  - \$25,000 for loss to substitute equipment
  - \$25,000 for pollutant clean-up
  - \$25,000 for expediting expense
  - \$5,000 for spare parts, fuel
  - \$50,000 for debris removal
  - \$5,000 for theft rewards
  - \$5,000 for vandalism rewards
- **Deductible waiver (Up to \$10,000):** for theft losses of scheduled equipment either registered with the National Equipment Registry (NER) or equipped with an operational GPS or similar tracking device. In addition, Selective customers qualify for discounted pricing for NER services. To learn more, visit [www.ner.net](http://www.ner.net).
- **Now available to write monoline via One & Done®**

These are just some of the updates to our Contractors Equipment Coverage form - for a full listing and more information about how your customers will benefit from these updates, contact your AMS.



[www.selective.com](http://www.selective.com)