

# BUSINESS INSURANCE PROPOSAL LAKE COUNTRY VILLAGE HOA



Presented by: Charlie Andrews & Matt McGuire



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**INSURANCE PROPOSAL**  
**COUNTRY VILLAGE**

UP<sup>®</sup>

Address & Name of Client

\_\_\_\_\_  
\_\_\_\_\_

Name & Title

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Mobile

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# PROPERTY

CARRIER <b>Strathmore Insurance Company</b> Admitted <input checked="" type="checkbox"/> Non-Admitted <input type="checkbox"/>	PAYEE <b>GREATER NY INSURANCE Co.</b>	POLICY TERM <b>6/30/2024 to 6/30/2025</b>
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BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
	BUILDING BLANKET	\$87,745,710		100%	SPECIAL	\$5,000
	BUSINESS INTERRUPTION - ACTUAL LOSS SUSTAINED	\$913,678		100%	SPECIAL	72 HOURS

## COVERAGES

LOCATION #1: 1, 3 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #2: 7,9 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #3: 2,4,6,8 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #4: 2,4,6,8 ALANA WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #5: 10,12,14,16 ALANA WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #6: 18,20,22,24 ALANA WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #7: 9,11 ALANA WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #8: 1,3,5,7 ALANA WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #9: 15,17 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #10: 26,28,30,32 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #11: 29,31 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #12: 13,15 MASSACHUSETTS RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #13: 3,5 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #14: 9,11 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #15: 8,10,12,14 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #16: 16,18 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #17: 20,22 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #18: 15,17 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #19: 27,29,31,33 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #20: 28,30,32,34 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #21: 36,38,40,42 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #22: 35,37 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours



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## PROPERTY CONTINUED

### LOCATION #23: 39,41 MARYLAND RD, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

### LOCATION #24: 43,45 MARYLAND RD, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

### LOCATION #25: 44,46,48,50 MARYLAND RD, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

### LOCATION #26: 47,49 MARYLAND RD, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

### LOCATION #27: 51,53 MARYLAND RD, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

### LOCATION #28: 52,54,56,58 MARYLAND RD, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #29: 55,57,59,61 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #30: 63,65,67,69 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #31: 62,64,66,68 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #32: 70,72,74,76 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #33: 6,8 MASSACHUSETTS STREET, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #34: 12,14 MASSACHUSETTS STREET, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #35: 5,7,9,11 MASSACHUSETTS STREET, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #36: 25,27 MAIANE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #37: 1,3,5,7 BALTIMORE WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #38: 11,13,15,17 BALTIMORE WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #39: 18,20,22,24 BALTIMORE WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #40: 10,12,14,16 BALTIMORE WAYRE, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #41: 2,4,6,8 BALTIMORE WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #42: 2,4,6,8 CAITLIN WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #43: 10,12,14,16 CAITLIN WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #44: 9,11,13,15 CAITLIN WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #45: 1,3,5,7 CAITLIN WAY, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #46: 33,35,37,39 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #47: 41,43,45,47 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #48: 44,46,48,50 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$105,156		100%	Special	72 Hours

LOCATION #49: 51,53,55,57 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #50: 52,54,56,58 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #51: 59,61,63,65 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #52: 60,62,64,66 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #53: 78,80 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #54: 82,84 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #55: 86,88,90,92 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #56: 94,96,98,100 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #57: 102,104,106,108 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #58: 101,103,105,107 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #59: 100,112,114,116 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #60: 128,130,132,134 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #61: 136,138,140,142 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #62: 113,115,117,119 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #63: 121,123,125,127 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #64: 144,146,148,150 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #65: 129,131,133,135 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #66: 137,139,141,143 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,071,425		100%	Special	\$5,000
1	Business Interruption	\$11,403		100%	Special	72 Hours

LOCATION #67: 152,154 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #68: 2,4,6,8 IOWA ST, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #69: 11,13,15,17 IOWA ST, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #70: 12,14,16,18 IOWA ST, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours



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## PROPERTY CONTINUED

### LOCATION #71: 21,23,25,27 IOWA ST, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

### LOCATION #72: 20,22,24,26 IOWA ST, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

### LOCATION #73: 33,35,37,39 IOWA ST, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

### LOCATION #74: 36,38,40,42 KANSAS AVE, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

### LOCATION #75: 39,41,43,45 KANSAS AVE, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

### LOCATION #76: 28,30,32,34 KANSAS AVE, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #77: 31,33,35,37 KANSAS AVE, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #78: 20,22,24,26 KANSAS AVE, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #79: 23,25,27,29 KANSAS AVE, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #80: 15,17,19,21 KANSAS AVE, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #81: 1,3,5,7 KENTUCKY ST, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #82: 70,72,74 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$787,721		100%	Special	\$5,000
1	Business Interruption	\$8,252		100%	Special	72 Hours



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## PROPERTY CONTINUED

### LOCATION #83: 79,81,83 MAINE RD, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$787,721		100%	Special	\$5,000
1	Business Interruption	\$8,252		100%	Special	72 Hours

### LOCATION #84: 85,87,89,91 MAINE RD, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$787,721		100%	Special	\$5,000
1	Business Interruption	\$8,252		100%	Special	72 Hours

### LOCATION #85: 82,84,86,88 MAINE RD, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$787,721		100%	Special	\$5,000
1	Business Interruption	\$8,252		100%	Special	72 Hours

### LOCATION #86: 93,95,97,99 MAINE RD, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

### LOCATION #87: 90,92,94,96 MAINE RD, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

### LOCATION #88: 101,103,105 MAINE RD, PLATTSBURGH, NY 12903

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #89: 107,109,111 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #90: 113,115,117,119 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #91: 121,123,125,127 MAINE RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$993,279		100%	Special	\$5,000
1	Business Interruption	\$10,516		100%	Special	72 Hours

LOCATION #92: 77,79 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #93: 71,73 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #94: 83-85 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours



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## PROPERTY CONTINUED

LOCATION #95: 91-93 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

LOCATION #96: 95-97 MARYLAND RD, PLATTSBURGH, NY 12903						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$649,297		100%	Special	\$5,000
1	Business Interruption	\$6,217		100%	Special	72 Hours

VALUATION DEFINITIONS		
(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount (Waived Coinsurance) and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

### ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Outdoor property - fences	\$100,000	\$5,000
Employee Dishonesty	\$75,000	\$5,000
Inflation Guard	4%	



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## PROPERTY CONTINUED

TABLE OF COVERAGES			
PROPERTY AND BUSINESS INCOME COVERAGES	LIMIT OF INSURANCE (INCLUDES LIMITS PROVIDED BY COVERAGE FORMS LISTED ABOVE)	DEDUCTIBLE	PAGE #
1. Accounts Receivable	\$50,000 ANN AGG	Follows Property	14
2. Business Income – Actual Loss Sustained (ALS)*	Actual Loss Sustained	B.I. Waiting Period	29
3. Business Income - Dependent Properties*	\$50,000	72 hours subject to 3% per day Limitation	28
4. Business Income - Extended Business Income*	210 days	None	27
5. Debris Removal Additional Limit	\$250,000	None	4
6. Electronic Data	\$25,000	Follows Property	8
7. Elevator Collision for Personal Property of Others	\$100,000	Follows Property	18
8. Employee Dishonesty	\$25,000	Follows Property	11
9. Fine Arts	\$25,000 ANN A3G**	Follows Property	15
10. Fire Department Service Charge	\$25,000	None	5
11. Fire Protection Equipment Recharge	\$25,000	None	8
12. Forgery or Alteration	\$50,000 ANN AGG**	Follows Property	13
13. Interior and Underground Water Damage Limited Additional Coverage	\$25,000	\$10,000	24
14. Lost Lease Coverage-Lessors Interest	\$25,000	Follows Property	8
15. Lost or Stolen Key Coverage	\$10,000/\$20,000 ANN AGG	None	8
16. Money and Securities	\$5,000 Out/\$10,000 In	Follows Property	9
17. Newly Acquired Or Constructed Property – Buildings*	\$500,000	None	7



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## PROPERTY CONTINUED

TABLE OF COVERAGES				
PROPERTY AND BUSINESS INCOME COVERAGES		LIMIT OF INSURANCE (INCLUDES LIMITS PROVIDED BY COVERAGE FORMS LISTED ABOVE)	DEDUCTIBLE	PAGE #
18. Newly Acquired Or Constructed Property – Your Business Personal Property*		25% of Business Personal Property Limit of Insurance up to \$200,000	None	7
19. Off Premises Services Interruption Limited Additional Coverage		\$25,000 ANN AGG**	12 hours / \$1,000 per Occurrence	23
20. Ordinance or Law Limited Additional Coverage**	Undamaged Portion	Included in Building Limit	None	20
	Demolition	\$250,000 Coverage B	None	20
	Increased Cost of Construction	\$250,000 Coverage C	None	20
	Increased Period of Restoration	Actual Loss Sustained	None	28
21. Outdoor Antennas & Satellite Dishes		\$10,000 ANN AGG**	Follows Property	9
22. Outdoor Signs	Attached to Buildings	\$2,500	Follows Property	18
	Not Attached to Buildings	\$25,000	Follows Property	9
23. Outdoor Fences, Trees, Shrubs and Plants		\$25,000	Follows Property	8
		\$2,500 per Fences, Trees, Shrubs or Plants		
24. Personal Effects and Property of Others		\$5,000 per Person \$15,000 per Occurrence	Follows Property	7
25. Pollutant Cleanup and Removal		\$25,000 ANN AGG**	None	5
26. Preservation of Property		60 days	None	5
27. Property Distance Extension		1,000 feet	None	8, 18, 27
28. Property Off-Premises		\$15,000	Follows Property	8
29. Sewer and Drain and Back-up and Overflow and Sump Overflow – Limited Additional Coverage		\$100,000	\$5,000	18
30. Storage/Maintenance Buildings/Sheds, etc.		Included in Building Limit of Insurance	Follows Property	4
31. Tenant's Building Glass		Within Personal Property Limit	Follows Property	4
32. Tenant Move Back		\$25,000	Follows Property	28
33. Valuable Papers and Records Coverage		\$25,000	Follows Property	7



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# GENERAL LIABILITY

CARRIER <b>Strathmore Insurance Company</b> Admitted <input checked="" type="checkbox"/> Non-Admitted <input type="checkbox"/>	PAYEE <b>GREATER NY INSURANCE Co.</b>	POLICY TERM <b>6/30/2024 to 6/30/2025</b>
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## COVERAGES

DESCRIPTION	LIMITS
General Aggregate	\$2,000,000
Products & Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises	\$100,000
Medical Expense (Any One Person)	\$10,000
Coverage Form	Occurrence

CYBER SUITE	LIMITS
1 <sup>st</sup> Party Data Compromise	\$100,000
1 <sup>st</sup> Party computer Attack	\$100,000
1 <sup>st</sup> Party Cyber Extortion	\$10,000
1 <sup>st</sup> Party Misdirected Payment Fraud	\$10,000
1 <sup>st</sup> Party Computer Fraud	\$10,000
3 <sup>rd</sup> Party Data Compromise Liability	\$100,000
3 <sup>rd</sup> Party Network Security Liability	\$100,000

DESCRIPTION	LIMITS
Employment Practices Liability	\$100,000
Deductible Per Claim	\$10,000
Prior Acts Coverage	Excluded
Retroactive Date	Policy Inception



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## GENERAL LIABILITY

### LOCATIONS & EXPOSURES

LOCATION #1: 1, 3 MAINE RD, PLATTSBURGH, NY 12903				
EXPOSURE (SUBJECT TO AUDIT) BASED ON:				
BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1	20300	Homeowners Association	Unit	326

### ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Additional Insured Coverage Endorsement – Unit Owners	Included	
Identity Recovery	\$25,000	\$500
Designated Real Estate Managers as Employees -	Included	



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# GENERAL LIABILITY

Any requests you have for additional insured status from parties you are doing business with should be fully reviewed to make sure that the proper coverage is put in place for you. Typically only written and signed agreements will be covered.

Please be aware that any equipment propelled by any power, that travels over a public road (with or without a license plate), is considered an "auto" and will NOT be covered under your General Liability policy and must be added to your Auto policy.

Physical damage coverage on equipment can be handled by the Auto policy or an alternate method.

## **Subject to Policy Exclusions and Conditions.**

This is a brief description of the coverage provided. Your actual coverage is described in the actual policy. Please refer to the actual policy for complete details. This is not a contract. It is only a summary of the actual policy. Please refer to the actual policy for complete details.

## UNDERLYING COVERAGE

Coverage	Amount	Policy Number	Effective Date
General Liability	\$1,000,000	1234567890	01/01/2023
Product Liability	\$1,000,000	1234567890	01/01/2023
Completed Operations	\$1,000,000	1234567890	01/01/2023
Contractors Pollution	\$1,000,000	1234567890	01/01/2023



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