



TOWN OF LIBERTY NEW YORK

REGULAR MONTHLY MEETING

PLACE: SENIOR CITIZEN CENTER, 119 NORTH MAIN STREET, LIBERTY, NY 12754

DATE: March 17, 2025

TIME: 6:30 P.M.

FRANK DEMAYO, SUPERVISOR

VINCENT MCPHILLIPS, COUNCILMEMBER

LAURIE DUTCHER, TOWN CLERK

JOHN LENNON, COUNCILMEMBER

DEAN FARRAND, COUNCILMEMBER

BRUCE DAVIDSON, COUNCILMEMBER

PLEDGE OF ALLEGIANCE

MARSHALL & STERLING- 2025 INSURANCE PROPOSAL

CORRESPONDENCE

INCOMING:

1. Copy of Park & Recreation meeting minutes of 1/8/2025.
2. Copy of Park & Recreation meeting minutes of 2/4/2025.
3. Correspondence regarding the Sullivan County Division of Public Safety Office of Rabies Control Workshop to be held on 4/30/2025.
4. Copy of Decision and Order regarding the assessed value of solar and wind energy systems.
5. Correspondence from Dillon Fontaine, CLCS, CRIS of Marshall & Sterling regarding the meeting and discussions around Advanced Disaster Recovery.
6. Copy of the Town of Liberty Marketing Summary Report.
7. Copy of NYMIR Stewardship Report for the Town of Liberty.
8. Copy of Insurance Valuation Report for Tangible Property Assets for the Town of Liberty.

OUTGOING:

NEW BUSINESS

1. Motion to approve the following monthly reports:
 - Town Clerk's Report 2/25
 - Revenue & Expense Report 2/25
 - Supervisor's Report 2/25
2. Motion to approve the following audit:

- March, 2025 Abstract Claims #326 to #463 totaling \$474,193.24.
- February, 2025 General Ledger Abstract Claims #40 to #66 totaling \$354,013.03.
- February, 2025 Post Audit Claims #301 to #325 totaling \$166,445.39.

3. Motion approving the following minutes as submitted by the Town Clerk:

- Monthly Worksession Mtg. 3/25
- PUD Public Hearing 3/25
- Reg. Monthly Mtg. 3/25

4. Motion introducing Introductory Local Law No. 2 of 2025 entitled amending Section 31-4 of Chapter 31, entitled "Planning Board," and to set a Public Hearing for 4/7/25 at 6:00 p.m.

5. Motion introducing Introductory Local Law No. 3 of 2025 entitled amending the Code of the Town of Liberty, with respect to the imposition of fines, and to set a Public Hearing for 4/7/25 at 6:15 p.m.

6. Motion authorizing the Supervisor to execute the Municipal Cleanup Agreement with the County of Sullivan.

7. Motion setting the Spring Cleanup for May 8, 9 & 10 at the Town of Liberty Highway Dept.

8. Motion authorizing the Supervisor to change the Town website from .org to .gov.

9. Motion naming the Town of Liberty as lead agency for the purpose of SEQR for the Parksville O&W Rail Trail Connection Project.

10. Motion updating SEQR for the Parksville O&W Rail Trail Connection Project.

11. Motion requiring the developer of Devany Rd. Project to deposit an additional \$5,000 in escrow for engineering review.

12. Motion approving the Preliminary Engineering Report (PER) Amendment No.1 for the Swan Lake Wastewater Treatment Plant Upgrade, with a total project budget of up to \$40M and a plant flow capacity of up to 960,000 gpd.

13. Motion authorizing the installation and configuration of a vendor supplied temporary Doppler meter (with a 1-month rental), alongside Town-owned Doppler meter, to confirm the accuracy of the flow meters, at a cost of \$2,600 from Cyclops Process Equipment.

14. Motion authorizing Delaware Engineering to provide the proposed engineering services work required for the Loomis Wastewater Treatment Clarifier Repair, on a time and materials basis, under the 2025 General Services Agreement.

15. Motion authorizing Delaware Engineering to provide the proposed engineering services work required for the Indian Lake Sewer Replacement, on a time and materials basis, under the 2025 General Services Agreement.

16. Motion directing the Town Attorney to draw up Capital Resolution for the replacement and installation of a booster pump from the Stevensville Water Capital Reserve Fund for an amount not to exceed \$26,795.00.

DISCUSSION

1. Motion authorizing the Town Attorney to review the Grant Disbursement Agreement for Restore NY Round 7 (Green Building) and issue an opinion of counsel.

OLD BUSINESS

UNDER REVIEW

1. Shipping Containers
2. Fence In/Fence Out
3. Indian Lake Sewer Plan.
4. NYSEG support letter.

IN PROGRESS

1. Converting and moving the Building Department and the Assessor's Office to the Park & Recreation Building.
2. Illegal dumping of garbage.
3. Delaware Town/Village Water Sewer Study.
4. Walnut Mt. Pavilion.
5. Solar Moratorium in the Commercial Industrial Zone.
6. Human Resource (HR).

PUBLIC PARTICIPATION

BOARD DISCUSSION

EXECUTIVE SESSION

ADJOURN

2025 Proposal of Insurance Services

Secure Your Success



**MARSHALL
+STERLING**

Town of Liberty

Creating a future that's safer and more secure.

Empowering our customers to predict, prepare for, and preempt risk.

Break free of the traditional insurance broker model as it doesn't address your problems.

 Selling and renewing insurance without understanding YOUR needs

 Lacking insights on what's driving losses and insurance costs

 Failing to educate you on alternative solutions (e.g. high deductible options, captive programs or self-insured retentions)

 Robotic annual renewal processes that lack strategic planning

 Operating within a restricted marketplace

 Absence of claim advocacy and trend analysis



RISING INSURANCE COSTS **IMPACT EVERY ASSET AND ASPECT OF YOUR BUSINESS:**



PROPERTY



LIABILITY



EMPLOYEES



AUTO

AND STILL, YOU'RE NOT ADDRESSING THE FULL COST OF YOUR ORGANIZATION'S RISK

**Higher Premiums,
Fines & Penalties**

- Productivity Loss
- Sick Pay
- Medical Expenses
- Accident Investigations
- Physical Damage
- Replacement Worker and Temporary Labor staffing
- Overtime Costs
- Reputational Damage

THE OBVIOUS

THE NOT SO OBVIOUS

You need solutions that bend the curve.

Sticking with traditional methods won't lower your total cost of risk, but they might lower your protection.



Marshall+Sterling's Tactical Risk Approach *delivers results.*

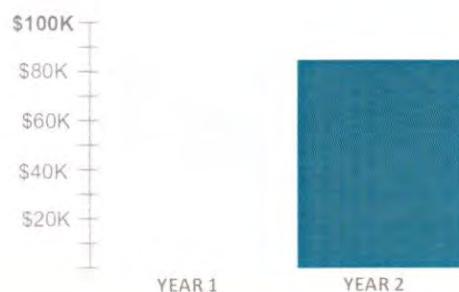
Together, we execute a comprehensive risk management plan for your business, supported by resources and solutions that put you in control.

- + Strategic planning meetings to determine business short- and long-term goals and objectives.
- + Foster a safer workplace, reducing employee turnover and increasing morale with in-house loss control resources.
- + Teams focused on assisting you in achieving your business goals, helping you decide where to accept or transfer risk, and how best to finance your risk mitigation program.
- + Attract insurance carriers who compete for your business.
- + Create opportunity for alternative funding options.
- + In-house claim teams to develop trend analysis and hold quarterly claim review meetings.
- + Leverage our experience, regulatory expertise and industry best practices to develop programs that help you predict and pre-empt future losses and claims.

EXAMPLE:

Workers Comp Policy

Analyzing past claims and implementing best practices helped reduce one organization's MOD, lowering their costs over time by 16%



Reduction in MOD from 1.1 to 0.9 by year 2



Gain insights from...



Marshall+Sterling Online

Our Toolbox includes thousands of up-to-date tools and resources for all industries.



Learning Management Systems

150+ online employee training courses.



Workers Compensation Analysis

Identify root causes and mitigate losses directly affecting your premium.



Risk Mitigation Resources

Our in-house Risk Mitigation and Loss Control team analyzes your business operations to discover the sources of your organization's losses and claims to convert challenges into opportunities.

- + Workplace Hazard Assessment
- + On-site Inspections
- + In Person or Virtual Training
- + Driver Safety
- + OSHA Compliance
- + Documentation & Record-keeping Reviews

Our Service Model

Our dedicated teams work across areas of expertise to bring you a complete risk assessment, monitor your progress and anticipate emerging needs, and advocate with insurers on your behalf.

	Total Cost of Risk	<ul style="list-style-type: none">+ Coverage Analysis and Reviews (General Liability, Errors & Omissions, Directors' & Officers', and more)+ Business Plan Review and Strategic Planning Consultation+ On-site training for management & staff (safety, compliance, OSHA, Defensive Driving, harassment,)+ Job Hazard Review
	Technical Solutions	<ul style="list-style-type: none">+ Online Toolkit+ OSHA Programs / Training+ OSHA Log Analysis+ Imaging and Measuring Software+ Safety Videos+ Experience Modification Analysis Reporting+ Benchmarking Reports
	Compliance	<ul style="list-style-type: none">+ Workplace Safety Compliance Program **+ OSHA Assessments & Training+ TIPS Training+ Defensive Driving+ Regulatory & Compliance News+ Webinars & Educational Events
	Communications	<ul style="list-style-type: none">+ Client Newsletters+ Compliance Updates+ Industry Insights
	Service Team Approach	<ul style="list-style-type: none">+ Claims Support & Reviews+ Service Timelines+ Stewardship Reports+ 24-Hour Claims Reporting
	Industry Vertical Expertise	<ul style="list-style-type: none">+ Partnered Target Programs with Specialized Carriers+ Niche Market Expertise & Selection+ Advanced Industry Knowledge

** Proprietary Service



Agenda

- + Tactical Risk
- + Team Introduction
- + Industry Loss Trends
- + Risk Recommendations
- + Premium Analysis
- + Market Research & Results
- + Cost Saving Initiatives
- + Service Timeline
- + Marshall+Sterling Advantage

M+S Team

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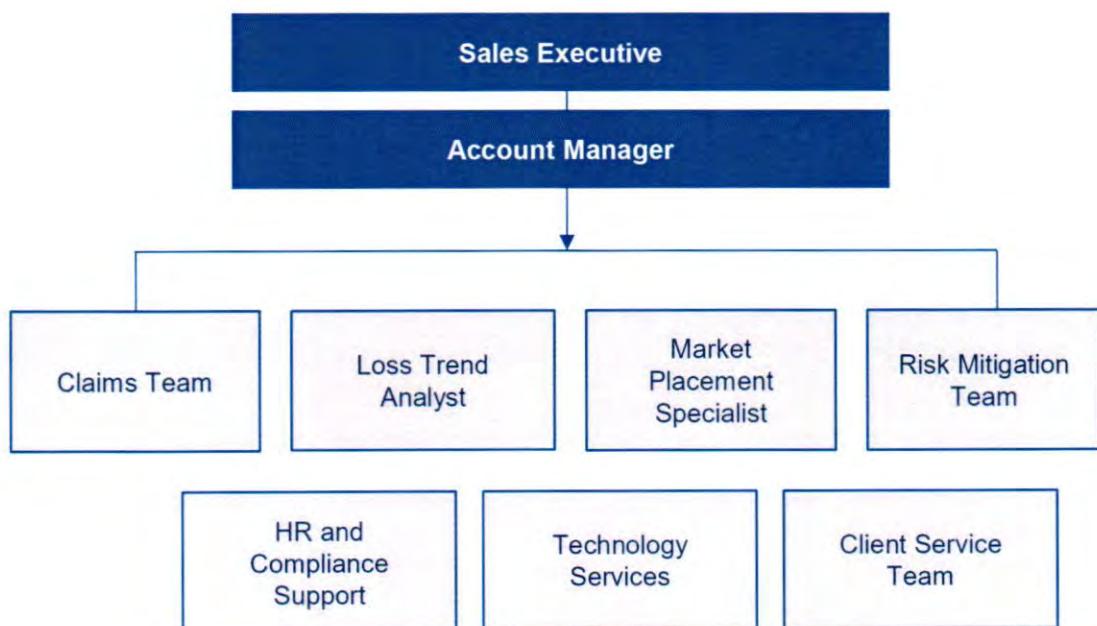
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Plan Management

Our service model is **built to put you at the center of our team of specialists**. We have in-house experts in all the major service areas who work collaboratively to create the best solutions for your organization.

- + **Dedicated** Sales Executive and Account Manager
- + **Quarterly plan review** meetings and a tailored implementation timeline
- + **Concierge-style** client support
- + Access to **resources and data analysis**
- + On-site **loss control**
- + Employee **risk mitigation**
- + **Training + education**, on-site and virtual



Risk Control Services

We are dedicated to providing high-quality training and consultative services; those that are industry specific and comply with state and federal regulations. **Our goal is to nourish a safe and healthy work environment through current and diverse training presentations and methods.**

Here are just some of the resources at your disposal:

Expert Consulting Services

- + Claim consulting/loss analysis
- + Regulatory assistance
- + Safety Policy Review and Development
- + Interpretation and Guidance on Insurance Carrier Recommendations
- + Our proprietary Workplace Safety Compliance program guides you through a thorough evaluation of your company's procedures.

Access to Resources and Data Analysis

- + Access to the Marshall+Sterling Online Resource Library
- + OSHA Recordkeeping and Benchmarking reports
- + ModMaster
- + ISO Property Reports

Training and Education

- + On-site and Virtual Training for OSHA 10- and 30-Hour Courses
- + Job Specific OSHA Compliance Training
- + NYS Defensive Driving Course
- + Training for Intervention Procedures (TIPS)
- + Train-the-Trainer Instruction
- + ZyWave Learning (our Learning Management System) for over 200 online, interactive safety and compliance trainings.

Industry Loss Trends



Premises + Operation Liability:

Various operations pose various liability concerns. For example, third-party property damage and injuries can lead to costly liability claims. One trend is increasing prevalence of litigation and higher settlements in cases involving premises and Operational liability.



Employee Safety:

As an employer, you must protect their employees from illnesses and injuries on the job. One notable trend is the increase emphasis on mental health and well-being in the workplace. Others may be more specific to industry requiring employers to stay more abreast to regulatory changes, technology advancements, and best practices to effectively manage risk to protect the workplace.



Business Interruption:

Businesses regularly face several risks that could necessitate a temporary shutdown or reduction of operations, both of which can have devastating effects on a business. Loss of power, property losses are just two examples of potential issues that can cause loss of income.



Auto Liability:

With their own fleet of vehicles and employees who frequently travel between different job sites, commercial auto exposures are substantial. In particular, accidents on the road could result in serious ramifications, including employee injuries, costly property damage and potential liability issues involving pedestrians or other motorists. Distracted driving is one of the most common cause of accidents.



Cyber Risks:

Cyber hazards, especially those related to consumer privacy, are a major concern for distributors. Expensive claims can arise from security breakdowns and errors and omissions issues.

Employers must back up cyber information, including company, guest and client data. To minimize cyber risks.

Risk Recommendations

Our team is committed to providing you recommendations to **reduce the frequency and severity** of claims.

Premises + Operational Liability

- + Create a slip, trip and fall program. Perform slip, trip and fall assessments to determine the likelihood of such an accident occurring on the job site.
- + Regular Inspections
- + Safety training
- + Clear signage
- + Risk Transfer

Employee Safety

- + Implement calisthenic program.
- + Develop an effective workplace safety training program that requires all employees to participate in routine training. Doing so will allow new employees to prepare for their roles while refreshing experienced employees on important safety protocols
- + Review of handbooks, job descriptions and safety manuals.

Auto Liability

- + Implementation of Defensive Driving/Driver Training program. Annual Driver Safety Training (M+S to provide).
- + Obtain MVR's before assigning driving duties and enroll in MVR monitoring program

Cyber Risks

- + Email security to protect data, and multifactor authentication



Coverage Analysis & Premium Summary

Town of Liberty

Premium Summary

Policy Type	Expiring Carrier	A.M. Best Rating	Admit in NY	Expiring Premium	Proposed Carrier	A.M. Best Rating	Admit in NY	Proposed Premium
Property	NYMIR	A – VII	Y	\$35,614.79	NYMIR	A – VII	Y	\$41,651.21
General Liability	NYMIR	A – VII	Y	\$99,628.00	NYMIR	A – VII	Y	\$101,261.00
Crime	NYMIR	A – VII	Y	\$1,490.00	NYMIR	A – VII	Y	\$1,490.00
Cyber	NYMIR	A – VII	Y	\$2,924.00	NYMIR	A – VII	Y	\$2,924.00
Inland Marine	NYMIR	A – VII	Y	\$10,412.00	NYMIR	A – VII	Y	\$10,615.00
Law Enforc.	NYMIR	A – VII	Y	\$0.00	NYMIR	A – VII	Y	\$1,729.00
Public Off.	NYMIR	A – VII	Y	\$7,156.00	NYMIR	A – VII	Y	\$7,514.00
Business Auto	NYMIR	A – VII	Y	\$39,321.00	NYMIR	A – VII	Y	\$41,943.00
Umbrella	NYMIR	A – VII	Y	\$13,536.00	NYMIR	A – VII	Y	\$14,233.00
OCP	NYMIR	A – VII	Y	\$275.00	NYMIR	A – VII	Y	\$275.00
Total Premium				\$210,356.79				\$223,635.21

Subject To:

-Terrorism coverage must be accepted or declined prior to binding of policy.

-Higher limits of liability may be available to you. If you would like a quotation for higher limits, please let us know.

-This is a proposal for Insurance Agent or Broker services. Additional Risk Management services require a separate signed contract.

The abbreviated outline of insurance coverage contained in this proposal is not intended to express any legal opinion as to the nature of coverage. The abbreviated summary of insurance coverage set forth in this proposal is subject to all of the terms, conditions, exclusions and limitations of the policy(ies) in current use by the insurance company(ies) listed for the summarized coverage. In order to fully understand the terms, conditions, exclusions and limitations of the insurance policy(ies) referred to in this proposal, you should request and review a specimen copy of the policy(ies).

Proposal accepted as presented:

Authorized Signature

Date

Commercial Property

SUMMARY – BUILDING AND PERSONAL PROPERTY										
COVERAGE:	CAUSE OF LOSS	DEDUCTIBLE	COINSURANCE	LIMIT OF INSURANCE						
<input checked="" type="checkbox"/> BUILDING <input checked="" type="checkbox"/> BUSINESS PERSONAL PROPERTY	SPECIAL – INCLUDING THEFT	Windstorm or Hail: \$1,000	100%	Blanket Coverage Limit @ 100% \$30,218,366						
		Flood/Earthquake: See MPR 112								
		All Other Causes of Loss: \$1,000								
BUILDING: REPLACEMENT COST*		PERSONAL PROPERTY: REPLACEMENT COST								
*Unless otherwise specified for building in Exceptions Table below.										
AGREED VALUE: Yes*										
*Does not include any locations to which Builders Risk coverage form applies.										

See NYMIR Statement of Values for details.

MUNI PAC COVERAGE EXTENSIONS		
EXTENSIONS	LIMIT	PREMIUM
EXTRA EXPENSE	\$250,000	Included
ACCOUNTS RECEIVABLE	\$75,000	Included
VALUABLE PAPERS AND RECORDS	\$75,000	Included

ADDITIONAL COVERAGES (if any)		
COVERAGES	LIMIT	PREMIUM
ORDINANCE OR LAW		Included
Coverage A	110% Building Value	
Coverage B	\$500,000	
Coverage C	\$500,000	
FLOOD/EARTHQUAKE (REAL & PERSONAL PROPERTY)*	\$1,000,000	Per Occurrence
	\$1,000,000	Aggregate
* Locations listed on a Functional Replacement Cost endorsement are not covered by this enhancement.		

Endorsement form CP 00 20 06 95 Builders Risk Coverage Forms or CP 11 20 06 96 Builders Risk – Collapse During Construction apply to the following locations as indicated in the table below:

BUILDERS RISK COVERAGE					
LOC #	BLDG #	LOCATION ADDRESS	CP 00 20	CP 11 20	
004	008	Pavillion, 73 E Walnut Mtn Road, Liberty, NY 12754	X		

MUNICIPAL EQUIPMENT BREAKDOWN		
COVERAGES	LIMIT	
EQUIPMENT BREAKDOWN		\$30,483,366
LOSS OF INCOME/EXTRA EXPENSE		\$5,000,000
SERVICE INTERRUPTION		\$2,500,000
DEMOLITION		\$10,000,000
ORDINANCE OR LAW		\$10,000,000
HAZARDOUS SUBSTANCE		\$2,500,000
DATA RESTORATION		\$2,500,000
EXPEDITING EXPENSES		Included
SPOILAGE		\$2,500,000
ERRORS IN DESCRIPTION		Included
NEWLY-ACQUIRED "REAL PROPERTY" AND "PERSONAL PROPERTY"		\$5,000,000
PUBLIC RELATIONS		\$5,000
"PERSONAL PROPERTY" OFF YOUR PREMISES		\$10,000
EQUIPMENT BREAKDOWN DEDUCTIBLES		
PROPERTY DAMAGE DEDUCTIBLE		\$1,000
LOSS OF INCOME/EXTRA EXPENSE DEDUCTIBLE		\$1,000
SPOILAGE DEDUCTIBLE		\$1,000
EQUIPMENT BREAKDOWN COVERAGE PREMIUM:		\$6,344
TOTAL MUNICIPAL PROPERTY PREMIUM:		\$41,487
FIRE FEE:		\$164.21

Property

Subject of Insurance

Commercial Property Blanket

Blanket #	Blanket Type	Limit	Cause of Loss	Ded	Ded Type
1	Building & Contents	\$30,218,366	Special form	\$1,000	
1	Equipment Breakdown	\$30,483,366	Special form	\$1,000	

Subjects of Insurance

Loc #	Bldg #	Coverage	Blanket	Amount	Coins. %	Valuation	Cause of Loss	Ded
1, Rte 52 West Liberty, NY 12754 – Salt Shed								
	2	Building		\$16,282	100	Replacement Cost	Special form	\$1,000
1, Rte 52 West Liberty, NY 12754 – Storage Trailer								
	3	Building		\$7,750	100	Replacement Cost	Special form	\$1,000
	3	Personal Property		\$5,581	100	Replacement Cost	Special form	\$1,000
2, 119 N Main St Liberty, NY 12754 – Senior Center								
	1	Personal Property		\$62,755	100	Replacement Cost	Special form	\$1,000
	1	Building		\$919,278	100	Replacement Cost	Special form	\$1,000
2, 119 N Main St Liberty, NY 12754 – Liberty Main St Stage								
	2	Building		\$14,942	100	Replacement Cost	Special form	\$1,000
2, 119 N Main St Liberty, NY 12754 – Gazebo at LaPolt Park								
	3	Building		\$6,360		Replacement Cost	Special form	\$1,000
3, 120 N Main St Liberty, NY 12754 – Town Hall Garage #1								
	1	Personal Property		\$9,798	100	Replacement Cost	Special form	\$1,000
	1	Building		\$121,248	100	Replacement Cost	Special form	\$1,000
3, 120 N Main St Liberty, NY 12754 – Town Hall Garage #2								
	2	Building		\$82,057	100	Replacement Cost	Special form	\$1,000
	2	Personal Property		\$11,023	100	Replacement Cost	Special form	\$1,000
3, 120 N Main St Liberty, NY 12754 – Town Hall								
	3	Personal Property		\$310,328	100	Replacement Cost	Special form	\$1,000
	3	Building		\$1,835,617	100	Replacement Cost	Special form	\$1,000
4, 73 E Walnut Mountain Rd Liberty, NY 12754 – Storage Building								
	1	Personal Property		\$11,166	100	Replacement Cost	Special form	\$1,000
	1	Building		\$19,963	100	Replacement Cost	Special form	\$1,000

Loc #	Bldg #	Coverage	Blanket	Amount	Coins. %	Valuation	Cause of Loss	Ded
4, 73 E Walnut Mountain Rd Liberty, NY 12754 – Playground Equip in Open								
2	Building			\$45,682	100	Replacement Cost	Special form	\$1,000
4, 73 E Walnut Mountain Rd Liberty, NY 12754 - Restrooms								
3	Personal Property			\$2,704	100	Replacement Cost	Special form	\$1,000
3	Building			\$53,031	100	Replacement Cost	Special form	\$1,000
4, 73 E Walnut Mountain Rd Liberty, NY 12754 – Storage Shed								
4	Personal Property			\$2,704	100	Replacement Cost	Special form	\$1,000
4	Building			\$6,613	100	Replacement Cost	Special form	\$1,000
4, 73 E Walnut Mountain Rd Liberty, NY 12754 – Walnut Mtn Park Outdoor Pavilion								
5	Building			\$37,354	100	Replacement Cost	Special form	\$1,000
5	Personal Property			\$1,523	100	Replacement Cost	Special form	\$1,000
4, 73 E Walnut Mountain Rd Liberty, NY 12754 – Baseball Field Dugout #1								
6	Personal Property			\$1,523	100	Replacement Cost	Special form	\$1,000
6	Building			\$14,942	100	Replacement Cost	Special form	\$1,000
4, 73 E Walnut Mountain Rd Liberty, NY 12754 – Baseball Field Dugout #2								
7	Building			\$14,942	100	Replacement Cost	Special form	\$1,000
7	Personal Property			\$1,523	100	Replacement Cost	Special form	\$1,000
4, 73 E Walnut Mountain Rd Liberty, NY 12754 – Pavillion – Builders Risk, Non-Blanket Property								
8	Building			\$265,000	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Hanofee Park Docks								
1	Building			\$7,103	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Hanofee Park Storage Garage								
2	Building			\$46,539	100	Replacement Cost	Special form	\$1,000
2	Personal Property			\$67,532	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Hanofee Park Storage Shed								
3	Building			\$4,287	100	Replacement Cost	Special form	\$1,000
3	Personal Property			\$6,135	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Hanofee Park Outdoor Pavillion								
4	Building			\$500,055	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Hanofee Park BBQ Pavillion								
5	Personal Property			\$42,280	100	Replacement Cost	Special form	\$1,000
5	Building			\$8,818	100	Replacement Cost	Special form	\$1,000

Loc #	Bldg #	Coverage	Blanket	Amount	Coins. %	Valuation	Cause of Loss	Ded
		5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Hanofee Park w/ Water Pump House w/ Controls						
6	Building			\$7,716	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Hanofee Park Water Pump w/ Controls								
7	Building			\$6,613	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Hanofee Park Pool House								
8	Personal Property			\$42,865	100	Replacement Cost	Special form	\$1,000
8	Building			\$132,270	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Pole Pavillion/Concession								
9	Building			\$59,889	100	Replacement Cost	Special form	\$1,000
9	Personal Property			\$19,132	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Pavillion/Pole Barn/								
10	Building			\$279,237	100	Replacement Cost	Special form	\$1,000
10	Personal Property			\$9,798	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Playground Equip in Open								
11	Building			\$45,682	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Pool Chemical Storage Shed & Controls								
12	Personal Property			\$3,044	100	Replacement Cost	Special form	\$1,000
12	Building			\$2,939	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – BBQ Pit Cupola								
13	Building			\$1,469	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Storage Shed (by Garage)								
14	Personal Property			\$1,523	100	Replacement Cost	Special form	\$1,000
14	Building			\$3,674	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Storage Shed (by Ballfield)								
15	Personal Property			\$1,523	100	Replacement Cost	Special form	\$1,000
15	Building			\$2,205	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Baseball Field Dugout #1								
16	Personal Property			\$1,523	100	Replacement Cost	Special form	\$1,000
16	Building			\$14,942	100	Replacement Cost	Special form	\$1,000
5, 136 Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Baseball Field Dugout #2								
17	Building			\$14,942	100	Replacement Cost	Special form	\$1,000
17	Personal Property			\$1,523	100	Replacement Cost	Special form	\$1,000

Loc #	Bldg #	Coverage	Blanket	Amount	Coins. %	Valuation	Cause of Loss	Ded
5, 136		Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Swimming Pool						
	18	Building		\$582,968	100	Replacement Cost	Special form	\$1,000
5, 136		Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Community Pavillion						
	19	Building		\$279,237	100	Replacement Cost	Special form	\$1,000
5, 136		Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Tennis Courts						
	20	Tennis Courts		\$106,000	100	Replacement Cost	Special form	\$1,000
5, 136		Sunset Lk Rd, Hanofee Park Liberty, NY 12754 – Basket Court						
	21	Basketball Court		\$201,400		Replacement Cost	Special form	\$1,000
6, 4722		Route 55, Swan Lake Liberty, NY 12754 – Swan Lake Waste Water Treatment Plant						
1	Personal Property			\$144,821	100	Replacement Cost	Special form	\$1,000
1	Building			\$425,668	100	Replacement Cost	Special form	\$1,000
6, 4722		Route 55, Swan Lake Liberty, NY 12754 – Effluent Structure						
7	Building			\$90,630	100	Replacement Cost	Special form	\$1,000
6, 4722		Route 55, Swan Lake Liberty, NY 12754 – Splitter Box						
8	Building			\$78,383	100	Replacement Cost	Special form	\$1,000
6, 4722		Route 55, Swan Lake Liberty, NY 12754 – Lift Station						
9	Building			\$88,180	100	Replacement Cost	Special form	\$1,000
6, 4722		Route 55, Swan Lake Liberty, NY 12754 – Drying Beds						
10	Building			\$172,686	100	Replacement Cost	Special form	\$1,000
6, 4722		Route 55, Swan Lake Liberty, NY 12754 – Grit removal with Chamber						
11	Building			\$151,866		Replacement Cost	Special form	\$1,000
6, 4722		Route 55, Swan Lake Liberty, NY 12754 – Overflow Tank						
12	Building			\$361,294	100	Replacement Cost	Special form	\$1,000
7, 5034		Rte 55 Liberty, NY 12754 – Water Storate Tank (500,000 Gal)						
1	Building			\$515,976	100	Replacement Cost	Special form	\$1,000
8, Rte 52		Liberty, NY 12754 – Loomis Storage Garage						
1	Building			\$45,192	100	Replacement Cost	Special form	\$1,000
1	Personal Property			\$39,386	100	Replacement Cost	Special form	\$1,000
9, 5171		Rte 55 Liberty, NY 12754 – Concrete Reservoir Stevensville Water Storage Tank (120,000)						
1	Building			\$233,922	100	Replacement Cost	Special form	\$1,000
9, 5171		Rte 55 Liberty, NY 12754 – Pump Station						
2	Building			\$265,887	100	Replacement Cost	Special form	\$1,000
9, 5171		Rte 55 Liberty, NY 12754 – Water Storage Tank (500,000)						
3	Building			\$1,148,791	100	Replacement Cost	Special form	\$1,000

Loc #	Bldg #	Coverage	Blanket	Amount	Coins. %	Valuation	Cause of Loss	Ded
9, 5171 Rte 55 Liberty, NY 12754 – Stevensville Well Pump								
5	Building			\$120,023	100	Replacement Cost	Special form	\$1,000
10, 1366 Briscoe Rd, Stevensville Liberty, NY 12754 – Stevensville Pump Station #1 Well								
1	Building			\$276,420	100	Replacement Cost	Special form	\$1,000
10, 1366 Briscoe Rd, Stevensville Liberty, NY 12754 – Stevensville Pump Station #2 Well								
2	Building			\$238,821	100	Replacement Cost	Special form	\$1,000
10, 1366 Briscoe Rd, Stevensville Liberty, NY 12754 – Stevensville Pump Station #3 Well								
3	Building			\$248,619	100	Replacement Cost	Special form	\$1,000
10, 1366 Briscoe Rd, Stevensville Liberty, NY 12754 – Stevensville Pump Station #4 Well								
4	Building			\$361,294	100	Replacement Cost	Special form	\$1,000
10, 1366 Briscoe Rd, Stevensville Liberty, NY 12754 – Stevensville Water Well Area in Swan Lake								
5	Personal Property			\$14,697	100	Replacement Cost	Special form	\$1,000
5	Building			\$134,720	100	Replacement Cost	Special form	\$1,000
10, 1366 Briscoe Rd, Stevensville Liberty, NY 12754 – Genset Generator #33JVGMHM0008								
6	Generator			\$61,236	100	Replacement Cost	Special form	\$1,000
11, Briscoe Rd Liberty, NY 12754 – Stevensville Storage Shed								
1	Building			\$6,124	100	Replacement Cost	Special form	\$1,000
1	Personal Property			\$5,581	100	Replacement Cost	Special form	\$1,000
11, Briscoe Rd Liberty, NY 12754 – Historical Exhibit Building								
2	Personal Property			\$2,472	100	Replacement Cost	Special form	\$1,000
2	Building			\$14,452	100	Replacement Cost	Special form	\$1,000
12, 400 Kelly Bridge Rd Liberty, NY 12754 – Briscoe Sewer Pump Station #1								
1	Building			\$171,461	100	Replacement Cost	Special form	\$1,000
13, 7 Swan Lake Dr Liberty, NY 12754 – Briscoe Sewer Pump Station #2								
1	Building			\$176,361	100	Replacement Cost	Special form	\$1,000
14, 1390 Briscoe Rd Liberty, NY 12754 – Briscoe Sewer Pump Station #3								
1	Building			\$176,361	100	Replacement Cost	Special form	\$1,000
15, 57 Shore Rd Liberty, NY 12754 – White Sulphur Water Station								
1	Building			\$175,135	100	Replacement Cost	Special form	\$1,000
1	Personal Property			\$7,348	100	Replacement Cost	Special form	\$1,000
15, 57 Shore Rd Liberty, NY 12754 – White Sulphur Water Booster Pump Station								
2	Building			\$882,659	100	Replacement Cost	Special form	\$1,000
2	Personal Property			\$8,573	100	Replacement Cost	Special form	\$1,000

Loc #	Bldg #	Coverage	Blanket	Amount	Coins. %	Valuation	Cause of Loss	Ded
16, 142 Shore Road, White Sulphur Liberty, NY 12754 – White Sulphur Storage Tower (300,000 Gal)								
1	Building			\$558,719	100	Replacement Cost	Special form	\$1,000
16, 142 Shore Road, White Sulphur Liberty, NY 12754 – Kasco Certisafe Mixer								
2	Building			\$10,287	100	Replacement Cost	Special form	\$1,000
17, 4718 Route 55, Swan Lake Liberty, NY 12754 – Blacktop Shed								
1	Building			\$1,837	100	Replacement Cost	Special form	\$1,000
17, 4718 Route 55, Swan Lake Liberty, NY 12754 – Building #02								
2	Building			\$97,978	100	Replacement Cost	Special form	\$1,000
17, 4718 Route 55, Swan Lake Liberty, NY 12754 – Waste Water Treatment, Pole Barn								
3	Personal Property			\$9,798	100	Replacement Cost	Special form	\$1,000
3	Building			\$97,978	100	Replacement Cost	Special form	\$1,000
17, 4718 Route 55, Swan Lake Liberty, NY 12754 – Swan Lake Lift Station #2								
4	Building			\$95,528	100	Replacement Cost	Special form	\$1,000
18, 226 Cnty Rd #7, Town Rd #128 Liberty, NY 12754 – Ferndale Water Storage Tank (500,000 gal)								
1	Building			\$535,205	100	Replacement Cost	Special form	\$1,000
19, Corner Rte 55 & Cnty Rd #71 Liberty, NY 12754 – Ferndale Pump Station								
1	Building			\$176,361	100	Replacement Cost	Special form	\$1,000
20, 208 Infirmary Rd Liberty, NY 12754 – Pump								
1	Building			\$189,464	100	Replacement Cost	Special form	\$1,000
20, 208 Infirmary Rd Liberty, NY 12754 – Infirmary Lift Station								
2	Building			\$153,091	100	Replacement Cost	Special form	\$1,000
21, Route 55, Walnut Mtn Liberty, NY 12754 - Pearson Park Water Storage Tank (250,000 Gal)								
1	Building			\$425,714	100	Replacement Cost	Special form	\$1,000
22, 266 Loomis Rd Liberty, NY 12754 – 31' Water Tank Upper								
1	Building			\$208,203	100	Replacement Cost	Special form	\$1,000
22, 266 Loomis Rd Liberty, NY 12754 – Loomis Covered Reservoir (120,000 Gal)								
2	Building			\$361,294	100	Replacement Cost	Special form	\$1,000
23, Rt 52 West Liberty, NY 12754 – Hwy Dept Facility – Town Garage								
1	Personal Property			\$128,270	100	Replacement Cost	Special form	\$1,000
1	Building			\$4,245,751	100	Replacement Cost	Special form	\$1,000
24, 2751 State Rte 52 Liberty, NY 12754 – Salt Storage Building								
1	Building			\$194,732	100	Replacement Cost	Special form	\$1,000

Loc #	Bldg #	Coverage	Blanket	Amount	Coins. %	Valuation	Cause of Loss	Ded
25, 47-49 Shore Rd Liberty, NY 12754 – Pump Building/Submersable VFD Building								
1	Building			\$187,383	100	Replacement Cost	Special form	\$1,000
1	Business Personal Property			\$8,573	100	Replacement Cost	Special form	\$1,000
26, 14 Ferndale-Loomis Rd Liberty, NY 12754 – Building #01								
1	Building			\$371,091	100	Replacement Cost	Special form	\$1,000
1	Business Personal Property			\$4,828	100	Replacement Cost	Special form	\$1,000
27, 4720 Rte 55 Liberty, NY 12754 – Swan Lake Waste Water inflow Building								
1	Business Personal Property			\$13,792	100	Replacement Cost	Special (Including theft) - Detail	\$1,000
1	Building			\$431,103	100	Replacement Cost	Special form	\$1,000
28, 2815 Rte 52 Liberty, NY 12754 – Loomis Wastewater Treatment Plant/Main Building								
1	Building			\$490,013	100	Replacement Cost	Special form	\$1,000
1	Business Personal Property			\$34,481	100	Replacement Cost	Special form	\$1,000
28, 2815 Rte 52 Liberty, NY 12754 – Loomis Wastewater Treatment Plant/Pole Barn								
2	Building			\$28,168	100	Replacement Cost	Special form	\$1,000
2	Personal Property			\$3,674	100	Replacement Cost	Special form	\$1,000
28, 2815 Rte 52 Liberty, NY 12754 – Loomis Wastewater Treatment Plant/Lift Station								
3	Building			\$1,273,713	100	Replacement Cost	Special form	\$1,000
28, 2815 Rte 52 Liberty, NY 12754 – Lomis WWTP RFC Bldg/RBC								
4	Building			\$618,486	100	Replacement Cost	Special form	\$1,000
4	Personal Property			\$7,348	100	Replacement Cost	Special form	\$1,000
28, 2815 Rte 52 Liberty, NY 12754 – Drying Beds								
5	Building			\$233,922	100	Replacement Cost	Special form	\$1,000
28, 2815 Rte 52 Liberty, NY 12754 – Dosing Beds								
6	Building			\$50,213	100	Replacement Cost	Special form	\$1,000
28, 2815 Rte 52 Liberty, NY 12754 – Digester Basin 1								
7	Building			\$82,057	100	Replacement Cost	Special form	\$1,000
28, 2815 Rte 52 Liberty, NY 12754 – Digester Basin 2								
8	Building			\$82,057	100	Replacement Cost	Special form	\$1,000

Loc #	Bldg #	Coverage	Blanket	Amount	Coins. %	Valuation	Cause of Loss	Ded
28, 2815 Rte 52 Liberty, NY 12754 – Loomis Wastewater Treatment RBC Bldg & adjacent Clarifier								
9	Personal Property			\$7,348	100	Replacement Cost	Special form	\$1,000
9	Building			\$498,463	100	Replacement Cost	Special form	\$1,000
28, 2815 Rte 52 Liberty, NY 12754 – RBC Unit								
10	Building			\$155,540	100	Replacement Cost	Special form	\$1,000
28, 2815 Rte 52 Liberty, NY 12754 – Chemical Feed Building								
11	Building			\$80,831	100	Replacement Cost	Special form	\$1,000
28, 2815 Rte 52 Liberty, NY 12754 – Influent Chamber								
12	Building			\$50,213	100	Replacement Cost	Special form	\$1,000
29, Various Locations Liberty, NY 12754 – (10) Fire Hydrants @ \$400 Each								
1	Building			\$5,389	100	Replacement Cost	Special form	\$1,000
30, Rte 52 West & Corrigan Rd Liberty, NY 12754 – Fancher Lift Station								
1	Building			\$93,079	100	Replacement Cost	Special form	\$1,000
31, Post Rd Liberty, NY 12754 – Presidential Lift Station								
1	Building			\$149,417	100	Replacement Cost	Special form	\$1,000
32, 263 Old Monticello Rd Liberty, NY 12754 – Dog Kennel								
1	Building			\$1,096,251	100	Replacement Cost	Special form	\$1,000
1	Business Personal Property			\$64,984	100	Replacement Cost	Special form	\$1,000
33, Various Locations Liberty, NY 12754 – Throughout Town								
	Building			\$31,800	100	Replacement Cost	Special form	\$1,000

PROPERTY COVERAGE FEATURES

- **Earthquake & Excess Flood:** This coverage is automatically provided at \$1,000,000 with a \$25,000 deductible to protect municipal buildings and contents from these potentially catastrophic causes of loss. Flood Zones A & V are covered up to \$1,000,000 with a \$500,000 deductible. NYMIR will provide flood certification for each of your locations as they become available.
- **Pollution Clean-up:** in each policy period \$50,000 is available for expenses you incur for clean-up of "pollutants" for land, air or water from covered real property.
- **Asbestos Clean-up, Abatement & Removal:** \$50,000 if as a result of a specified cause of loss as notated in your policy.
- **Enhanced Muni Pac Coverage Extensions**, including the following:

Accounts Receivable	\$75,000*
Airborne/Waterborne Personal Property Coverage	Included
Broadened Water – Direct Damage	\$100,000 or Limit of Ins. Whichever is Less
Claim Data Expense	\$25,000
Commandeered Property	Actual Loss You Sustain
Communication Equipment, Computers and Media	\$75,000
Deductible	
Multiple Property Deductibles	Included
Disappearing Deductible	Included
Extra Expense	\$250,000
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Fire Extinguisher Recharge Expense	\$5,000
Food Contamination Shutdown – Planned Events	\$10,000
Foundations Coverage	Included
Lock Replacement Coverage	\$1,000
Loss of Income	Actual Loss You Sustain
Loss of Income – Broadened Water	\$100,000
Loss Reduction Rewards	10% of loss or \$25,000
Money, Securities and Stamps	
Inside	\$10,000
Outside	\$10,000
Newly Acquired or Constructed Property	
Building	\$1,000,000
Business Personal Property	\$500,000
Non-Owned Detached Trailers	\$5,000
Ordinance or Law Coverage	
Loss to Undamaged Portion	Included
Demolition Cost	\$500,000*
Increased Cost of Construction	\$500,000*
Outdoor Fences	Actual Loss You Sustain
Outdoor Signs	Actual Loss You Sustain
Outdoor Trees, Shrubs and Plants	Actual Loss You Sustain, Subject to A Limitation of \$10,000 Per Tree, Shrub or Plant
Personal Effects and Personal Property of Others	\$10,000
Pollutant Cleanup and Removal	\$25,000
Pollutant Cleanup and Removal – Planned Events	\$10,000
Premises Extension Property	1,000 feet
Property Off Premises	Actual Loss You Sustain
Refrigerated Property	Actual Loss You Sustain
Roof Protection	\$1,000

Quote Number: Q-03783

Specified Appurtenant Structures	
Public Use	\$100,000
Your Use	\$10,000
Contents	\$1,000
Transportation	Actual Loss You Sustain
Utility Services – Direct Damage	Actual Loss You Sustain
Utility Services – Planned Events	Actual Loss You Sustain
Valuable Papers and Records – Cost of Research	\$75,000*

* Increased limits available for these coverages.

Please note: This proposal does not expand coverage beyond what is provided in the policy. For complete policy information, please contact NYMIR.

Inland Marine

SCHEDULED PROPERTY	LIMITS OF INSURANCE	DEDUCTIBLE	PREMIUM
Auto Physical Damage	\$1,758,207	\$500	\$5,028
Auto Physical Damage >= \$250K	\$250,000	\$500	\$715
Contractor's Equipment	\$1,290,276	\$500	\$3,691
Miscellaneous Equipment	\$35,000	\$500	\$143
Small Tools	\$55,000	\$500	\$224
Unscheduled Leased/Rented Equipment	\$200,000	\$500	\$814

See NYMIR Schedule of Inland Marine for details.

TOTAL INLAND MARINE PREMIUM:	\$10,615
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Inland Marine

Contractors Equipment

Category	Subcategory	Scheduled/ Unscheduled	Coverage	Limit	Total Sched Items	% Coins	Ded	Valuation
Auto Physical Damage		S	Special form	\$1,758,207	17	%	\$500	
Auto Physical Damage	>/\$250k	S	Special form	\$250,000	1	%	\$500	
Contractors Equipment		S	Special form	\$1,290,276	29	%	\$500	
Miscellaneous Equipment	1,500 Max per item	U	Special form	\$35,000		%	\$500	
Small Tools Sewer/Water	250 Max per item	U	Special form	\$5,000		%	\$500	
Employee Tools		U	Special form	\$50,000		%	\$500	
Leased Rented Equipment		U	Special form	\$200,000		%	\$500	

Auto Physical Damage

Item #	Customer's #	Year	Manufacturer	Model	Description	Serial #	Limit	Ownership
0001		1987	GMC		Tanker truck	1GCM7DIG3HV502058	\$22,000	
0002		1999	Chevrolet	Kodiak	Dump truck	1GBP7H1C9XJ103248	\$67,600	
0003		2004	International		Dump truck	1HTWZAH74J090727	\$130,809	
0004		2006	Ford	F350		1FDWF37Y66EB58436	\$39,991	
0005		2003	Broce	Broom/Sweeper		403058	\$27,500	
0006		2007	Sterling		Dump truck	2FZAAZCV57AW85532	\$137,000	
0007		2007	Sterling		Dump truck	2FZAAZCV57AW85532	\$137,000	
0008		2010	International		Dump truck	1HTMMANN5AH167580	\$92,193	
0009		2010	Sterling		Dump truck	2FZAAZCVXAAAN4026	\$165,000	
0010			Regular Sand Spreaders		4 @ \$5000 ea.		\$20,000	
0011		2013	Mack		Dump truck	1M2AX02C9DM001715	\$207,200	
0012		2014	Dodge	Ram	Dump truck	3C7WRNAL1EG292320	\$77,530	
0013		2015	Freightliner		Dump truck	1FVAG3CY9FHGP3910	\$181,843	
0014		2005	International		Dump truck	1HTWZAH15J0033974	\$12,500	
0015		2018	Freightliner		Dump truck	1FVHG3DV2JHJX9686	\$220,864	
0016		2019	Ram	Reg Cab Chassis	Dump truck	3C7WRNAJ3KG672835	\$69,827	
0017		2004	International	7600	Dump truck	1HTWXAXT84J078024	\$80,000	

Auto Physical Damage >= \$250k

Item #	Customer's #	Year	Manufacturer	Model	Description	Serial #	Limit	Ownership
0001		2013	Freightliner	114sd	Dump w/ Plow 7 Spreader	1FVHG3DV8DHFB6347	\$250,000	

Contractors Equipment

Item #	Customer's #	Year	Manufacturer	Model	Description	Serial #	Limit	Ownership
0001			Homelite	Chain Saw	Type 10104		\$2,100	
0002			Water Meters		Stored for the Winter		\$20,000	
0003			Water Meters		Stored for the Summer		\$1,500	
0004	1982	Grimmer Schmidt	Trailer	Air Compressor	1257227		\$4,200	
0005	1985	Aqua Tech Sewer Jet					\$8,500	
0006		Stainless Steel Sand Spreaders					\$8,000	
0007		Regular Sand Spreaders		4 @ \$5000 ea.			\$20,000	
0008		Small Stainless Spreader					\$1,500	
0009		Pickup Sand Spreader					\$1,500	
0010		Komatsu	WA250-1	Front End Loader	A6545		\$77,000	
0011		Meyer	Snow Plows	3 @\$1500 each			\$4,500	
0012		Sand Spreader					\$5,000	
0013	1998	Galion Grader	830 B		G38003OU203695		\$187,000	
0014		New Holland		Tractor w/varios attachments			\$24,304	
0015	2007	New Holland		Tractor/Backhoe	Z7NG01456		\$20,273	
0016	2007	Bomag	BW 161	Roller	101920041030		\$96,787	
0017	2010	Brushhog		Farm Force 5'			\$700	
0018	2000	Case		Wheel Loader	JJG0304274		\$74,800	
0019	2016	Komatsu	PC138USLC-10	Excavator	42219		\$150,500	
0020	2016	John Deere	310SL	Backhoe Loader	1T031SLHGF302937		\$137,314	
0021		Kohler	Mower	Kohler	3601702103		\$2,000	
0022		John Deere	Gator	Gator	W004X2X072042		\$9,000	
0023		Graco	Ultra Max	Paint Sprayer			\$2,000	
0024	2002	Blaw-Knox	PF3172	Asphalt Paver	31723021		\$14,000	
0025	2022	Wacker Neuson	BS50-4AS	rammer	11442086		\$2,500	
0026	2008	Gradall	XL3100	Grader	3120000113		\$88,000	
0027	2016	Caterpillar	430F2	Backhoe/bucket	109FS082590021945		\$97,500	
0028	2024	Jet N Vac	JVT800-4020	Trailer w/high power vacuum	1D9AB2320RS348323		\$206,798	
0029	2001	Case	CX90	4x4 Tractor w/Alamo 18' side boom mower	JJE1018113		\$23,000	

INLAND MARINE FEATURES

- **Rental Expense Reimbursement** up to \$500 per day for rental of substitute equipment when a covered cause of loss occurs to covered property.
- \$100,000 available to cover your legal or contractual liability for loss or damage to equipment that you **lease, rent or borrow from others**.
- **Agreed Value** is applicable to vehicles scheduled for auto physical damage and contractors equipment on the Inland Marine policy. An annual updated schedule of values is required.
- Expenses exceeding 75% of the agreed value of a vehicle or equipment will be considered a total loss.
- \$1,000,000 coverage for all individually scheduled equipment for damage caused by **earthquake or flood**.

***Please note:** This proposal does not expand coverage beyond what is provided in the policy. For complete policy information, please contact NYMIR.

Crime and Fidelity

LIMITS OF INSURANCE		
INSURING AGREEMENTS	LIMIT OF INSURANCE PER OCCURRENCE	DEDUCTIBLE AMOUNT PER OCCURRENCE
EMPLOYEE THEFT – PER LOSS COVERAGE	\$250,000	\$2,500
FORGERY OR ALTERATION	\$25,000	\$500
INSIDE THE PREMISES – THEFT OF MONEY AND SECURITIES	\$25,000	\$500
INSIDE THE PREMISES – ROBBERY OR SAFE BURGLARY OF OTHER PROPERTY	Not Quoted	Not Quoted
OUTSIDE THE PREMISES	\$25,000	\$500
COMPUTER FRAUD	Not Quoted	Not Quoted
FUNDS TRANSFER FRAUD	Not Quoted	Not Quoted
MONEY ORDERS AND COUNTERFEIT MONEY	Not Quoted	Not Quoted

*No Exclusion for Tax Collector or Treasurer.

FAITHFUL PERFORMANCE OF DUTY		
INSURING AGREEMENT	LIMIT OF INSURANCE PER OCCURRENCE	PREMIUM
EMPLOYEE THEFT – PER LOSS COVERAGE	\$250,000	INCLUDED

EXCESS LIMIT OF INSURANCE FOR SPECIFIED POSITIONS			
TITLE OF COVERED POSITION	# OF EMPLOYEES	EXCESS LIMIT OF INSURANCE EACH EMPLOYEE	PREMIUM
Tax Collector	1	\$250,000	INCLUDED
Tax Collecting Clerk	2	\$250,000	INCLUDED

TOTAL MUNICIPAL CRIME PREMIUM:	\$1,490
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Cyber Liability & Breach Response Coverage

**Limits Available-\$250,000/ \$500,000/ \$1,000,00/ \$1M xs \$1M
\$1,000 Deductible (Across All Limits)**

ENDORSEMENT AGGREGATE LIMIT OF LIABILITY:	\$250,000	\$500,000	\$1,000,000	\$1M xs \$1M
Breach Response	\$250,000	\$375,000	\$500,000	\$1,000,000
First Party Loss				
Business Interruption Loss	\$25,000	\$50,000	\$100,000	\$200,000
Cyber Extortion Loss	\$25,000	\$50,000	\$100,000	\$200,000
Data Recovery Costs	\$25,000	\$50,000	\$100,000	\$200,000
Reputational Loss	\$25,000	\$50,000	\$100,000	\$200,000
Liability				
Data & Network Liability	\$250,000	\$500,000	\$1,000,000	\$2,000,000
Regulatory Defense & Penalties	\$50,000	\$50,000	\$50,000	\$100,000
Payment Card Liabilities & Costs	\$15,000	\$25,000	\$50,000	\$100,000
Media Liability	\$250,000	\$500,000	\$1,000,000	\$2,000,000
E-Crime				
Fraudulent Instruction	\$25,000	\$50,000	\$50,000	\$100,000
Funds Transfer Fraud	\$25,000	\$50,000	\$50,000	\$100,000
Telephone Fraud	\$25,000	\$50,000	\$50,000	\$100,000
Criminal Reward	\$25,000	\$25,000	\$25,000	\$50,000

NYMIR Coverage Summary

Policies and Coverage	Effective Date	Expiration Date	Premium
Aggregate Limit of Liability Quoted: \$250k	4/15/2025	4/15/2026	\$2,924 gross

THIS IS NOT AN INVOICE

Commercial General Liability

LIMITS OF INSURANCE		
EACH OCCURRENCE LIMIT	\$1,000,000	
GENERAL AGGREGATE LIMIT	\$3,000,000	
PRODUCTS-COMPLETED OPERATIONS LIABILITY LIMIT	\$1,000,000	
PERSONAL INJURY & ADVERTISING INJURY LIMIT	\$1,000,000	
DAMAGE TO PREMISES RENTED TO YOU LIMIT	\$50,000	ANY ONE PREMISES
MEDICAL EXPENSE LIMIT	\$5,000	ANY ONE PERSON

COVERAGE FORM	
Occurrence [<input checked="" type="checkbox"/>]	Claims-Made [<input type="checkbox"/>]

EXPOSURES	
CLASSIFICATIONS	PREMIUM BASIS
Organized Sports	Each
Beach/Lake Operations	Use Months
Concession Stands	Receipts
Fairs/Festivals	Receipts
Fireworks - Sponsor's Risk	Displays
Government Subdiv Budget (Towns & Villages)	Appropriations
Sewer Facility (Stand Alone)	Payroll
Skating - Roller Blade/Skateboard/Park	Park
Skating Rinks - Ice	Receipts
Streets and Roads	Miles
Swimming Pool	Pools
Water Department/Utility	Payroll

DOWNSTREAM DAM COVERAGE	
PER OCCURRENCE LIMIT	\$1,000,000
GENERAL AGGREGATE LIMIT	\$2,000,000
DOWNSTREAM DAM COVERAGE PREMIUM	INCLUDED

*Coverage only applies to dams listed in the schedule below.

DOWNSTREAM DAM SCHEDULE		
DAM NAME	DAM SIZE	DAM HAZARD LEVEL
Dixie Lake Dam	101 to 500 Acre Feet	A - Low

EMPLOYEE BENEFITS LIABILITY (CLAIMS MADE)	
LIMIT EACH EMPLOYEE/AGGREGATE	\$1,000,000 / \$1,000,000
DEDUCTIBLE	\$1,000
RETROACTIVE DATE	Full Prior Acts
EMPLOYEE BENEFITS LIABILITY COVERAGE PREMIUM	INCLUDED

ADDITIONAL INSUREDS	
Primary And Noncontributory	The American National Red Cross, its governors, officers, directors, employees, agents & permit assig, 431 18th St, Washington, DC 20006

TOTAL COMMERCIAL GENERAL LIABILITY PREMIUM:	\$ 101,261
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NOTICE REQUIRED BY THE NEW YORK INSURANCE LAW

The below disclaimer applies ONLY to any Employee Benefits Liability coverage provided by this policy.

The Employee Benefits Liability coverage of this policy provides insurance on a claims-made basis. This policy does not provide coverage for claims arising out of incidents, occurrences or alleged wrongful acts which took place prior to the retroactive date stated above. The policy covers only claims or incidents reported to NYMIR while the policy remains in effect, and all coverage under the policy, except for the 90-day extended reporting period, ceases upon the termination of the policy unless the insured purchases optional extended reporting endorsement coverage. An optional extended reporting period will be offered for five (5) years for the Employee Benefits Liability coverage. The rates for the optional extended reporting endorsement coverage will be based on the rates in effect at the termination of coverage and these rates may be subject to substantial increase over rates currently in effect.

CLASSIFICATION AND PREMIUM

LOC NO.	CLASSIFICATION	CODE NO.	PREMIUM BASE	RATE		ADVANCE PREMIUM	
				Prem/ Ops	Prod/Comp Ops	Prem/ Ops	Prod/Comp Ops
All	Organized Sports	00031	Each	Incl.	Incl.	Incl.	Incl.
	Beach/Lake Operations	00004	Use Months	Incl.	Incl.	Incl.	Incl.
	Concession Stands	00010	Receipts	Incl.	Incl.	Incl.	Incl.
	Fairs/Festivals	00017	Receipts	Incl.	Incl.	Incl.	Incl.
	Fireworks - Sponsor's Risk	00019	Displays	Incl.	Incl.	Incl.	Incl.
	Government Subdiv Budget (Towns & Villages)	00023	Appropriations	Incl.	Incl.	Incl.	Incl.
	Sewer Facility (Stand Alone)	00034	Payroll	Incl.	Incl.	Incl.	Incl.
	Skating - Roller Blade/Skateboard/Park	00035	Park	Incl.	Incl.	Incl.	Incl.
	Skating Rinks - Ice	00036	Receipts	Incl.	Incl.	Incl.	Incl.
	Streets and Roads	00039	Miles	Incl.	Incl.	Incl.	Incl.
	Swimming Pool	00041	Pools	Incl.	Incl.	Incl.	Incl.
	Water Department/Utility	00044	Payroll	Incl.	Incl.	Incl.	Incl.

CLASSIFICATION AND PREMIUM

LOC NO.	CLASSIFICATION	CODE NO.	PREMIUM BASE	RATE		ADVANCE PREMIUM	
				Prem/ Ops	Prod/Comp Ops	Prem/ Ops	Prod/Comp Ops
	Downstream Dam - Dixie Lake Dam			Incl.	Incl.	Incl.	Incl.
	Employee Benefits Liability			Incl.	Incl.	Incl.	Incl.



General Liability Coverage Features

- **Failure to supply** – Municipalities that operate water facilities face additional exposure for accidental events resulting in the municipality's failure to supply these services. Coverage is provided for this liability at full policy limits.
- **Acts of Terrorism** – Automatic coverage for terrorism to full policy limits.
- **Sudden & Accidental Pollution Liability** – A third-party (liability) coverage is provided. The Sudden & Accidental Pollution Liability Endorsement protects the municipality against suits for bodily injury or property damage arising out of pollutants that have been released due to a sudden and accidental event. Examples are pesticides, herbicides, above ground storage tanks, water treatment and sewer plants. These coverages have separate limits of insurance of \$1,000,000 per occurrence.
- **Municipal Sponsored Recreation Programs** – NYMIR supplies coverage for litigation that may arise from the exposures during supervised recreational programs.
- **Allegations of Sexual Abuse & Molestation** – Full Policy limits are provided for protection against lawsuits alleging sexual abuse and molestation. This coverage applies to the named insured for allegations of negligent supervision, hiring and retention.
- **Court System Operations** – Court system operations and judges' actions in their capacity for your municipality are automatically covered. Malicious prosecution, false arrest, and other claims that emanate from court proceedings are automatically covered.

ALSO INCLUDED:

- Volunteers as Insureds
- Cemetery Professional Liability
- Pay on Behalf Form for Additional Insureds by Written Agreement
- Contractual Liability
- Host Liquor Liability
- Employed Engineers, Architects, Attorneys, Surveyors Liability
- Elected Coroner
- Worldwide Coverage Territory

ALSO AVAILABLE:

- Special Events*
- Watercraft Liability (up to 50 feet)
- EMT & Paramedic Liability
- Broad Additional Insured Coverage
- Employed Social Workers, DA, conflict defenders, foster care

*Available with underwriting approval

EXCLUDED:

Clean up costs for pollutants associated with spills or from underground storage tanks.

Please note: This proposal does not expand coverage beyond what is provided in the policy. For complete policy information, please contact NYMIR.

Law Enforcement Liability

LIMITS OF INSURANCE	
EACH PERSON LIMIT	\$1,000,000
EACH OCCURRENCE LIMIT	\$1,000,000
ANNUAL AGGREGATE LIMIT	\$2,000,000
DEDUCTIBLE	\$5,000
LOSS ADJUSTMENT EXPENSES INSIDE/OUTSIDE DEDUCTIBLE	Outside

SCHEDULE OF LAW ENFORCEMENT OFFICERS	
PERSONNEL TYPE	ESTIMATED NUMBER*
FULL-TIME ARMED	
FULL-TIME UNARMED	1
PART-TIME ARMED	
PART-TIME UNARMED	
PART-TIME COURT OFFICERS	
SCHOOL RESOURCE OFFICERS	

*Number of officers is based off number of ratable hours.

ADDITIONAL INSUREDS	
No Additional Insureds Scheduled	

TOTAL LAW ENFORCEMENT LIABILITY PREMIUM:	\$1,729
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LAW ENFORCEMENT LIABILITY COVERAGE FEATURES

Full Policy limits are available for the following exposures:

- Allegations of false arrest, excessive force, malicious prosecution and unlawful search and seizure
- Violations of civil rights
- Building related illnesses
- Claims of abuse and molestation
- Supervisory exposures in directing auto pursuits
- Department approved, 'off duty' moonlighting

In addition, NYMIR's policies offer the following conditions:

- Consent to settle coverage is provided to protect police professionals against the volatile exposures they face daily
- Defense Expenses in Addition to Limit
- Worldwide Coverage

Please note: *This proposal does not expand coverage beyond what is provided in the policy. For complete policy information, please contact NYMIR.*

Public Officials Liability

LIMITS OF INSURANCE	
PER CLAIM LIMIT	\$1,000,000
ANNUAL AGGREGATE LIMIT	\$2,000,000
LAND USE LIABILITY PER CLAIM LIMIT	\$1,000,000
LAND USE LIABILITY ANNUAL AGGREGATE LIMIT	\$1,000,000
DEDUCTIBLE	\$5,000
LOSS ADJUSTMENT EXPENSES INSIDE/OUTSIDE DEDUCTIBLE	OUTSIDE
RETROACTIVE DATE	04/15/2001

EXTENDED EMPLOYMENT PRACTICES LIABILITY	
BACK WAGES PER CLAIM LIMIT	\$250,000
BACK WAGES ANNUAL AGGREGATE LIMIT	\$500,000
BACK WAGES DEDUCTIBLE	\$5,000
EEOC PER CLAIM LIMIT	\$50,000
EEOC ANNUAL AGGREGATE LIMIT	\$100,000
FLSA PER CLAIM LIMIT	\$50,000
FLSA ANNUAL AGGREGATE LIMIT	\$100,000
EXTENDED EMPLOYMENT PRACTICES LIABILITY PREMIUM:	INCLUDED

TOTAL PUBLIC OFFICIALS POLICY PREMIUM:	\$7,514
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NOTICE REQUIRED BY THE NEW YORK INSURANCE LAW

This policy provides insurance on a claims-made basis. This policy does not provide coverage for claims arising out of incidents, occurrences or alleged wrongful acts which took place prior to the retroactive date stated above. The policy covers only claims or incidents reported to NYMIR while the policy remains in effect, and all coverage under the policy, except for the 90-day extended reporting period, ceases upon the termination of the policy unless the insured purchases optional extended reporting endorsement coverage. An optional extended reporting period will be offered for one (1) year, two (2) years, or three (3) years for additional premium. The rates for the optional extended reporting endorsement coverage will be based on the rates in effect at the termination of coverage and these rates may be subject to substantial increase over rates currently in effect.

PUBLIC OFFICIALS' LIABILITY COVERAGE FEATURES

This errors and omissions liability policy provides several significant extensions of coverage that are unique to municipalities. The following coverages are included:

- Employment Practices Liability
- Allegations of Civil Rights and/or Discrimination-
- Public Water Utility
- Day Care, Day Camp, Nursery or similar facility
- Land Use
- Back Pay
- Equal Employment Opportunity Commission Claims Coverage (EEOC)
- Fair Labor Standards Act Claims Coverage (FLSA)

In addition, NYMIR's policy provides the following conditions:

- **The Policy Deductible** applies ONLY when an indemnity payment is made. With approximately 80% of all claims providing only defense costs, this could result in a significant savings in the event of a covered loss.
- **Consent to Settle Coverage**- requires approval from the municipality before a claim can be settled. You will be informed on how a case is developing and will have the right to review a proposed settlement before it is finalized.
- **Defense Costs are Payable in Addition to Limits**- expenses that NYMIR incurs in order to defend you will not reduce your policy limits. Your full limits will be available to settle possible indemnity payments.
- **Worldwide Coverage**

Please note: This proposal does not expand coverage beyond what is provided in the policy. For complete policy information, please contact NYMIR.

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER:	EFFECTIVE DATE:
Q-03783	04/15/2025

NUMBER	TITLE
COMMON	
IL DS 00 (09-08)	Common Policy Declarations
IL 00 17 (11-98)	Common Policy Conditions
IL 00 23 (07-02)	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 01 83 (04-98)	New York Changes - Fraud
IL 01 85 (07-02)	New York Changes - Calculation of Premium
IL 02 68 (11-05)	New York Changes - Cancellation And Nonrenewal
IL CY (08-21)	Cyber Exclusion
CG 21 07 (05-14)	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included
CG 21 32 (05-09)	Communicable Disease Exclusion
CG 26 24 (08-92)	New York Changes - Legal Action Against Us
PROPERTY	
MPR 000 (04-20)	Commercial Property Policy Declarations
MPR SOV (04-20)	Statement of Values
CP 00 20 (06-95)	Builders' Risk Coverage Form
CP 01 78 (08-08)	New York - Exclusion of Loss Due to Virus or Bacteria
CP 10 77 (12-20)	Cyber Incident Exclusion - New York
MPR 001 (06-98)	General Endorsement
MPR 101 (03-93)	Section I. Introduction
MPR 102 (03-93)	Section II. Common Policy Conditions
MPR 103 (03-93)	Section III. Commercial Property Coverage Form
MPR 104 (03-93)	Section IV. Level of Property Protection - Comprehensive Protection
MPR 105 (03-93)	Section V. Commercial Property Conditions
MPR 106 (06-07)	Section VI. Commercial Property Coverage Definitions
MPR 107 (03-93)	Personal Property Automatic Inflation Endorsement
MPR 109 (03-93)	Asbestos Clean Up, Abatement and Removal
MPR 111 (10-97)	Additional Municipal Property Extensions Endorsement
MPR 112 (09-21)	Flood and Earthquake Coverage Enhancement Endorsement
MPR 114 (01-17)	Equipment Breakdown Coverage
MPR 115 (09-06)	Ordinance or Law Coverage
MPR 116 (11-06)	Enhanced Muni Pac Extensions of Coverage
MPR 117 (08-10)	Extended Pollution Clean-Up
MPR 118 (04-20)	Builders Risk Schedule
INLAND MARINE	
MIM 000 (06-20)	Inland Marine Policy Declarations
MIM SCHED (06-20)	NYMIR Schedule Of Inland Marine
MIM 010 (02-96)	Common Policy Conditions
MIM 030 (11-95)	Hazardous Materials Reporting Law
MIM 101 (01-01)	Loss Payable - Inland Marine
MIM 101 (01-01)	Loss Payable - Inland Marine
MIM 101 (01-01)	Loss Payable - Inland Marine
MIM 110 (09-19)	Municipal Coverage Form
MIM 112A (10-08)	Flood and Earthquake Inland Marine Coverage Enhancement Endorsement
MIM 500A (09-19)	Manuscript Form - Marine A
MIM 500B (11-95)	Manuscript Form - Marine B (Leased or Rented From Others Endorsement)
MIM 500C (11-95)	Manuscript Form - Marine C (Rental Expense)

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER: Q-03783	EFFECTIVE DATE: 04/15/2025
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NUMBER	TITLE
INLAND MARINE	
MIM 500D (06-07)	Manuscript Form - Marine D (Total Constructive Loss)
CRIME	
CR DS 03 (08-07)	Crime And Fidelity Coverage Part Declarations (Government Entities)
CR 00 25 (05-06)	Government Crime Coverage Form (Loss Sustained Forms)
CR 01 55 (07-17)	New York Changes
CR 25 12 (10-10)	Include Treasurers or Tax Collectors as Employees
CR 25 19 (10-10)	Add Faithful Performance of Duty Coverages for Government Employees
CR 25 34 (10-10)	Add Schedule Excess Limit of Insurance for Specified Employees or Positions
CR 25 43 (10-10)	Add Faithful Performance of Duty Coverage For Specified Government Employees or Positions
GENERAL LIABILITY	
CG DS 01 (10-01)	Commercial General Liability Declarations
CG 00 01 (10-01)	Commercial General Liability Coverage Form
CG 00 55 (03-97)	Amendment of Other Insurance Condition (Occurrence Version)
CG 01 04 (12-01)	New York Changes - Premium Audit
CG 01 63 (04-09)	New York Changes - Commercial General Liability Coverage Form
CG 01 66 (01-96)	New York Changes - Volunteer Firefighters Exclusion
CG 20 21 (11-85)	Additional Insured - Volunteers
CG 20 25 (11-85)	Additional Insured - Elective Or Appointive Executive Officers Of Public Corporations
CG 22 51 (07-98)	Exclusion - Law Enforcement Activities
CG 22 58 (11-85)	Exclusion - Described Hazards (Carnivals, Circuses And Fairs)
CG 24 14 (11-85)	Waiver Of Governmental Immunity
CG 25 04 (11-85)	Amendment - Aggregate Limits of Insurance (Per Location)
CG 26 21 (10-91)	New York Changes - Transfer Of Duties When A Limit Of Insurance Has Been Used Up
CG 99 01 (11-85)	Motor Vehicle Laws
MGL 204 (03-06)	Knowledge of Occurrence Endorsement
MGL 205 (03-93)	General Endorsement
MGL 206 (03-93)	Unintentional Errors or Omissions Endorsement
MGL 208 (03-93)	Exclusion - Asbestos
MGL 210 (06-13)	Public Utilities Exclusion - Failure to Supply
MGL 211 (08-07)	Sexual Misconduct Declaratory Endorsement
MGL 212 (03-06)	Exclusion - Airport Liability
MGL 216 (03-06)	New York Municipal Special Additional Insured Endorsement
MGL 217 (01-13)	New York Municipal Limited Pollution Endorsement
MGL 219 (04-08)	Dam, Dike or Levee Endorsement
MGL 221 (04-09)	Limited Exclusion - Professional Services Liability
MGL 223 (01-20)	Extension of Personal Injury Definition - Unsafe Building Demolition
MGL 250 (05-20)	Employee Benefits Liability Coverage
MGL 260 (08-20)	Primary and Noncontributory - Other Insurance Condition
CYBER	
MCY 100 (06-22)	Breach Response Policy
MCY 600 (06-22)	New York Free Trade Zone Amendatory Endorsement
MCY 700 (06-22)	New York Free Trade Zone Addendum to Declarations Page and Application

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER: Q-03783	EFFECTIVE DATE: 04/15/2025
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NUMBER	TITLE
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LAW ENFORCEMENT LIABILITY

MLE 000 (06-20)	Law Enforcement Liability Declarations Page
MLE 001 (06-98)	General Endorsement
MLE 100B (08-07)	Law Enforcement Policy
MLE 500 (08-95)	Exclusion - Professional Medical Services
MLE 600 (04-09)	New York Changes - Law Enforcement Liability Coverage Form

PUBLIC OFFICIALS LIABILITY

MPO 000 (05-20)	Public Officials Declarations Page
MPO 001 (06-98)	General Endorsement
MPO 100 (09-21)	Public Officials Liability (Claims-Made)
MPO 110 (06-20)	Extended Employment Practices Liability Endorsement
MPO 150 (03-93)	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
MPO 200 (06-08)	Land Use Liability Coverage Endorsement
MPO 300 (03-93)	Notice to Insureds - New York Regulation 121
MPO 600 (04-09)	Who Is An Insured Coverage Endorsement
MPO 700 (11-13)	False Lien Coverage

Commercial Auto

COVERAGE SUMMARY		
COVERAGE:	COVERED AUTOS (Entry of one or more of the symbols from the COVERED AUTOS Section of the Business Auto Coverage Form shows which autos are covered autos):	LIMIT The most we will pay for any one accident or loss:
LIABILITY	1	\$1,000,000 \$1,000,000 See Table Below
NON-OWNERSHIP LIABILITY		
HIRED/BORROWED LIABILITY		
MANDATORY PERSONAL INJURY PROTECTION	5	\$50,000
OPTIONAL BASIC ECONOMIC LOSS	5	\$25,000
ADDED PERSONAL INJURY PROTECTION (OR EQUIVALENT ADDED NO-FAULT COVERAGE)	5	\$100,000
AUTO MEDICAL PAYMENTS	Not Quoted	Not Quoted Each Insured
UNINSURED MOTORISTS	Not Quoted	See Schedule
SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS	6	See Schedule
PHYSICAL DAMAGE COMPREHENSIVE COVERAGE	7,8	Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus See Schedule Deductible For Each Covered Auto, But No Deductible Applies To Loss Caused By Fire Or Lightning
PHYSICAL DAMAGE COLLISION COVERAGE	7,8	Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus See Schedule Deductible For Each Covered Auto
PHYSICAL DAMAGE TOWING AND LABOR	Not Quoted	Not Quoted

LIABILITY DEDUCTIBLES	
COVERAGE:	DEDUCTIBLE:
LIABILITY	
PERSONAL INJURY PROTECTION	See Schedule
DEDUCTIBLE REIMBURSEMENT FOR OFFICERS & DIRECTORS	\$1,000
LOSS ADJUSTMENT EXPENSES INSIDE/OUTSIDE DEDUCTIBLE	OUTSIDE

HIRED/BORROWED AUTO COVERAGES		
COVERAGE:	ESTIMATED ANNUAL COST OF HIRE:	LIMIT:
LIABILITY*	If Any	\$1,000,000
COMPREHENSIVE	If Any	ACTUAL CASH VALUE COST OF REPAIRS OR \$25,000 WHICHEVER IS LESS, MINUS \$500 DEDUCTIBLE, FOR EACH COVERED AUTO, BUT NO DEDUCTIBLE APPLIES TO LOSS CAUSED BY FIRE OR LIGHTENING.
COLLISION	If Any	ACTUAL CASH VALUE COST OF REPAIRS OR \$25,000 WHICHEVER IS LESS, MINUS \$500 DEDUCTIBLE, FOR EACH COVERED AUTO.
<p>PHYSICAL DAMAGE COVERAGE for covered "autos" you hire or borrow is excess unless indicated below by "X"</p> <p><input type="checkbox"/> If this box is checked PHYSICAL DAMAGE COVERAGE applies on a direct primary basis and for purposes of the condition entitled OTHER INSURANCE, any covered "auto" you hire or borrow is deemed to be a covered "auto" you own</p>		

MUTUAL AID ENDORSEMENT	
LIMIT OF INSURANCE:	PREMIUM:
\$1,000,000	Included

ADDITIONAL INSUREDS	
No Additional Insureds Scheduled	

TOTAL MUNICIPAL AUTOMOBILE PREMIUM:	\$41,523.00
MVR FEE:	\$420.00

Vehicle Schedule

Vehicle #	Year	Make	Model	VIN	Comp Ded	Coll Ded
1	1987	GMC		1GCM7DIG5HV502058	FLTR	FLTR
2	1994	Ford	F250	2FTHF26H9RCA75279	\$500	\$500
3	1999	Chevrolet	Kodiak	1GBP7H1C9XJ103248	FLTR	FLTR
4	2003	Chevrolet		1GBHK24U23E318560	\$500	\$500
5	2004	Internatio		1HTWZAH74J090727	FLTR	FLTR
6	1980	Snow		101098	FLTR	FLTR
7	1999	Parke		13ZRA1826X1002849	FLTR	FLTR
8	1988	Eric		4802155	FLTR	FLTR
9	1994	L&S		1L9FB1620R1097271	FLTR	FLTR
10	1985	SE/JE		85600391	FLTR	FLTR
11	2003	Broce	Broom	403058	FLTR	FLTR
12	2005	Ford		1FDWF31585EC97562	\$500	\$500
13	2006	Ford	F350	1FDWF37Y66EB58436	FLTR	FLTR
14	2006	Ford	F250	1ETNE21566EC94333	\$500	\$500
15	2007	Sterling	L9500	2FZAAZCV77AW85533	FLTR	FLTR
16	2007	Sterling	L9500	2FZAAZCV57AW85532	FLTR	FLTR
17	2008	Ford	F250	1FDNF21528EC04061	\$500	\$500
18	2008	Ford	E250	1FTNE24W18DB45084	\$500	\$500
19	2010	Internatio	Durastar	1HTMMANN5AH167580	FLTR	FLTR
20	2008	Ford	F350	1FTWF31538EC53056	\$500	\$500
21	2010	Ford	F350	1FTWF3B58AEA74581	\$500	\$500
22	2010	Sterling		2FZAAZCVXAAAN4026	FLTR	FLTR
23	2011	Chevrolet	Silverado	1GBKKZCGXBZ190261	\$500	\$500
24	2011	Chevrolet	Silverado	1GB3KZCG5BZ408310	\$500	\$500
25	2012	Dodge	Ram 1500	1C6RD7FP1CS265423	\$500	\$500
26	2013	Felling	FT-40-2TA	5FTTA3023D1041483	\$500	\$500
27	2013	Mack	Granite	1M2AX02C9DM001715	FLTR	FLTR
28	2012	Ford	F350	1FTRF3B66CEC99851	\$500	\$500
29	2013	CrossCount	48RTR	431FS0815D1000427	\$500	\$500
30	2014	Internatio	4000	1HTMMAAR2EH780197	FLTR	FLTR
31	2014	Dodge	Ram	3C7WRNAL1EG292320	FLTR	FLTR
32	2014	CA/ON	UTIL TRLR	4YMUL1218EV053038	\$500	\$500
33	2015	Freightlin	114SD	1FVAG3CY9FHG3910	FLTR	FLTR
34	2005	International		1HTWZAH15J033974	FLTR	FLTR
35	2018	Chev	3500 SRW	1GB0KYEG3JZ266306	\$500	\$500
36	2018	Freightliner	114SD	1FVHG3DV2JHJX9686	FLTR	FLTR
37	2015	Dodge	Ram	3C63R3AT0FG541591	\$500	\$500
38	2019	Ford	F350	1FTRF3B62KEC37166	\$500	\$500
39	2018	Dodge	Ram 3500	3C63R3AJ2JG345322	\$500	\$500
40	2020	Dodge	Ram	3C63R3CJ4LG161676	\$500	\$500
41	2019	Ram	Reg Cab Chassis	3C7WRNAJ3KG672835	FLTR	FLTR
42	2020	Dodge	Ram	3C63R3AJ9LG206291	\$500	\$500
43	2021	Jeep	Subn	1C4PJMCB3MD102679	\$500	\$500
44	2022	Ram		3C63R3AJXNG288258	\$500	\$500
45	2004	International	7600	1HTWXAXT84J078024	FLTR	FLTR
46	2023	Ram	1500 Classic	1C6RR7KG0PS592697	\$500	\$500
47	2008	Gradall	XL3100	3120000113	FLTR	FLTR
48	2022	Chevrolet	CK30903	1GB3YSE78NF184099	\$500	\$500

Vehicle #	Year	Make	Model	VIN	Comp Ded	Coll Ded
49	2024	Jet N Vac Trailer	JVT800-4020	1D9AB2320RS348323	FLTR	FLTR
50	2013	Freightliner	114SD	1FVHG3DV8DHFB6347	FLTR	FLTR
51	2024	Chevrolet	Silverado	1GB3YSE73RF407252	\$500	\$500

COMMERCIAL AUTO COVERAGE FEATURES

- Automatic \$3,000 Additional Equipment coverage for equipment installed on municipal vehicles.
- Deductible reimbursement up to \$1,000 for physical damage to any municipal employee's personally owned vehicle while using in the course of municipal duties and responsibilities.
- Replacement cost new valuation for police vehicles 10 years old or newer.
- NYMIR Insured Vehicles -Automatic \$3,000 Additional Equipment Extension is included to provide up to \$3,000 per vehicle for equipment that is installed in and/or on the vehicle.
- Sound Receiving Equipment -No exclusion for covered autos.

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER: Q-03784	EFFECTIVE DATE: 04/15/2025
<u>NUMBER</u>	<u>TITLE</u>
IL DS 00 (09-08)	Common Policy Declarations
MCA 000 (04-20)	Commercial Auto Policy Dec Page
MCA SCHED (04-20)	NYMIR Schedule of Vehicles
CA 00 01 (06-92)	Business Auto Coverage Form
CA 01 12 (04-09)	New York Changes In Business Auto, Business Auto Physical Damage, Motor Carrier And Truckers Coverage Form
CA 02 25 (06-99)	New York Changes - Cancellation
CA 04 20 (01-03)	New York Supplemental Spousal Bodily Injury Liability Coverage
CA 20 01 (01-87)	Additional Insured - Lessor
CA 20 02 (01-87)	Sound Receiving Equipment Coverage - Fire, Police and Emergency Vehicles
CA 20 24 (08-14)	New York Mobile Equipment
CA 22 32 (07-02)	New York Mandatory Personal Injury Protection Endorsement
CA 22 33 (07-02)	Additional Personal Injury Protection (New York)
CA 22 49 (04-92)	New York Exclusion of Medical Expense from Mandatory Personal Injury Protection Endorsement
CA 22 60 (04-92)	New York Optional Basic Economic Loss Coverage
CA 31 07 (10-13)	New York Supplementary Uninsured/Underinsured Motorists Endorsement
CA 99 33 (01-87)	Employee As Insureds
CA 99 34 (12-93)	Social Service Agencies - Volunteers As Insureds
CA 99 44 (12-90)	Loss Payable Clause
MCA 001 (06-98)	General Endorsement
MCA 300 (08-10)	Municipal Automobile Special Deductible Reimbursement
MCA 310 (06-07)	Municipal Vehicle Additional Equipment Extension
MCA 500 (02-09)	New York Mutual Aid Endorsement
MCA 600 (06-12)	Valuation - Police Vehicles
IL 00 17 (11-98)	Common Policy Conditions
IL 01 83 (04-98)	New York Changes - Fraud
IL 01 85 (07-02)	New York Changes - Calculation of Premium

Commercial Excess Liability

LIMITS OF INSURANCE	
LIMIT PER OCCURRENCE	\$8,000,000
GENERAL AGGREGATE LIMIT	\$16,000,000

SCHEDULE OF UNDERLYING POLICIES						
LINE OF BUSINESS	QUOTE #	CARRIER	POLICY EFF DATE	POLICY EXP DATE	LIMITS	
GENERAL LIABILITY	Q-03783	New York Municipal Insurance Reciprocal	04/15/2025	04/15/2026	EACH OCCUR: GENERAL AGG: PERS ADV INJ: PROD/COMP OPS AGG: DAMAGE TO PREMISES:	\$1,000,000 \$3,000,000 \$1,000,000 \$1,000,000 \$50,000
COMMERCIAL AUTO	Q-03784	New York Municipal Insurance Reciprocal	04/15/2025	04/15/2026	BI/PD:	\$1,000,000
PUBLIC OFFICIALS LIABILITY	Q-03783	New York Municipal Insurance Reciprocal	04/15/2025	04/15/2026	EACH CLAIM: ANNUAL AGG: LAND USE LIABILITY – ANNUAL AGG:	\$1,000,000 \$2,000,000 \$1,000,000
LAW ENFORCEMENT	Q-03783	New York Municipal Insurance Reciprocal	04/15/2025	04/15/2026	EACH PERSON: EACH OCCUR: ANNUAL AGG:	\$1,000,000 \$1,000,000 \$2,000,000

DOWNSTREAM DAM COVERAGE		
PER OCCURRENCE LIMIT		\$5,000,000
GENERAL AGGREGATE LIMIT		\$5,000,000
DOWNSTREAM DAM COVERAGE PREMIUM		Included

*Coverage only applies to dams listed in the schedule below.

DOWNSTREAM DAM SCHEDULE		
DAM NAME	DAM SIZE	DAM HAZARD LEVEL
Dixie Lake Dam	101 to 500 Acre Feet	A - Low

TOTAL EXCESS LIABILITY PREMIUM:	\$14,233
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NOTICE REQUIRED BY THE NEW YORK INSURANCE LAW

The below disclaimer applies ONLY to any Public Officials Liability coverage and/or any Employee Benefits Liability coverage provided by this policy.

The Public Officials and Employee Benefits Liability portions of this policy provides insurance on a claims-made basis. This policy does not provide coverage for claims arising out of incidents, occurrences or alleged wrongful acts which took place prior to the retroactive date. The policy covers only claims or incidents reported to NYMIR while the policy remains in effect, and all coverage under the policy, except for the 90-day extended reporting period, ceases upon the termination of the policy unless the insured purchases optional extended reporting endorsement coverage. An optional extended reporting period will be offered for one (1) year, two (2) years, or three (3) years for additional premium on the Public Officials portion of this policy. An optional extended reporting period will be offered for five (5) years for the Employee Benefits Liability portion of this policy. The rates for the optional extended reporting endorsement coverage will be based on the rates in effect at the termination of coverage and these rates may be subject to substantial increase over rates currently in effect.

EXCESS LIABILITY FEATURES

NYMIR's Excess Policy provides additional limits over the policies detailed above in the Schedule of Underlying Policies. It offers true follow form coverage, providing excess protection for your municipality's volatile exposures.

The following exposures are not excluded (provided coverage exists on the underlying policy):

- Employment Benefits Liability
- Sexual Abuse & Molestation
- Special Events Coverage
- Failure to Supply
- Land Use Liability

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER: Q-03786	EFFECTIVE DATE: 04/15/2025
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<u>NUMBER</u>	<u>TITLE</u>
EXCESS	
IL DS 00 (09-08)	Common Policy Declarations
MEC 000 (04-20)	Municipal Excess Catastrophe Liability Policy Declarations
CX 00 01 (04-13)	Commercial Excess Liability Coverage Form
CX 01 14 (01-14)	New York Changes
CX 01 15 (01-11)	New York Changes - Transfer of Duties When a Limit of Insurance is Used Up
CX 02 33 (01-14)	New York Changes - Cancellation and Nonrenewal
CX 21 01 (09-08)	Nuclear Energy Liability Exclusion Endorsement
CX 21 03 (04-13)	Total Pollution Exclusion with a Hostile Fire Exception
CX 21 43 (05-14)	Exclusion - Access or Disclosure of Confidential or Personal Information
CX 24 01 (09-08)	Products-Completed Operations Aggregate Limit of Insurance
MEC 01 (01-15)	General Endorsement
MEC 02 (01-15)	Exclusionary Endorsement
MEC 03 (01-15)	Dam, Dike and Levee Exclusion
MEC 05 (08-20)	Dam, Dike and Levee Sublimit Endorsement
MEC 111 (03-08)	Employment Practices Endorsement
MEC 27 00 (01-15)	Underlying Claims-Made Coverage

Owners and Contractors Protective Liability

NAMED INSURED & MAILING ADDRESS:

The People of the State of New York, all municipal subdivisions thereof,
As Per Named Insured Extension Schedule
1220 Washington Avenue
Albany, NY 12232

LIMITS OF INSURANCE

EACH OCCURRENCE LIMIT	\$1,000,000
GENERAL AGGREGATE LIMIT	\$2,000,000

CLASSIFICATION	CODE NO.	RATE	PREMIUM BASE
Work Permit	34	INCLUDED	INCLUDED

TOTAL OWNERS AND CONTRACTORS PROTECTIVE LIABILITY PREMIUM:**\$275**

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER: Q-03787	EFFECTIVE DATE: 04/15/2025
----------------------------------	--------------------------------------

NUMBER	TITLE
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COMMON

IL DS 00 (09-08)	Common Policy Declarations
IL 00 23 (07-02)	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 01 85 (07-02)	New York Changes - Calculation of Premium
IL CY (08-21)	Cyber Exclusion
CG 26 24 (08-92)	New York Changes - Legal Action Against Us

GENERAL LIABILITY

MOC QUOTE (11-20)	Owners and Contractors Protective Liability Quote Template
MOC 000 (06-20)	Owners And Contractors Protective Liability Declarations
CG 00 09 (11-88)	Owners and Contractors Protective Liability Coverage Form - Coverage for Operations of Designated Contractor
CG 26 04 (01-96)	New York Changes Owners and Contractors Protective Liability Coverage Form
CG 26 36 (12-93)	New York Changes - Transfer Of Duties When A Limit Of Insurance Is Used Up
CG 28 67 (09-95)	New York Changes - Cancellation And Nonrenewal
MOC 001 (06-98)	General Endorsement
MOC 100 (03-94)	Exclusion - Asbestos

Recommendations + Key Benefits

Recommendations	Annual Premium	Key Benefits
Active Assailant	TBD subject to completion of application	Protection against the threat of assailants
Pollution Liability	TBD subject to completion of application	Covers costs and damages related to pollution.
Gap Insurance	Will need to be quoted	Optional car insurance coverage that can assist in paying off a municipality's lease/loan when a vehicle is totaled or stolen.



Cost Savings Initiatives

Cost Savings Initiatives

Program	Outline	Cost	Advantages	Disadvantages
Helix – Program provided by NYMIR through their partnership with HelixIntel & Hartford Steam Boiler	Equipment maintenance tracking service	\$0	Enhances ability to predict & prevent equipment breakdowns	Juggling paperwork or lost requests
LMS – Learning Management System	Educate and manage employees	\$0	Manage and document regulated and required trainings such as sexual harassment training.	Noncompliance and additional costs
LEARN -	Promotes employee training on a centralized online platform	\$0	Provides NYS annual requirement classes, plus other invaluable classes	
LENS – License Event Notification Service	Supplies important information about driving records and keeps up to date records and notifications	\$0	Effectively manage new and current drivers	Risk drivers with poor driving history or serious convictions affecting insurance coverage or potentially causing losses

Implementation Timeline

As part of our continued process, **we will study your operation and identify activities that drive claim frequency and severity and implement an action plan to contain losses**. In addition, we will identify training needs and provide on-site assistance to actively address the loss sources at Town of Liberty while designing coverage solutions and strategies to control the risk.



Implementation:

- + Meet with Service Team to review our Scope of Services and your objective. Together we will outline the three-to-five-year plan to ensure we are meeting all of Town of Liberty's goals.
- + Establish a Service Log to include all outstanding and completed projects with reoccurring meetings to review.



Phase I:

- + Analyze Claim reports for prior 3-5 years
- + Outline Cost Savings Strategies through risk mitigation, risk transfer mechanisms and coverage plans.
- + Immediately implement loss mitigation team and services including Zywave and LMS
- + Create RFP for all lines of coverage structuring a plan around your firms needs.



Phase II:

- + Implement designed policy solutions as they renew.
- + Review and assist with development of up-to-date insurance requirements, indemnification, and hold harmless language in both your contracts and contracts signed by you.
- + Assist in implementing and monitoring vendor, subcontractor and supplier insurance requirement compliance.

Onboarding will roll into annual timeline →

Annual Service Timeline

Task	Proposed Date	Owner	Completion Date
PRE-RENEWAL 90-120 DAYS PRIOR TO RENEWAL			
Review of Current Loss Trends and Utilization of Risk Mitigation Tools	Quarterly		
Review industry trends and potential exposures affecting your industry –	Quarterly		
Portfolio Review – Current and potential risk changes + Executive Risk Review + Exposure Review + Internet Liability Review + Pre-Audit Review + Product Review if applicable + Professional Liability + Employment Practices Review			
Service Timeline Stewardship	Bi-Annually		
RENEWAL			
Review Proposals + Terms and conditions + Formal applications + Billing and Financing options	April 2025		
Issuance of Certificates, required forms, and ID cards	4/15/2025		
Policy Delivery			
POST RENEWAL			
Account Team Intro	With Policy Deliver		
Intro to M+S Online Tools	4/15/2025		
Update Contact information	4/15/2025		
Claims Reviews	Quarterly		
Loss Run Reviews	Quarterly		
Safe Driver Maintenance	LENS		
Contract Review and Monitoring	Annually & as needed		
Certificate of Insurance Monitoring	As needed		
Website Review	Annually	Carrier	
Internet Liability Review	Annually	Carrier	
Employee Benefits Update + With the assistance of our Employee Benefits division, review adequacy and cost of your current group benefits plan in comparison to your desired objectives. Full, partial and self- insured plans should be considered. + With assistance from our Wealth Management Division, review your current retirement plan offering for maximizing benefits, cost review and reducing fiduciary liability. + Are you aware of the Marshall and Sterling PEP (Pooled Employer 401k Plan)? It's an efficient solution to reduce the amount of time you need to spend with 401k administration efforts, getting you and your HR team more time.			

THE MARSHALL+STERLING ADVANTAGE

**The future is
promising.
Don't risk it.**

**MARSHALL
+STERLING**



Founded in 1864, Marshall+Sterling delivers superior risk management and insurance services, by offering:

- + **Tools and resources** to help educate our clients about their risks
- + **Dedicated service teams** working across account management and claims to mitigate client risk
- + **Innovative solutions** to improve our client's risk profile
- + **Comprehensive account analytics** and predictive risk modeling



\$1.6 B

Total Written
Premiums



100%

Employee-
owned Business



Top 40

Ranked among
the top 40
independent
insurance
companies*



550+

Insurance
professionals
across 35 offices
in the U.S. and
the U.S.V.I.



200+

Carrier partners
and block of
business at
Lloyds of London

*Insurance Journal Rankings



Personal Insurance Solutions for Employers, Designed to Offer your Employees an Added Benefit

- + Provides valuable benefits to employees that is a cost free and hassle-free type of benefit
- + **Employees have an opportunity to meet with a professional agent who can give them guidance and council**
- + Marshall+Sterling represents over 25 personal insurance carriers - giving our clients a wide choice selection

How the program works:

- Designed to fit your organization's employee needs
- Virtual or in-person presentation meetings to groups or individuals
- iNavigator integration
- Posters, informational flyers, brochures in standard or electronic format
- Presentations designed around other events such as safety meetings, annual meetings, open enrolment or events specific to your organization
- No cost to the employer
- Group excess programs available*
- Discount options for employer groups 500+ **

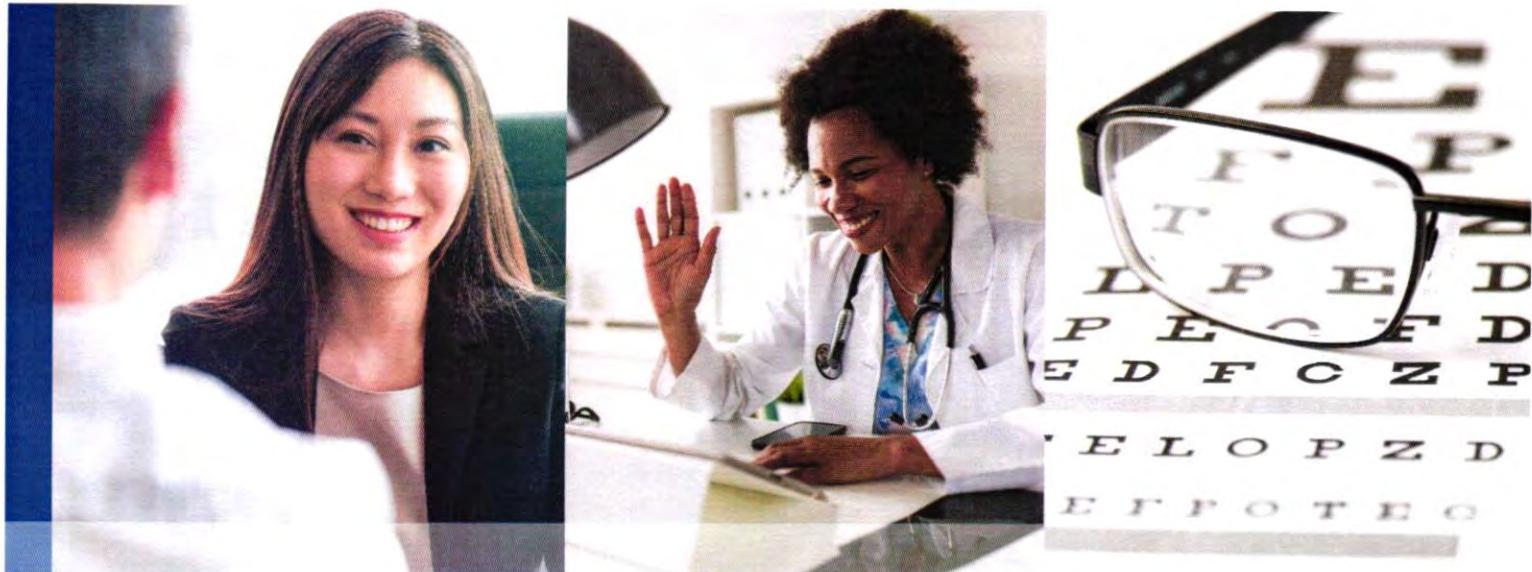
* There is a cost associated with the Group Excess Program.

** Qualification for discount program is subject to agent, carrier, and employer agreement and contract.

Benefits:

- + Provides a benefit that your HR team can offer that is no-cost to your company
- + Enables your employees to get a quote right at work, preventing them from spending "company time" searching for insurance savings
- + All-in-one service model, making the whole process quick and easy
- + Dedicated customized service team
- + No cost or time drain for the employer

To get started, contact your Marshall+Sterling Account Manager or Sales Professional.



Employee Benefit Solutions

- + We strive to develop long-term, mutually beneficial partnerships with our clients, starting by gaining an understanding your organization, history, competitive challenges, and future direction.
- + **We don't push boxed solutions on our clients.** Instead, we tailor our guidance to meet the unique goals of each organization.
- + Combining the perspective and insights of your staff, human resources professionals and executives, and our decades of experience, we work to find the best possible options for your organization.
- + *Human Resources Support*
- + *Technical Solutions*
- + *Compliance Guidance, tracking & reporting*
- + *Worksite Solutions*
- + *Claim Management Programs*
- + *Prescription Savings Programs*
- + *Cost Containment through Tactical Health Program*



Wealth Management

Marshall+Sterling Wealth Advisors, Inc. is a registered investment adviser providing comprehensive investment and financial planning services to individuals and businesses. The M+S Wealth team has 100+ years of combined industry experience and its members hold various advanced degrees and designations.

M+S Wealth works with individuals, families, trusts and businesses to develop, implement and maintain individualized investing and planning strategies to realize short- and long-term financial goals.

The first step to crafting a personalized investment solution is gaining insight into what matters to you. What is important to you now? What may be important to you decades from now?

Allow M+S Wealth to help bring clarity to your financial goals and identify how your money can reflect your values.

- + *Wealth Strategy*
- + *Financial Planning*
- + *Investment Management*
- + *Trust Management + Estate Services*
- + *Philanthropic & Charitable Interests*
- + *Retirement Plan Solutions for Businesses*
- + *Risk Management*
- + *Insurance (Life, disability, long-term care, property + casualty)*

Notice About Compensation

This information is being provided in compliance with New York State Insurance Regulation 194 [11NYCRR 30.3(a)].

Marshall & Sterling Inc. ("the producer") is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.



Meeting Minutes
January 8, 2025

PRESENT: Paige Russell, Jena Schwartz, John Ballard, Felix Colon, Kathy Dworetsky, Mitch Juron

ABSENT: James Guara

- 1. Call to Order:** Paige Russell called the meeting to order at 5:33 PM.
- 2. Pledge of Allegiance.**
- 3. Recognize the Public:** Tyler Juron
- 4. Reading and Approval of Minutes:** Jena Schwartz made a motion to approve the minutes as presented. John Ballard seconded.
- 5. Department Reports:**
 - A) Director's Report** – See attached. The Town is looking into new programming to implement online registration for Day Camp and Swim lessons. Jena asked if concession accounts could be included. .
 - B) Park Supervisor's Report** – Work is being completed on the indoor pavilion. New cabinets, new cubbies and new tables installed. All machines are being serviced. Looking into cost effectiveness of fixing the beautification truck. There is extensive tree damage due to the high winds. Changing room repairs are in the works.
 - C) Recreation Supervisor's Report** – Winterfest at the High School is February 22nd. Football has wrapped up and Basketball has begun. Games will start in February. %The High School Cheer and Wrestling coaches want to run a competitive youth program. Walking program will resume in February. Senior Center will open 5 days a week starting next week with in-house meals on Wednesdays along with Bingo. We will be getting pricing at local restaurants for volunteer dinner. .
 - D) Revenue Reports:** Looks Good.
- 6. Old Business:**
 - A) Holiday Event** – A discussion was held
 - B) Pickle Ball Courts** – Discussed in Supervisor's Report.

- C) **Winter Programs**– Discussed in Recreation Supervisor's
- D) **Upcoming Programs** – Discussed in Recreation Supervisor's Report

7. **New Business:**

- A) **Review By-Laws** – Jena will update
- B) **Review Accomplishments** – Continued improvement at the parks, Cinco de Mayo and Fall Festival have grown.
- C) **Goals for the New Year** –To grow all events and improve
- D) **Review Capital Improvement Plan** – Discussed in the Director's Report
- E) **Review Fee Schedule** – Looks Good
- F) **Committee Assignments** – Jena will liaison with school, John will liaison with parks and seniors,
- G) **Election of officers** – John Ballard, Chairperson, Paige Russell Vice-Chairperson, Jena Schwartz secretary.

8. **Announcements:** Our next meeting will be held February 4, 2025 at 5:30 p.m. in the Recreation Room.

9. **Adjournment** – Jena Schwartz made a motion to adjourn the meeting at 6:12 p.m. This was seconded by John Ballard. Meeting adjourned.

Liberty Parks and Recreation Director's Report

Board Meeting – January 8, 2025

- **Collaborative Initiatives:**
 - Having discussions with Sullivan County, the Town of Fallsburg, and the Town of Thompson to explore shared services for recreation and park facilities. This collaboration aims to improve efficiency and expand recreational opportunities for residents.
- **OpenGov Implementation:**
 - The Town of Liberty has adopted OpenGov, which will enable residents to sign up for programs and make payments online. This modernizes our processes and enhances accessibility for the community.
- **Microsoft 365 Transition:**
 - All departmental offices are transitioning to Microsoft 365. This change will streamline communication and improve connectivity with other departments and the Town Board, ensuring more efficient operations.
- **Staff and Safety Planning:**
 - Developing updated seasonal job descriptions to ensure clarity and attract qualified candidates.
 - Working on the summer safety plan to prioritize the well-being of staff and participants during peak recreational months.
- **Park Vision and Planning:**
 - Mapping out a 15-year vision for the parks to establish long-term goals and ensure sustainable growth and development of recreational spaces.
- **Town Board Collaboration:**
 - Working closely with the Liberty Town Board to align Parks and Recreation objectives with broader town goals, ensuring cohesive planning and execution.
- **Training Enhancements:**
 - Increasing departmental training opportunities this year, including leadership development, program creation, and technical skill-building to elevate service quality and team effectiveness.
- **New Park Management:**
 - The Town of Liberty now oversees LaPolt and Creek Side Park, which will fall under the jurisdiction of the Parks and Recreation Department. We are excited about the opportunities these new responsibilities present for community engagement and development.

Liberty Parks and Recreation Director's Report

• **Looking Ahead:**

- As we enter 2025, the department is optimistic about the year ahead. There will be significant changes, but all geared toward improving services, expanding opportunities, and enriching the lives of Liberty residents.



Meeting Minutes
February 4, 2025

PRESENT: Paige Russell, Jena Schwartz, John Ballard, James Guara, Sam Atkins, Jillian Trinidad

ABSENT: Felix Colon, Mitch Juron, Kathy Dworetsky

- 1. Call to Order:** John Ballard called the meeting to order at 5:31 PM.
- 2. Pledge of Allegiance.**
- 3. Recognize the Public:** No public to recognize
- 4. Reading and Approval of Minutes:** Jena Schwartz made a motion to approve the minutes as presented. Paige Russell seconded.
- 5. Department Reports:**
 - A) Director's Report** – See attached. . .
 - B) Park Supervisor's Report** – See Director's Report
 - C) Recreation Supervisor's Report** –See Director's Report
 - D) Revenue Reports:** Looks Good.
- 6. Old Business:**
 - A) Review By-Laws** – JWaiting for Town Board to approve
 - B) Review Accomplishments** – Continued improvement at the parks, Cinco de Mayo and Fall Festival have grown
 - C) Goals for the New Year** –To grow all events and improve
 - D) Review Capital Improvement Plan** – Discussed in the Director's Report
- 7. New Business:**
 - A) RC Boat Race** – Discussed in Director's Report
 - B) Safety Plan** - Discussed in Director's Report
 - C) Employee Training** – Discussed in Director's Report
 - D) Microsoft 365/Teams** – Discussed in Director's Report

8. **Announcements:** Our next meeting will be March 4, 2025 at 5:30 p.m. in the Recreation Room.
9. **Adjournment** – Jena Schwartz made a motion to adjourn the meeting at 6:35 p.m. This was seconded by Paige Russell. Meeting adjourned.

Town of Liberty Parks and Recreation Report

Director's Report

The Town Board has reinstated the practice of assigning a Town Councilperson liaison to each department. The Parks and Recreation Department is now working with Bruce Davidson as our liaison.

As previously discussed, we are in the process of implementing "Open Gov." If all goes well, this platform will allow residents to sign up for programs and make payments via credit card. Additionally, we are transitioning to Microsoft 365 to improve efficiency and collaboration within the department.

A major initiative currently underway is the creation of a comprehensive safety plan for the department. This plan will include monthly fire drills for office personnel and seniors. We have also introduced new documentation for injuries and insurance reporting to enhance our risk management processes.

For onboarding and annual training, we have adopted Neo-Gov, which will be used for all full-time employees. This platform will streamline training compliance and ensure staff members are up to date with required certifications.

We are collaborating with our liaison to analyze the operational costs of each park. The goal is to gain a more accurate understanding of expenditures so that future budgets can be aligned with both basic operations and capital projects. Once this assessment is complete, we will work on a long-term master plan for the development of each park, with the Parks and Recreation Committee joining us for this significant undertaking. Preparations are underway for the High School's annual Winter Fest, scheduled for February 22nd. Additionally, we are organizing our Volunteer Recognition Night.

Currently, we are collecting pricing information for food and exploring the possibility of hosting the event at Bridge and Tunnel.

Looking forward, we aim to install WiFi in all our parks to enhance accessibility and convenience for visitors.

Recreational Supervisor's Report

- **Youth Basketball:** The program is ongoing, with games being held at Tri-Valley. We are in discussions with Tri-Valley to potentially host games in Liberty next year.
- **Walking Program:** This program has resumed after a break in December and will continue through early May.
- **Indoor Baseball Clinic:** Permits are being submitted for an indoor baseball clinic, which is scheduled to begin in March and run through April.

- **RC Car and RC Boat Races:** We are working on launching these new recreational activities.
- **Traveling Cornhole League:** Plans are underway to establish a league in coordination with other park departments.
- **Monthly Calendar:** We are developing a monthly calendar that will be posted on the Town's website for better program visibility.
- **Flag Football League:** We are working with "Old Skewl Sports" to use Walnut Park for a spring flag football league. We will monitor the field closely to prevent excessive wear and tear.
- **Women's Soccer League:** Parks and Recreation staff will take on a greater role to ensure the smooth operation of this program.
- **Men's Adult Softball League:** Plans are being finalized for the upcoming season.
- **Seasonal Hiring:** We have begun accepting employment applications for seasonal positions.

Park Supervisor's Report

- **Winter Operations:** Staff continue to manage snow and ice removal efforts.
- **Facility Improvements:** A new wood stove has been installed in the shop, and counters are being built for the indoor pavilion.
- **Equipment Maintenance:** All machinery is being serviced and prepared for the upcoming spring season.
- **Operational Cost Analysis:** We are continuing efforts to break down operational costs for all park areas to improve budgeting accuracy.
- **Hiring:** The department is seeking experienced staff members to join our team.
- **Facility Inspections:** A full walk-through of all park structures will be conducted to identify necessary repairs and improvements.

**The Sullivan County Division of Public Safety Office of Rabies Control
presents a workshop:**

AN INTRODUCTION TO DOG CONTROL & ANIMAL LAW ENFORCEMENT

This workshop is open to Dog Control Officers, Town officials, Law Enforcement, judges, prosecutors, and rescue personnel, and has been designed to improve municipal and law enforcement response to dog and animal-related incidents and emergencies within the County of Sullivan. We will provide comprehensive and detailed information on policies, procedures and methods recommended to enhance our current response while streamlining inter-agency partnerships.

DATE: April 30, 2025, 9:00AM to 3:00PM - Morning Refreshments & Pizza Lunch will be provided

LOCATION: Sullivan County Emergency Services Training Center

615 Old White Lake Tpke. Swan Lake, NY 12783

**REGISTRATION: E-mail: joseph.mall@sullivanny.gov with your name, agency and title
Registration deadline is April 10, 2025, by 2:00PM.**

Article 7 Dog Control/Article 26 Animal Cruelty

This presentation will delve into the two commonly used portions of NYS law pertaining to animals. It will define the individual responsibilities of Dog Control and Law Enforcement and identify who is responsible for enforcement in various scenarios. Discussion will also include the occasional intersection of the two laws and how the agencies can best collaborate to achieve mutual goals and offer support to one another.

Article 7/Dangerous Dog Proceedings

This portion of the workshop will provide an in-depth approach to Dog Control and applying the law to provide the most effective and efficient response to mandated municipal dog control violations and emergencies. This section will provide forms, procedures and record keeping methods for documentation required by New York State Department of Agriculture and Markets. In addition, our instructor will provide detailed education on how to commence a Dangerous Dog Proceeding in New York State. It will include samples of forms and provide a step-by-step procedural guide from getting a signed complaint, presenting documentation to a judge for signature, service of the Notice of Hearing, seizing the dog and court appearances.

Safe Dog Capture/Handling

This will be a brief demonstration of effective, humane and safe ways to contain dogs.

Rabies Control

Public Health will give a brief presentation on the importance of rabies control/quarantine and explain the importance of the cooperation of law enforcement and dog control in preventing rabies in our community.

About Our Instructor

Andrew Fiumano is the Director of Humane Law Enforcement for The Mohawk Hudson Humane Society with 14 years of varied experience as NYS Peace Officer, Police Officer, Forest Ranger and Investigator. Andrew is a New York State Department of Criminal Justice Certified General Topics Instructor with unparalleled experience in all animal related law.

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF ALBANY

DONALD M. AIREY, individually and in his official capacity as SUPERVISOR of the TOWN OF BLENHEIM, STEPHEN WEINHOFER, individually and in his official capacity as SUPERVISOR of the TOWN OF BROOME, JOHN H. LEAVITT, individually and in his official capacity as SUPERVISOR of the TOWN OF CARLISLE, WERNER T. HAMPEL, individually and in his official capacity as SUPERVISOR of the TOWN of COBLESKILL, WILLIAM A. FEDERICE, individually and in his official capacity as SUPERVISOR of the TOWN OF CONESVILLE, EARL VANWORMER III, individually and in his official capacity as SUPERVISOR of the TOWN of ESPERANCE, PHILIP SKOWFORE JR., individually and in his official capacity as SUPERVISOR of the TOWN of SULTON, ALICIA A. TERRY, individually and in her official capacity as SUPERVISOR of the TOWN OF GILBOA, MARGARET HAIR, individually and in her official capacity as SUPERVISOR of the TOWN OF JEFFERSON, JOHN PAUL YOUNMANS, individually and in his official capacity as SUPERVISOR of the TOWN OF MIDDLEBURGH, JEFFREY HASLUN, individually and in his official capacity as the SUPERVISOR of the TOWN OF RICHMONDVILLE, ALAN TAVENNER, individually, EARLIN ROSA, individually and in his official capacity as SUPERVISOR of the TOWN OF SEWARD, SANDRA R. MANKO, individually and in her official capacity as SUPERVISOR of the TOWN OF SHARON, HAROLD VROMAN, individually and in his officially and in his official capacity as SUPERVISOR of the TOWN OF SUMMIT, ALEX K. LUNIEWSKI, individually and in his official capacity as SUPERVISOR of the TOWN OF WRIGHT, CYNTHIA A. WEST, individually, and BENJAMIN J. OEVERING, individually and in his official capacity as SUPERVISOR of the TOWN OF SCHOHARIE,

DECISION AND ORDER

Index No.: 903991-24

Petitioners-Plaintiffs,

For a Judgment Pursuant to Article 78 of the Civil Practice Law and Rules ("CPLR") and a Declaratory Judgment Pursuant to Section 3001 of the CPLR
-against-

THE STATE OF NEW YORK, KATHLEEN C. HOCHUL, in her official capacity as the Governor of the State of New York, THE NEW YORK STATE SENATE, and THE NEW YORK STATE ASSEMBLY,

Respondents-Defendants.

FARRELL, J.

The following papers numbered 1 to 16 were read on this hybrid Article 78 and declaratory judgment action and Defendant's cross-motion for summary judgment:

<u>PAPERS</u>	<u>NUMBERED</u>
Order to Show Cause, Petition with Exhibit A; Harris Affirmation in Support with Exhibits A-C	1-3
Notice of Motion, Memorandum of Law in Support, Answer in Special Proceeding, Lake Affirmation; Eversley Affirmation with Exhibits	4-8
Harris Affirmation in Opposition to Motion with Exhibits A-D	9
Harris Affirmation in Support of the Proper Application of the Discounted Cash Flow Approach to Value with Exhibits A-H	10
Respondent's Memorandum of Law, Gill Affidavit with Exhibit A, St. Germain Affidavit with Exhibits A-E	11-13
Petitioner's Post-Hearing Memorandum of Law	14
Respondent's Post-Hearing Memorandum of Law, Eversley Affirmation with Exhibit A	15-16

Petitioners, a group of town supervisors, in their official and individual capacities, and two individuals, all residing in the County of Schoharie, commenced this hybrid CPLR Article 78 and declaratory judgment action seeking a judgment declaring Real Property Tax Law ("RPTL") §575-b unconstitutional. Defendants cross move for summary judgment seeking dismissal of the petition based upon lack of standing, or in the alternative, seeking a declaratory judgment in their favor on the constitutionality of RPTL §575-b.

Background and Procedural History

Enacted in 2021, RPTL §575-b requires that the assessed value of solar and wind energy systems with a nameplate capacity equal to or greater than one megawatt shall be determined by a discounted cash flow approach ("DCF") (*see* RPTL §575-b[1] and [3]). The New York State Department of Taxation and Finance ("DTF"), in consultation with the New York State Energy Research and Development Authority ("NYSERDA") and the New York State Assessors Association, are responsible for identifying, formulating, and publishing an appraisal model and a discount rate or rates (*see* RPTL §575-b[1][a][b][c]). The statute further requires DTF to publish the discount rate(s) in preliminary form on its website with notice to parties who have requested it, and to allow for a public comment period of 60 days (*see* RPTL §575-b[1][b]). DTF is authorized to consider economic and cost characteristics of solar and wind energy systems located in different geographic regions and consider regional market pressures in the formulation of the appraisal model and discount rate(s) (*see* RPTL §575-b[1][c]). The statute also authorizes DTF to periodically update the discount rate(s) to be used (*see* RPTL §575-b[1-a]). Subsection 4 of the statute sets forth the procedure for filing of complaints with respect to assessments, and further provides that actions or proceedings challenging the validity and accuracy of the appraisal model or discount rate(s) established under RPTL §575-b are to be brought by an Article 78 proceeding against the commissioner of DTF in the Appellate Division, Third Department.

On or about August 2, 2021, DTF released a preliminary appraisal model, which was subject to public comment through October 1, 2021. A revised appraisal model was thereafter released on or about October 13, 2021. After correcting an alleged computational error with the

revised appraisal model, a final model was published on DTF's website on or about January 6, 2022 ("the 2022 Model").

Subsequently, in or about April 2022, a group of New York State municipalities¹ brought a hybrid CPLR Article 78 and declaratory judgment action against DTF and its commissioner challenging the development and promulgation of an assessment model under RPTL §575-b on the grounds that the respondents in that case failed to substantially comply with the provisions of the New York State Administrative Procedure Act ("SAPA"). Supreme Court granted a temporary restraining order enjoining DTF and its commissioner from taking any actions to implement, or to direct the implementation of the 2022 Model, and enjoining assessors and assessing units from being bound by use of the 2022 Model. However, prior to a determination on the merits, the New York State Legislature amended SAPA and RPTL §575-b in order to moot the lawsuit and the injunction granted by the Court. The legislation, signed into law by the Governor, obviated SAPA with respect to RPTL §575-b (see RPTL §575-b[1-a]).

With SAPA obviated and eliminated, on or about December 28, 2023, DTF published an "unlocked" preliminary 2024 appraisal model for public comment, which allowed the public to see the various calculations within the model that produced assessed value. The public comment period closed on February 27, 2024. Respondents assert, and Petitioners do not dispute, that none of the Petitioners to this proceeding submitted comments during the public comment period. Following closure of the public comment period, adjustments were made to the appraisal model and a final version ("the 2024 Model") was released in or about March 2024, at least 30 days before the May 1, 2024 tentative assessment roll.

Thereafter, Petitioners commenced the instant action by filing an order to show cause and verified petition-complaint on April 24, 2024 challenging the constitutionality of the statute. The

¹ The petitioners in the previous proceeding are many of the same petitioners named in the instant proceeding.

Court (Corcoran, J.) denied Petitioners request for a temporary restraining order. On May 17, 2024, Respondents filed a verified answer and simultaneously moved for summary judgment dismissing the complaint/petition on the ground that Petitioners lack standing, or, in the alternative, seeking a declaration in their favor as to the constitutionality of the statute.

Instant Proceeding

Petitioners raise several constitutional challenges to RPTL §575-b. First, Petitioners argue that the statute unconstitutionally infringes upon the constitutional and statutory rights and obligations of assessors to value property within their jurisdiction in a manner not to exceed full value. Petitioners assert that assessors have the ultimate authority to select the appropriate method for assessing and valuing property within their jurisdiction and that the Legislature cannot impose a specific formula or methodology thereby curtailing the judgment of assessors.

Second, Petitioners argue that the Legislature's enactment of RPTL §575-b is an unlawful delegation of the Legislature's taxing authority. Petitioners argue the Legislature unconstitutionally delegated to an unelected administrative agency, DTF, the power to develop and implement an appraisal model, which will determine the tax burden placed on a particular solar or wind energy system with a nameplate capacity equal to or greater than one megawatt.

Petitioners further argue that the Legislature failed to enact reasonable safeguards and standards for DTF to develop the assessment model. Third, Petitioners contend that the statute violates the equal protection and due process rights of similarly situated wind and solar energy systems. Petitioners argue that the statute creates an arbitrary and capricious division between solar and wind energy systems capable of producing more or less than one megawatt. Fourth, Petitioners claim that RPTL §575-b violates the equal protection and due process rights of similarly situated renewable power generation facilities because it arbitrarily and capriciously treats them

differently for real property tax assessment purposes without a rational basis for doing so. Last, Petitioners assert that the statute is arbitrary and capricious because it shifts the tax burden from solar and wind energy systems with greater than one megawatt capacity to Petitioners and other taxpayers within the tax levying jurisdiction and/or results in a cut in local government services to offset the loss in tax revenue caused by implementation of the model used under RPTL §575-b.

In response, Respondents filed a motion for summary judgment with respect to Petitioners' declaratory judgment action based upon Petitioners alleged lack of standing. Respondents argue that other than the Town of Sharon, none of the other municipalities has a wind or solar facility affected by the statute. Respondents further contend that Petitioners have failed to allege definitive harm. They further claim that Petitioners lack common-law taxpayer standing because the statute is not insulated from judicial review since a taxpayer with an eligible solar or wind facility could assert a claim. Respondents further claim that Petitioners lack standing to assert constitutional challenges on behalf of assessors, similarly situated wind and solar generation facilities or similarly situated renewable energy generation facilities. Next, Respondents argue that Petitioners cannot meet the burden required to declare RPTL §575-b unconstitutional. They contend that the tax assessor is a statutorily created office and that the Legislature is within its authority to direct assessors to use an assessment method that embodies the Legislature's policy choices. Respondents further argue that RPTL §575-b is not a delegation of taxing power to DTF because DTF is not levying a tax but implementing the Legislature's tax policy. Respondents also contend that the Legislature's policy objective in enacting RPTL §575-b has a rational basis and that there are conceivable bases for the classifications selected. Last,

Respondents argue that Petitioners' Article 78 proceeding is an inappropriate vehicle to challenge the constitutionality of the statute and therefore, should be dismissed.

In reply, Petitioners argue that they have common-law taxpayer standing as each of them is a taxpayer in the County of Schoharie and the shifting of the tax burden in the Town of Sharon will cause a correlating shift of the tax burden within the County to other town residents. Petitioners further argue that they have common-law taxpayer standing as tax-paying residents of the State of New York. They further argue that they have asserted an injury in fact because they will suffer an increase in their tax burden due to the promulgation of the 2024 Model and the placing of the solar generating facility in the Town of Sharon on the assessment roll for 2024. Petitioners next argue that Respondents have failed to submit evidentiary proof to support their motion for summary judgment because the affirmation submitted in support of the motion is not by an individual with personal knowledge of the facts.

Oral argument was heard on September 30, 2024. Following oral argument, a hearing was held on November 25, 2024. Prior to the hearing, the Court permitted the parties to brief the issue of whether DTF acted within the scope of authority granted to it by the Legislature in creating the 2024 Model. Both parties submitted memorandums of law with accompanying exhibits (hereinafter referred to as "prehearing submissions").

In their prehearing submissions, Petitioners argued that in creating the 2024 Model, DTF failed to take certain factors into consideration which resulted in significantly decreased revenue causing wind and solar systems to be undervalued by millions of dollars. More specifically, Petitioners argued that the 2024 Model failed to take into account investment tax credits ("ITCs"), bonus depreciation and accelerated depreciation, and renewable energy credits ("RECs"). Petitioners contend that without proper guidance from the Legislature, DTF cherry

picked which revenue streams to use in the 2024 Model resulting in an improper DCF methodology. Petitioners further contend that DTF failed to provide survey data relied upon by its consultant, Levitan Associates, in arriving at the discount rate used, and therefore, it cannot be confirmed that DTF used local New York data to arrive at the discount rate used.

In their pre-hearing submissions, Respondents argued that DTF developed the 2024 Model and discount rates within the constraints set for by the Legislature in the statute. Respondents acknowledge that environmental values ("e-values"), such as RECs and ITCs, are credits, benefits, emissions reductions, environmental air-quality credits and emissions-reduction credits, offsets, and allowances resulting from the avoidance of the emission of a gas, chemical, or other substance attributable to a renewable energy project. Respondents stated that the draft 2022 Model included e-values as revenue streams, but in response to "extensive" public comment, and in consultation with NYSERDA and DTF's Counsel's Office, DTF changed course and excluded e-values as revenue streams in its DCF analysis. Respondents contend that e-value revenue streams, while appropriately considered in valuing the renewable energy business, are not proper revenue streams when valuing the real property. Finally, Respondents contend that pursuant to RPTL §575-b, the validity and accuracy of the 2024 Model cannot be challenged in Supreme Court, and that any challenge to the validity and accuracy of the 2024 Model must be brought in the Appellate Division, Third Department.

Thereafter, a hearing was held on November 25, 2024. Petitioners called Glenn Walker, their expert witness in the field of appraisal and valuation including discounted cash flow valuations for solar and utility assets. Mr. Walker assisted in the appraisal of the Town of Sharon solar project, East Point Energy Center, while working for George E. Sansoucy PE, LLC. Mr. Walker testified that there are three approaches to establishing value recognized by the appraisal

profession: cost approach, sales comparison approach, and income capitalization approach. Using the analogy of a three-legged stool, Mr. Walker indicated that appraisers consider the three valuation approaches as a form of checks and balances. Each approach should render a value that is not dramatically different than the other approach. If each approach renders a similar value, then one can be more certain of the validity of the valuation. He testified that in valuing the Town of Sharon facility he utilized the cost approach and income capitalization approach. He indicated that a sales comparison approach was not developed based on the lack of sales of comparable solar facilities.

Mr. Walker testified that because the Town of Sharon facility was a newly constructed facility, he examined the cost to replace the facility to determine a cost approach value, which was approximately \$107 million dollars. Mr. Walker testified that the income capitalization approach captures the present value for future benefits associated with owning the facility. He testified that the income capitalization approach can be done using the discounted cash flow analysis or a direct capitalization analysis. In valuing the Town of Sharon facility, Walker used the discounted cash flow ("DCF") analysis, as mandated by the Legislature. Mr. Walker testified that it is important to account for renewable energy credits ("RECs") granted by the state, and investment tax credits ("ITCs") provided for in the Internal Revenue Code when using the discounted cash flow approach because they are significant sources of revenue associated with a solar or wind facility. Mr. Walker indicated that RECs are part of the revenue stream associated with renewable energy generated by the real property. The DCF assessed value Walker obtained for the Town of Sharon facility was \$99,142,000.00 dollars. Mr. Walker testified that by failing to include ITCs the cash flows associated with the Town of Sharon facility would be decreased by \$25 to \$30 million dollars. He further testified that failure to account for RECs in cash flows

would result in a shortfall of approximately 40% to 45% of the revenue available to the Town of Sharon facility. He testified that the impact of failing to include RECs in the valuation of the Town of Sharon facility equated to approximately \$3 million dollars per year. He explained that to omit RECs from the revenue stream would result in an undervalued estimate of revenue and income for the facility. Mr. Walker testified that in his expert opinion, failure to include RECs and ITCs as cash flows results in an income shortfall and inaccurate DCF valuation. Mr. Walker testified that the 2024 Model fails to employ a proper DCF analysis because it fails to account for ITCs, bonus depreciation, and RECs available to renewable energy facilities resulting in a substantial income shortfall. He further testified that RECs are inextricably intertwined to the real estate because “you cannot have renewable energy credits unless a facility certified as a renewable energy generating facility produces a megawatt, which then mints that renewable energy credit....the renewable energy credits are generated by the facility and therefore intrinsically intertwined.” Mr. Walker explained that a renewable energy certificate cannot be minted without the generation of a megawatt of electricity by the facility located on the real property. The renewable energy certificates can then, either be sold “bundled” with the electricity that is produced, or “unbundled” and sold separately from the electricity produced. In either instance, Mr. Walker testified that the RECs should be accounted for as revenue. He further testified that RECs are not intangible assets and cited the Dictionary of Real Estate Appraisal (Appraisal Institute); the Appraisal of Real Estate 14th edition (Appraisal Institute); Valuing Machinery and Equipment (American Society of Appraisers); and Black’s Law Dictionary in support thereof.

Kevin Gill, Project Manager 3, from DTF’s Office of Real Property and Tax Services, testified on behalf of Respondents. Mr. Gill testified that DTF consulted with Levitan Associates,

an appraisal firm, NYSERDA and the New York State Assessor's Association in developing the 2024 Model. He testified that in developing the model, "qualified revenue streams" were considered, less operating expenses to determine a net-operating income and a discount rate was applied over a 25-year holding period. The 25-year holding period was based upon the warranty period of the solar panels. Mr. Gill further testified that the model applies 11 NYISO zones for geographic regions and the eleven major utility companies in New York in order to account for geographic-economic characteristics. He also testified that the model took regionalized market pressures into account by examining operating expenses in different sectors so that a blanket unit of measure for operating expenses is not applied. Mr. Gill acknowledged that the difference in the appraisal value reached by the Town of Sharon in its application of the 2024 Model (\$22.5 million dollars) and the appraised value reached by Mr. Walker (\$99 million dollars) is because RECs and ITCs were not considered revenue as part of the 2024 Model by DTF. Mr. Gill testified that DTF determined that RECs and ITCs were intangible revenue streams and thus could not be included in the DCF analysis because doing so would run afoul of Article 16, Section 3 of the New York State Constitution.² Mr. Gill testified that the 2022 Model initially included RECs as tangible assets, but after receiving public comments, primarily from solar and wind developers and renewable energy advocates requesting that RECs not be included as part of the appraisal model, they were excluded. He testified that RECs met the four tests for identifying intangible assets as set forth by the International Association of Assessing Officers. However, he testified that the New York State Assessors Association and other assessor groups specifically requested that RECs and ITCs be included as revenue in the appraisal model. More specifically, the New York State Assessors Association filed a comment on or about November 20, 2023, and urged DTF to include "New York State and Federal energy credits, subsidies, grants, and other

² The New York State Constitution prohibits the ad valorem taxation of intangible property.

incentives to build solar" in determining cash flow for the model. Mr. Gill testified that after consultation with NYSERDA, Levitan Associates, and DTF's Counsel's Office, DTF ultimately removed RECs and ITCs from the 2024 Model.

Michael St. Germain, Real Property Analyst 3 from DTF's Office of Real Property Tax Services, testified on behalf of Respondents. Mr. St. Germain testified generally about the functionality of the 2024 Model and each of the various inputs. Mr. St. Germain testified that the initial inclusion of RECs in the 2022 Model was a carry-over from how hydro-electric plants were being appraised. He testified that RECs are included as part of the revenue stream for hydro-electric plants. He further testified that while RECs were removed as revenue from solar and wind facility appraisals, they had not yet been removed from hydro-electric plant appraisals. Mr. St. Germain testified that whether RECs should be included as revenue turned on a legal question as to whether RECs were tangible or intangible assets.³ He stated that DTF's Counsel's Office determined that RECs were an intangible asset and therefore could not be considered revenue. He further testified that moving forward, DTF planned to remove RECs from appraisals for hydro-electric plants as well, but DTF had not done so yet.

Following the hearing, the parties submitted post-trial memorandum on January 13, 2025. The Court has reviewed all of the parties' submissions and the matter is now fully submitted for the Court's consideration.

Legal Analysis

CPLR Article 78 Proceeding

As an initial matter, the Court will first address Respondents' argument that Petitioners cannot challenge the constitutionality of RPTL §575-b via a CPLR Article 78 proceeding, which Petitioners have not disputed.

³ No New York Court has addressed whether tax credits are intangible or tangible assets.

“While an article 78 proceeding is generally the proper vehicle to determine whether a statute, ordinance, or regulation has been applied in an unconstitutional manner, the rule is different when the issue is the constitutionality of legislative action. [The Court of Appeals] ha[s] consistently held that a proceeding under article 78 is not the proper vehicle to test the constitutionality of legislative enactments” (*Kovarsky v Hous. and Dev. Admin. of City of New York*, 31 NY2d 184, 191-92 [1972] [internal citations omitted]; *see Matter of Carney v New York State Dept. of Motor Vehicles*, 133 AD3d 1150, fn. 1 [3d Dept 2015], *affd sub nom. Matter of Acevedo v New York State Dept. of Motor Vehicles*, 29 NY3d 202 [2017]; *see also Byrnes v Senate of State of New York*, 2024 NY Slip Op 03351 [4th Dept June 18, 2024], *appeal dismissed*, 2024 NY Slip Op 70811 [Ct App July 11, 2024]). Consequently, an Article 78 proceeding is not the proper form for reviewing Petitioners’ constitutional challenges to RPTL §575-b; and the Article 78 proceeding is dismissed on this ground.

Standing

Next, Respondents argue that Petitioners lack standing because (1) they have not alleged an injury in fact; (2) they cannot bring claims on behalf of another party; and (3) they do not have common-law taxpayer standing. In opposition, Petitioners contend that they have sufficiently alleged an injury in fact to grant them standing because the placement of the facility on the Town of Sharon tax roll will “undoubtedly shift a demonstrably higher tax burden onto residents of the Town” and upon residents in the County of Schoharie.

Third-Party Standing

As an initial matter, Petitioners do not dispute that they lack standing to bring an action on behalf of another. “While generally a party has no standing to raise the legal rights of another, a party establishes third-party standing when (1) there is a substantial relationship between the

party asserting the claim and the rightholder; (2) it is impossible for the rightholder to assert his or her own rights; and (3) the need to avoid a dilution of the parties' constitutional rights" (see *Fleischer v New York State Liq. Auth.*, 103 AD3d 581, 583 [1st Dept 2013]). Here, Petitioners lack standing to assert claims on behalf of assessors, similarly situated wind and solar energy systems or similarly situated renewable energy generation facilities as these groups could bring their own action challenging the constitutionality of RPTL §575-b. "[T]he mere fact that a party that could assert standing lacks any motivation to do so does not in turn convey standing to others who do not otherwise have a tangible interest in the government conduct at issue (*61 Crown St., LLC v City of Kingston Common Council*, 221 AD3d 1090, 1095-1096 [3d Dept 2023]). Accordingly, Petitioners' first, third and fourth causes of action asserting claims on behalf of these groups are dismissed for lack of standing.

Common-Law Taxpayer

Similarly, Petitioners have failed to dispute that RPTL §575-b is not insulated from judicial review, which would afford them common-law taxpayer standing. "With the enactment of State Finance Law § 123-b, as a general rule, the statutory test for determining taxpayer standing will be determinative" (*New York State Ass'n of Small City School Districts, Inc. v State*, 42 AD3d 648, 651 [3d Dept 2007]). Common-law taxpayer standing is "a remedy for taxpayers to challenge important governmental actions, despite such parties being otherwise insufficiently interested for standing purposes, when the failure to accord such standing would be in effect to erect an impenetrable barrier to any judicial scrutiny of legislative action" (*Matter of Colella v Bd. of Assessors of County of Nassau*, 95 NY2d 401, 410 [2000]; *see also id.*). Here, the Legislature's enactment of RPTL §575-b is not insulated from judicial review if petitioners are denied taxpayer standing given that other individuals, such as owners of solar and wind

energy systems or taxpayers in a town with a solar or wind energy system on the tax assessment roll who experienced an increase in their tax burden as a result of the implementation of RPTL §575-b could challenge the statute (*see Matter of Assn. For A Better Long Is., Inc. v New York State Dept. of Envtl. Conservation*, 97 AD3d 1085, 1086 [3d Dept 2012], *affd as mod*, 23 NY3d 1 [2014] [finding that availability of theoretical plaintiffs defeats a claim of common-law taxpayer standing]; *New York State Ass'n of Small City School Districts, Inc. v State*, 42 AD3d at 651).⁴

“Injury in Fact”

Petitioners have, however, sufficiently alleged an injury in fact to afford them standing to challenge RPTL §575-b. “Standing is a threshold determination which is not bestowed simply because the matter sought to be adjudicated is one of important public concern. Instead, standing requires an actual legal stake in the outcome of the proceeding/action or, in other words, an injury in fact worthy and capable of judicial resolution” (*Matter of LaBarbera v Town of Woodstock*, 29 AD3d 1054, 1055 [3d Dept 2006] [citations omitted]; *see 61 Crown St., LLC v New York State Off. of Parks, Recreation and Historic Preserv.*, 207 AD3d 837, 839 [3d Dept 2022]). “Petitioners must demonstrate that they will suffer a concrete and identifiable injury, rising beyond mere conjecture or speculation, and the injury-in-fact must be different in kind and degree from the community generally” (*61 Crown St., LLC*, 207 AD3d at 839 [internal citations and quotation marks omitted]). “Petitioners bear the burden of showing that they suffered an injury-in-fact and that the claimed injury is within the zone of interests sought to be promoted by the statute or constitutional provision” (*Curry v New York State Educ. Dept.*, 163 AD3d 1327,

⁴ The cases relied upon by Petitioners for the proposition that they have taxpayer standing, *Prodell v State of New York*, 222 AD2d 178 (3d Dept 1996) and *Board of Educ., Shoreham-Wading Riv. Cent. School Dist. v State of New York*, 111 AD2d 505 (3d Dept 1985) rely upon *Boryszewski v Brydges*, 37 NY2d 361 (1975), which was superseded by State Finance Law §123-b (*see Wein v Comptroller*, 46 NY2d 394 [1979]).

1329 [3d Dept 2018]). “While the requirement of injury in fact for standing purpose is closely aligned with [the judiciary’s] policy not to render advisory opinions, [the courts] have also cautioned that standing rules should not be applied in an overly restrictive manner where the result would be to completely shield a particular action from judicial review” (*Stevens v New York State Div. of Criminal Justice Services*, 40 NY3d 505, 515 [2023] [internal quotations and citations omitted]).

Here, while Respondent argues that injury in fact cannot be found in the circumstances presented, they appear to concede that the reason it cannot be found is because the Town of Sharon facility has not yet been assessed under the 2024 Model or under any other assessment method. However, Petitioners have sufficiently alleged that the Town of Sharon will suffer a tangible \$3.3 million dollar loss in tax revenue as the assessed value of the solar facility in its town is \$77 million dollars less based upon application of RPTL §575-b through the 2024 Model created by DTF, as opposed to using a standard DCF methodology. “Judicial consideration of [Petitioners’] claim seeking a declaration as to the unconstitutionality of [RPTL §575-b] should not require that [they] first experience the harm [they] seek[] to avoid by challenging the [statute]” (*New York Univ. v City of New York*, 2024 NY Slip Op 04183, *4 [1st Dept 20204]).

“The fact that the court may be required to determine the rights of the parties upon the happening of a future event does not mean that the declaratory judgment will be merely advisory A distinction has been made between those cases in which the likelihood of a future event is controlled by the action or inaction of some third party and is, therefore, wholly speculative and abstract and those cases in which the future event is an act contemplated by one of the parties, [and] it is assumed that the parties will act in accordance with the law and thus the court’s determination will have the immediate and practical effect of influencing their conduct” (*Hussein v State*, 81 AD3d 132, 135-36 [3d Dept 2011], *affd*, 19 NY3d 899 [2012]).

The immediate and significant loss of tax revenue as a result of the application of the 2024 Model to determine the assessed value of the facility in the Town of Sharon is “harm that is not tenuous, ephemeral, or conjectural, but is sufficiently concrete and particularized to warrant judicial intervention” (*New York Univ. v City of New York*, 2024 NY Slip Op 04183, *4). Thus, at a minimum, the Town of Sharon Supervisor has sufficiently established standing to challenge the constitutionality of the Legislature’s enactment of RPTL §575-b, and the Court will consider Petitioners’ second and fifth causes of action.

Delegation of Legislature’s Authority to Tax

Petitioners contend that the Legislature unlawfully delegated its authority to tax to DTF and therefore RPTL §575-b is unconstitutional. Petitioners argue that the Legislature failed to provide sufficient guidance in its enactment of RPTL §575-b and left it to DTF’s unfettered discretion to determine which revenue streams would or would not be included when developing the model the statute directs to be established.⁵ Respondents assert that the Legislature did not delegate its authority to tax to DTF because it is within the Legislature’s power to designate the method of valuation to be used and because the Legislature provided sufficient factors for DTF to consider when developing the model. Respondents argue that DTF appropriately evaluated information provided during the public comment period, as directed by the Legislature, in determining to exclude RECs and ITCs from the 2024 Model.

In this case, the Legislature, through its enactment of RPTL § 575-b, provided for the taxation of solar and wind energy systems with a nameplate capacity equal or greater than one megawatt and proscribed that the assessed value of these systems shall be determined by a

⁵ The unfettered discretion at issue here is clearly on display as DTF originally included RECs in the revenue streams for solar and wind projects and, upon consulting with legal counsel after requests by renewable energy proponents, reversed course and eliminated them completely. It is notable that these revenue streams have previously been included and are currently utilized for the assessment of another form of renewal energy – hydro-electric. This highlights the inconsistency in the development of the 2024 Model herein.

discounted cash flow approach that includes an appraisal model identified and published by DTF (see RPTL § 575-b [1][a]). The statute further provides that DTF must identify the appraisal model in consultation with NYSERDA and must consult with the New York State Assessors Association (see RPTL § 575-b[a] and [c]). In determining the discount rate, DTF must publish the proposed rate and allow for sixty days of public comment (see RPTL § 575-b [1][b]). Finally, DTF is empowered to “take into account economic and cost characteristics of such solar and wind energy systems located in different geographical regions of the state and consider regionalized market pressures in the formulation of the appraisal model and discount rates . . .” (RPTL § 575-b [1][c]). No other guidelines or parameters were provided or proscribed by the Legislature. During oral argument Respondents admitted that RPTL § 575-b was passed through a budget bill without any debate, discussion or hearings by the Legislature.

Discounted cash flow, also known as the income capitalization approach, is a tool used by appraisers to calculate the present value of a property by examining revenues and expenses and, as relevant here, valuing a solar energy system for real property taxation. It is axiomatic that the higher a property’s assessed value, the higher the tax the property owner will pay and the lower the assessed value, the lower the tax the taxpayer will pay. As such, assessed value is integral to the amount of tax a taxpayer must pay. Indeed, the assessed value determines “upon what property” the tax is levied (*Greater Poughkeepsie Lib. Dist. v Town of Poughkeepsie*, 81 NY2d 574, 580 [1993]).

“The power to tax, of course, lies solely with the Legislature” (*Greater Poughkeepsie Lib. Dist. v Town of Poughkeepsie*, 81 NY2d at 579; NY Const., art. III, §1; art. XVI, §1; *Sonmax, Inc. v. City of New York*, 43 NY2d 253, 257 [1977]). The power to tax “may not, however, be delegated to administrative agencies or other governmental departments” (*Id.* citing

Gautier v Ditmar, 204 NY 20,27-28 [1912]). Indeed, the Court of Appeals has held that “it would be incompetent for the legislature to leave to a state officer or department the power to determine whether a tax should be levied, or at what rate, or upon what property” (*Greater Poughkeepsie Lib. Dist.*, 81 NYd at 580, quoting *Gautier v Ditmar*, 204 NY at 28). “Legislative enactments enjoy a strong presumption of constitutionality and parties challenging a duly enacted statute face the initial burden of demonstrating the statute’s invalidity beyond a reasonable doubt” (*Delgado v State*, 194 AD3d 98, 103 [3d Dept 2021], *affd*, 39 NY3d 242 [2022] [internal quotation marks and citation omitted]). “While the Legislature cannot delegate its lawmaking functions to other bodies, there is no constitutional prohibition against the delegation of power to an agency or commission to administer the laws promulgated by the Legislature, provided that power is circumscribed by reasonable safeguards and standards” (*Ctr. for Jud. Accountability, Inc. v Cuomo*, 167 AD3d 1406, 1410 [3d Dept 2018] [internal quotation marks and citations omitted], *appeal dismissed* 33 NY3d 993 [2019] and *lv denied* 34 NY3d 961 [2019]).

This Court is guided by the principles laid out by the Court of Appeals in *Levine v Whalen*, 39 NY2d 510, 515 (1976):

The Legislature may constitutionally confer discretion upon an administrative agency only if it limits the field in which that discretion is to operate and provides standards to govern its exercise. This does not mean, however, that a precise or specific formula must be furnished in a field where flexibility and the adaptation of the legislative policy to infinitely varying conditions constitute the essence of the program. The standards or guides need only be prescribed in so detailed a fashion as is reasonably practicable in the light of the complexities of the particular area to be regulated, since necessity fixes a point beyond which it is unreasonable and impracticable to compel the Legislature to prescribe detailed rules. Indeed, in many cases, the Legislature has no alternative but to enact statutes in broad outline, leaving to administrative officials enforcing them the duty of arranging the

details. More to the point, it is not always necessary that license legislation prescribe a specific rule of action and, where it is difficult or impractical for the Legislature to lay down a definite and comprehensive rule, a reasonable amount of discretion may be delegated to the administrative officials (internal citations omitted) (*accord Stevens*, 40 NY3d at 516-517).

Thus, the Court of Appeals has stated that “[s]o long as the legislature stays within [these] confines, it enjoys great flexibility in delegating rulemaking powers to administrative agencies in order to meet its policymaking ends. In fact, this flexibility is necessary to the law-making process” (*Stevens*, 40 NY3d at 517).

Here, the Petitioners have demonstrated the invalidity of RPTL §575-b beyond a reasonable doubt. The testimony and evidence before the Court firmly establish that the Legislature incompetently left it for DTF to determine whether “a tax should be levied, or at what rate, or upon what property” with respect to state and federal tax credits (*Greater Poughkeepsie Lib. Dist.*, 81 NYd at 580) with respect to solar and wind energy systems. The Legislature failed to enact reasonable safeguards and standards in directing the assessment of solar and wind energy systems using a discounted cash flow approach. It is further clear from the evidence received, without reasonable safeguards and standards from the Legislature, DTF was granted discretionary authority to determine what revenue, income and expenses to include or exclude from the DCF approach, dramatically impacting the assessed value of these solar and wind systems and thereby determining what would and would not be taxed.

Petitioners and Respondents agree that the 2024 Model uses a discounted cash flow analysis and that the nearly \$77 million dollar discrepancy between Mr. Walker’s analysis and the 2024 Model analysis is the failure of the 2024 Model to account for RECs and ITCs. Essentially, the 2024 Model developed by DTF fails to account for all revenues while accounting for all expenses. This is not a minor inconsistency or minor disagreement. The difference is a

magnitude of 340%. Indeed, the Petitioners' expert testified persuasively that the DCF analysis he used was corroborated by the cost approach valuation he developed, which resulted in an assessed value of \$107 million dollars, ensuring that his data was valid and could be relied upon to determine assessed value.

Respondents contend that RECs and ITCs should not be considered because only income directly attributable to the property itself, like rent, constitutes income, and not income derived from a business conducted on the property (*see Matter of Barnum v Srogi*, 54 NY2d 896, 898 [1981]). However, courts have recognized that "revenue generated from a property may be an appropriate consideration when the revenue is – like rent – inextricably tied to a specific parcel of real estate" (*see Niagara Mohawk Power Corp. v Town of Moreau Assessor*, 307 AD2d 669, 671 [3d Dept 2003]). As proscribed by RPTL § 487(1)(b) a "solar or wind energy system," subject to taxation by RPTL § 575-b(1), "means an arrangement or combination of solar or wind energy equipment designed to provide heating, cooling, hot water, or mechanical, chemical, or electrical energy by the collection of solar or wind energy and its conversion, storage, protection and distribution." Here, RECs cannot exist unless a solar or wind energy system certified as a renewable energy generating facility produces a megawatt of energy. The REC is then minted to create a renewable energy certificate, which can be sold together with the megawatt of energy created or separately. This revenue stream is inextricably tied to the real property upon which these solar and wind energy systems are situated and cannot exist without it.

Respondents point to RPTL §581-a and §592 as examples of the Legislature's constitutional delegation of taxing authority in selecting the type of valuation method to use for assessment purposes. These statutes pertain to the assessment of low-income housing and unit production values for gas and oil. However, a close look at these statutes shows that the

Legislature did not incompetently delegate its taxing power, but instead put in place several guideposts when using a specific assessment approach, thereby limiting the field of the agency's discretion. While the Legislature directs that an income approach shall be used to assess the value of low-income housing, the Legislature also defines "net operating income" and specifically excludes income tax credits and other incentives provided to offset development costs as a form of income (*see RPTL §581-a*). That the Legislature considers tax credits as tangible assets subject to tax is evident by the Legislature's explicit exclusion of income tax credits with respect to assessments of low-income housing. If such tax credits were intangible assets not subject to taxation pursuant to the New York State Constitution, as Respondents suggest, then there would be no need for the Legislature to explicitly exclude them for revenue in these assessments. Similarly, while directing that a discounted net cash flow approach be used in determining unit of production values for gas and oil, the Legislature specifically outlines how gross income should be reduced and by what factors (*see RPTL §592*). Again, the Legislature set forth what would and would not be taxed and did not leave that determination to an administrative agency.

Unlike these statutes, RPTL §575-b offers no direction as to what constitutes income, revenue, or expenses. The Legislature's failure to provide for what property should and should not be taxed and its failure to provide sufficient direction, standards and safeguards on the imposition of taxes on solar and wind energy facilities has created confusion and disarray with respect to how RECs and ITCs should be treated. Mr. Gill and Mr. St. Germain acknowledged that DTF initially included RECs and ITCs as a carry-over from the manner in which hydroelectric facilities are being assessed. It was not until after the public comment period for RPTL §575-b that DTF reconsidered their position. Direction from the Legislature is required by the

Constitution as two opposing groups, renewable energy developers and advocates, and assessors, view very differently whether RECs and ITCs are tangible or intangible assets and whether they should or should not be taken into consideration when assessing solar and wind energy facilities. DTF cannot be guided by which stakeholder's argument prevails following a 60-day public comment period, instead, DTF must be guided by the Legislature, because, at its core, the Legislature may not delegate its power to tax – which it has clearly done here. RPTL §581-a and §592 are examples of how the Legislature specifically provided what property would and would not be taxed and proscribed reasonable safeguards and standards on how various forms of income, revenue, expenses, incentives and tax benefits should be treated for assessed valuation purposes. No such direction was provided here, and the result is significantly underassessed valuations. It is for the Legislature, not DTF, to determine whether RECs and ITCs should be taxed and included as part of the discounted cash flow approach for valuing solar and wind energy facilities.

For the foregoing reasons, the Legislature has abdicated its constitutional responsibility and has delegated its taxing power to an administrative agency in violation of the New York State Constitution (*see* NY Const., art. III, § 1; art. XVI, § 1; *Greater Poughkeepsie Lib. Dist. V. Town of Poughkeepsie*, 81 NY2d 574, 579 [1993]; *Sonmax, Inc. v City of New York*, 43 NY2d 253, 257 [1977]). According, the Court finds that RPTL §575-b is unconstitutional.

To the extent not specifically addressed, the Court has considered the parties' remaining arguments and finds them to be either academic or without merit.

Based upon the foregoing, it is hereby

ORDERED and ADJUDGED that Respondents' motion for summary judgment is granted in part to the extent that Petitioners' Article 78 proceeding is dismissed as an improper

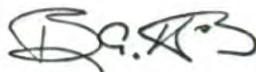
proceeding to challenge the constitutionality of RTPL §575-b and Petitioners' first, third and fourth causes of action are dismissed for lack of standing, and the motion is otherwise denied; and it is further

ORDERED, ADJUDGED and DECLARED that RPTL §575-b is unconstitutional.

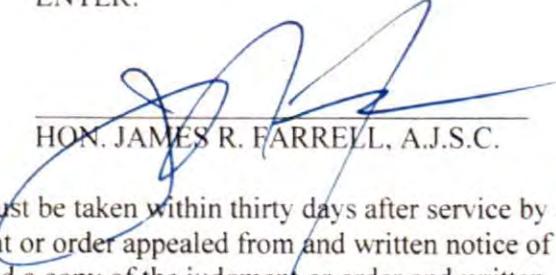
The foregoing constitutes the Decision, Order and Judgment of the Court.

Dated: March 3, 2024
Monticello, NY

ENTER:



03/04/2025


HON. JAMES R. FARRELL, A.J.S.C.

Pursuant to CPLR §5513, an appeal as of right must be taken within thirty days after service by a party upon the appellant of a copy of the judgment or order appealed from and written notice of its entry, except that when the appellant has served a copy of the judgment or order and written notice of its entry, the appeal must be taken within thirty days thereof.

supervisordemayo townofliberty.org

From: Dillon P. Fontaine, CLCS, CRIS <dfontaine@marshallsterling.com>
Sent: Monday, March 3, 2025 3:17 PM
To: c.gerow townofliberty.org; supervisordemayo townofliberty.org; Bruce Davidson
Cc: Jack Beller; Renee M. D. Duncan, CIC, CPIA; Katy Pagano, CSHO, SHS; Angelo Ferrante
Subject: Town of Liberty (Follow Up To Last Week's Meeting) Marshall + Sterling

Good Afternoon All,

Per our meeting last week and our discussions around risk mitigation, I wanted to take a moment to introduce you to Angelo Ferrante of Advanced Disaster Recovery. Angelo and his team have the ability to provide the town with a comprehensive Emergency Response Plan (ERP), and I thought it best to lay out how this plan can benefit the town and its community. Development of this plan is at no cost to the town. Please note the following;

An ERP ensures a structured and effective response to emergencies such as fires, flooding, severe weather, and other disasters. By having a plan in place, the town can:

- Protect Lives and Property: Clear response protocols help minimize injuries and damage.
- Reduce Emergency Response Time: Knowing utility shut-off locations and key contacts helps speed up recovery efforts.
- Improve Coordination: Ensures seamless communication between local agencies, emergency responders, and restoration professionals.
- Lower Costs & Insurance Risks: Proactive planning reduces restoration expenses and potential liability issues.
- Ensure Business & Community Continuity: Helps businesses, schools, and residents recover faster after a disaster.

Should you have interest in exploring this risk management resource we'd suggest trying to coordinate a direct onsite meeting with Angelo and his team. The key points of an onsite meeting and discussion would be as follows:

- Talk about ADRI's services
- ADRI would document all structures owned or leased by the Town. Town would need to provide this info directly to ADRI.
- Exchange all contact information of all stakeholder in the Town and at ADRI in case of emergency
- 3 D Scan each building
- Tag all shut off valves and provide picture documentation
- Provide the Town with their preferred price list for small projects.
- Capture all of Town's current vendors. Like, plumber, elevator, hvac contractors
- Advanced Disaster Recovery would provide the Town with their current Certificate Of Insurance

All documentation above would be enclosed in an electronic folder in which the Town will have access.

If you should have any questions please don't hesitate to reach out.

Thanks and speak soon.

MARKETING SUMMARY REPORT

Town of Liberty
Line Of Business: Package
Effective Date: 4/15/2025

Producer: Dillon Fontaine & Jack Beller
CSR: Lydia Negron
Acct Mgr: Renee Duncan

Market	Status	Comments	Last Updated
Chubb	Declined	Does not align with product	2/12/2025
Corieri/HCC	Declined	Loss experience	2/12/2025
Glatfelter	Declined	Loss experience, would like to look at in 2026	2/20/2025
Great American	Declined	Loss history	1/29/2025
Liberty Mutual	Declined	Loss history	1/28/2025
McKee	Declined	Cannot improve on current terms	2/13/2025
NYMIR	Quote provided	\$223,635.21	2/13/2025
Selective	No response	No response	2/13/2025
Travelers	Declined	Need current testing on White Sulphur Springs District	2/13/2025
Trident	Declined	Loss history	1/27/2025



Stewardship Report

Town of Liberty

Joined 4/15/14

Services Provided at no cost to you as a NYMIR Member

CBIZ Appraisal

# of Buildings Appraised	# of Flood Certs	Total
62	62	\$14,202.00

Seminars/Webinars Attended

Course Category	Number of Attendees	Value of Training
Employment Liability	24	\$3,600.00
Highway Operations	1	\$85.00
Law Enforcement	2	\$300.00
On Line University	2	\$170.00
Property	2	\$170.00
Cyber Awareness	4	\$340.00
Total		\$4,665.00

Loss Control Visits

Type of Visit	Number of Visits	Total Value
Loss Control Survey - Routine	2	\$200.00
Cyber Risk Assessment	1	\$100.00
Total		\$300.00

On Line University

Course Name	Number of Courses Taken	Value per Course
Employment Liability	80	\$4,800.00
CyberSecurity	69	\$4,140.00
Driver Safety	9	\$540.00
Recorded Webinars	5	\$300.00
Recreational Liability	2	\$120.00
Total		\$9,900.00

Operating Reserve Returned **\$1,027.00**

Capitalization/Interest Returned **\$9,921.00**

Total Membership Benefits **\$40,015.00**



Prepared by

CBIZ VALUATION GROUP, LLC



An Insurance Valuation Report of Tangible Property Assets
for

Town of Liberty

as of

April 28, 2022



CBIZ Valuation Group

TABLE OF CONTENTS

<u>PURPOSE OF THE VALUATION</u>	3
<u>DEFINITION OF VALUE</u>	3
<u>VALUATION METHODOLOGY</u>	3
<u>VALUATION SCOPE</u>	5
<u>CONCLUSION</u>	5
<u>ASSUMPTIONS AND LIMITING CONDITIONS</u>	7

Exhibits

- A.** Valuation Comparison Report
- B.** Building Summary Report
- C.** Building Detail Report
- D.** Data File (Provided Separately in Excel format)



July 26, 2022

Mr. Frank DeMayo
Town of Liberty
120 North Main Street
Liberty, NY 12754

Dear Mr. Frank DeMayo:

CBIZ Valuation Group, LLC (CVG) has completed an insurance appraisal of certain property exhibited to us as part of Town of Liberty located in Liberty, New York and presents our findings in this report.

Purpose of the Valuation

The purpose of this engagement was to provide to New York Municipal Insurance Reciprocal a property insurance appraisal for Town of Liberty in connection with its internal analysis for insurance needs for the identified property as of April 28, 2022.

CVG's opinion is intended to assist New York Municipal Insurance Reciprocal in making informed business decisions and it is not a recommendation. Any decision relating to insurance coverage shall remain New York Municipal Insurance Reciprocal responsibility and be made solely at its discretion. This report may only be used for the specific purpose stated.

New York Municipal Insurance Reciprocal is the sole intended user of CVG's report or other work product. New York Municipal Insurance Reciprocal shall not reference CVG or its work in any public filing or other materials distributed to actual or prospective shareholders, investors, financing parties, or similar third parties without CVG's prior written consent.

Definition of Value

Replacement Cost New, as applicable to insurance valuations, is defined as the cost required to produce a property of like kind and materials at one time in accordance with current market prices for materials, labor and manufactured equipment, contractors overhead, profit and fees, but without provisions for overtime or bonuses for labor and premiums for materials. We did not take into consideration compliance with state or local ordinances or costs associated with demolition of property or the removal of debris.

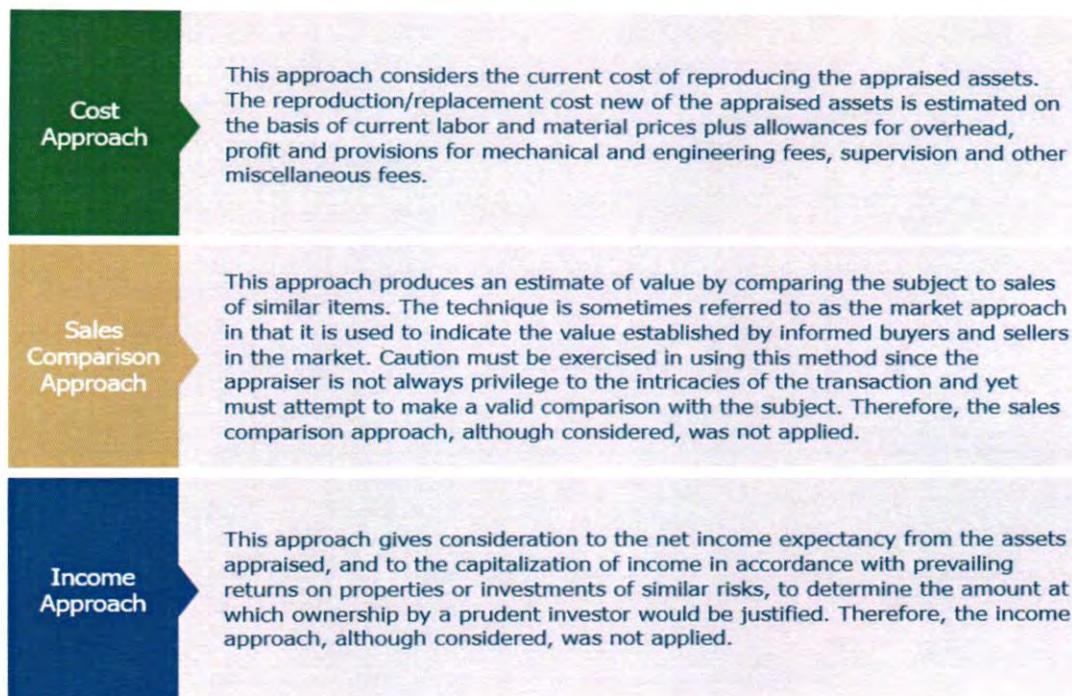
Partial losses may result in higher replacement costs as partial losses often require a substantial amount of repair in conjunction with the replacement process. CVG's valuation methodology did not include the development of reproduction costs for ornate or historical property.

Valuation Methodology

There are three fundamental techniques applied in the valuation of assets. These techniques are based on the cost to acquire new (cost approach); the cost at which the asset may change hands in the marketplace (sales comparison or market approach); and the present worth of expected cash flows (income approach). The principle of substitution is important to the development and application of these three techniques. This principle provides that a prudent investor will pay no more for an asset, property or business than he would be required to pay for a

replacement serving as a reasonable substitute of equal utility. The cost approach is most applicable in our valuation for property insurance reporting purposes, thus the cost approach was utilized.

The three principal methods for estimating value are summarized as:



Valuation Scope

This report includes property classified as buildings, contents, and site improvements. All other asset classifications were not included as part of the appraisal process, CVG's staff completed an inspection of the identified property located at these facilities on April 28, 2022.

- **Buildings & Structures** – CVG completed a limited scope physical inspection and valuation of buildings (structures with permanent foundations) with a replacement cost of \$50,000 or greater at the sites inspected. During the inspections, basic construction components including COPE data were observed and collected. Square footage was calculated using a combination of physically measuring the buildings, conducting take-offs of blueprints, and information made available by the New York Municipal Insurance Reciprocal. Digital photos were taken of each structure inspected and incorporated into our reports and work files.
- **Utility Buildings & Structures:** When inspecting utility facilities (wastewater and water treatment facilities & related structures), we followed the same approach used for standard buildings & structures but we identified and valued each structure individually by process, regardless of value. Since these types of properties typically are aggregated in value, we believe that it is vital to list and inspect each structure separately regardless of value for the purpose of developing a representative property schedule and associated insurable value.
- **Contents – Modeling Approach:** CVG applied contents valuation models based on building occupancy. We performed a limited walk-through of each facility to assist in adjusting our models, as applicable. We summarized contents values on a building-by-building basis.
- **Insurable Site Improvements:** Above-ground improvements associated with inspected structures (flagpoles, fencing, outdoor lighting, etc.) were recorded and valued in aggregate by site.

Certain items were excluded from the scope of the inspection, including buildings with a replacement cost less than \$50,000, land parcels, infrastructure, uninsurable site improvements, landscaping, intangible assets, dams and levees, vehicles, vestments, software, records, drawings, consumables, stores, spare parts, fine arts, art glass, third party property, and property not accessible or not located in client facilities during fieldwork.

The valuation included a visit to the member property with analysis of other data made available to us and research of current construction costs. A detailed listing of the property appraised together with an estimate of the insurable values is contained in the summary and detail reports contained herein.

The scope of the CBIZ inspection and appraisal does not include any engineering, environmental, facilities or building structural condition assessments.

Conclusion

Our opinions, as of April 28, 2022, of the Replacement Cost New is as follows:

Description	Replacement Cost New (\$)
Buildings	21,164,000
Contents	715,000
Site Improvements	821,900
TOTAL	\$ 22,700,900

Some assumptions inevitably will not materialize and unanticipated events and circumstances may occur; therefore, actual results achieved may vary. We have no responsibility to update our report for events and circumstances occurring after the date of this report. The information provided to us by others is believed to be reliable, but no responsibility for its accuracy is assumed.

The values presented in this report represent conclusions based on conventional insurance reporting. They are not intended to reflect unusual circumstances or "broad evidence rule" considerations.

In a partial loss, the amount involved may be based upon repair cost which could be higher than reproduction/replacement cost new as defined in this report.

The indication of an opinion of value herein does not guarantee that a buyer or seller can be found at the amount indicated.

This report presents only summary discussions of the data, reasoning, and analyses used in the appraisal process to develop CVG's opinion of value. Supporting documentation concerning these matters has been retained in our work files. The depth of the discussion contained in this report is specific to your needs as the client and for the state intended use. CVG is not responsible for the unauthorized use of this report.

These analyses are intended to comply with generally accepted valuation methods, and our report is expressly subject to the Terms and Conditions included in our engagement letter and Assumptions and Limiting Conditions contained in this report.

Should you have any questions regarding this report, please contact Jamaal Condry at 850-320-4478.

Respectfully submitted,

CBIZ Valuation Group, LLC

CBIZ VALUATION GROUP, LLC

Contract #: 377147.1005

ASSUMPTIONS AND LIMITING CONDITIONS

This valuation by CBIZ Valuation Group, LLC ("CBIZ") is subject to and governed by the following Assumptions and Limiting Conditions and other terms, assumptions and conditions contained in the engagement letter.

LIMITATION ON DISTRIBUTION AND USE

The report, the final estimate of value, and the prospective financial analyses included therein (collectively, as used in this paragraph and the following paragraph, the "CBIZ Work Product") are intended solely for the information of the person or persons to whom they are addressed and solely for the purposes stated; they should not be relied upon for any other purpose, and no party other than the Company may rely on them for any purpose whatsoever. Neither the valuation report or its contents, nor the appraiser or CBIZ, may be referred to or quoted in any registration statement, prospectus, offering memorandum, sales brochure, other appraisal, loan or other agreement or document given to third parties. In addition, except as set forth in the report, our analysis and report are not intended for general circulation or publication, nor are they to be reproduced or distributed to third parties.

Notwithstanding the foregoing, if the Company desires to distribute or use the CBIZ Work Product in any way not expressly contemplated by these Assumptions and Limiting Conditions or the Agreement, including, without limitation and by way of example, reference to CBIZ by name or inclusion of any portion of the CBIZ Work Product in any regulatory filing, CBIZ, at our sole discretion, may permit the Company to do so for a fee commensurate to the additional risk associated with such distribution or use.

NOT A FAIRNESS OPINION

Our opinion and our report are not to be construed as an opinion of the fairness of an actual or proposed transaction, a solvency opinion, or an investment recommendation; instead, they are the expression of our determination of the fair value between a hypothetical willing buyer and a hypothetical willing seller in an assumed transaction on an assumed valuation date where both the buyer and the seller have reasonable knowledge of the relevant facts.

OPERATIONAL ASSUMPTIONS

Unless stated otherwise, our analysis (i) assumes that, as of the valuation date, the Company and its assets will continue to operate as configured as a going concern, (ii) is based on the past, present and future projected financial condition of the Company and its assets as of the valuation date, and (iii) assumes that the Company has no undisclosed real or contingent assets or liabilities, other than in the ordinary course of business, that would have a material effect on our analysis.

COMPETENT MANAGEMENT ASSUMED

It should be specifically noted that the valuation assumes the property will be competently managed and maintained over the expected period of ownership. This appraisal engagement does not entail an evaluation of management's effectiveness, nor are we responsible for future marketing efforts and other management or ownership actions upon which actual results will depend.

NO OBLIGATION TO PROVIDE SERVICES AFTER COMPLETION

Valuation assignments are accepted with the understanding that there is no obligation to furnish services after completion of the original assignment. If the need for subsequent services related to a valuation assignment occurs, including updates, conferences, testimony, preparation for testimony, document production, interrogatory response preparation, or reprint and copy services whether by request of the Company or by subpoena or other legal process initiated by a party other than the Company, the Company agrees to compensate CBIZ for its time at its standard hourly rates then in effect plus all expenses incurred in the performance of said services. CBIZ

reserves the right to make adjustments to the analysis, opinion and conclusion set forth in the report as we deem necessary by consideration of additional or more reliable data that may become available.

NO OPINION IS RENDERED AS TO LEGAL FEE OR PROPERTY TITLE

No opinion is rendered as to legal fee or property title. No opinion is intended in matters that require legal, engineering or other professional advice that has been or will be obtained from professional sources.

LIENS AND ENCUMBRANCES

We gave no consideration to liens or encumbrances except as specifically stated. We assumed that all required licenses and permits are in full force and effect, and we made no independent, on-site tests to identify the presence of any potential environmental risks. We assume no responsibility for the acceptability of the valuation approaches used in our report as legal evidence in any particular court or jurisdiction.

INFORMATION PROVIDED BY OTHERS

Information furnished by others is presumed to be reliable; no responsibility, whether legal or otherwise, is assumed for its accuracy and it cannot be guaranteed as being certain. All financial data, operating histories and other data relating to income and expenses attributed to the business have been provided by management or its representatives and have been accepted without further verification except as specifically stated in the report.

PROSPECTIVE FINANCIAL INFORMATION

Valuation reports may contain prospective financial information, estimates or opinions that represent reasonable expectations at a particular point in time, but such information, estimates or opinions are not offered as forecasts, prospective financial statements or opinions, predictions or assurances that a particular level of income or profit will be achieved, that events will occur or that a particular price will be offered or accepted. Actual results achieved during the period covered by our prospective financial analysis will vary from those described in our report, and the variations may be material.

Any use of management's projections or forecasts in our analysis will not constitute an examination, review or compilation of prospective financial statements in accordance with standards established by the American Institute of Certified Public Accountants (AICPA). We will not express an opinion or any other form of assurance on the reasonableness of the underlying assumptions or whether any of the prospective financial statements, if used, are presented in conformity with AICPA presentation guidelines.

A&LCRev2016

EXHIBITS

VALUATION COMPARISON REPORT

Valuation Comparison Report

Appraised	Subscriber	Loc #	Ref #	Building	Address	Historical Building RCN	Historical Contents RCN	Historical TIV	*Appraised Building RCN	*** Modeled Contents RCN	Appraised Site Improvement \$ RCN	Appraised / Client Provided TIV	% Change in Value	Notes:
6508					TOTALS:	\$ 21,017,200	\$ 895,400	\$ 21,912,600	\$ 21,597,400	\$ 889,700	\$ 821,900	\$ 23,309,000	6%	
	Town of Liberty	1	2	Salt Shed	Route 52 West	\$ 13,000	\$ -	\$ 13,000	\$ 13,000	\$ -	\$ -	\$ 13,000	0.0%	Not Appraised.
	Town of Liberty	1	3	Storage Trailer	Route 52 West	\$ 6,200	\$ 4,500	\$ 10,700	\$ 6,200	\$ 4,500	\$ -	\$ 10,700	0.0%	Not Appraised.
x	Town of Liberty	2	1	Senior Center	119 N. Main Street	\$ 729,500	\$ 50,200	\$ 779,700	\$ 743,000	\$ 51,000	\$ 7,600	\$ 801,600	2.8%	
	Town of Liberty	2	2	Liberty Main St. Storage	119 N. Main Street	\$ 12,200	\$ -	\$ 12,200	\$ 12,200	\$ -	\$ -	\$ 12,200	0.0%	Not Appraised.
x	Town of Liberty	3	1	Town Hall Garage #1	120 N. Main Street	\$ 94,800	\$ 7,700	\$ 102,500	\$ 99,000	\$ 8,000	\$ -	\$ 107,000	4.4%	
x	Town of Liberty	3	2	Town Hall Garage #2	120 N. Main Street	\$ 61,900	\$ 8,300	\$ 70,200	\$ 67,000	\$ 9,000	\$ -	\$ 76,000	8.3%	
x	Town of Liberty	3	3	Town Hall	120 N. Main Street	\$ 1,435,000	\$ 248,400	\$ 1,683,400	\$ 1,494,000	\$ 249,000	\$ 4,800	\$ 1,747,800	3.8%	
	Town of Liberty	4	1	Storage Building	73 E Walnut Mtn Road	\$ 16,300	\$ 8,900	\$ 25,200	\$ 16,300	\$ 8,900	\$ -	\$ 25,200	0.0%	Not Appraised.
	Town of Liberty	4	2	Playground Equipment	73 E Walnut Mtn Road	\$ 37,300	\$ -	\$ 37,300	\$ 37,300	\$ -	\$ -	\$ 37,300	0.0%	Not Appraised.
	Town of Liberty	4	3	Restrooms	73 E Walnut Mtn Road	\$ 43,300	\$ 2,200	\$ 45,500	\$ 43,300	\$ 2,200	\$ -	\$ 45,500	0.0%	Not Appraised.
	Town of Liberty	4	4	Storage Shed	73 E Walnut Mtn Road	\$ 5,400	\$ 2,200	\$ 7,600	\$ 5,400	\$ 2,200	\$ -	\$ 7,600	0.0%	Not Appraised.
	Town of Liberty	4	5	Walnut Mtn Outdoor Pavilion	73 E Walnut Mtn Road	\$ 30,500	\$ 1,200	\$ 31,700	\$ 30,500	\$ 1,200	\$ -	\$ 31,700	0.0%	Not Appraised.
	Town of Liberty	4	6	Baseball Field Dugout #1	73 E Walnut Mtn Road	\$ 12,200	\$ 1,200	\$ 13,400	\$ 12,200	\$ 1,200	\$ -	\$ 13,400	0.0%	Not Appraised.
	Town of Liberty	4	7	Baseball Field Dugout #2	73 E Walnut Mtn Road	\$ 12,200	\$ 1,200	\$ 13,400	\$ 12,200	\$ 1,200	\$ -	\$ 13,400	0.0%	Not Appraised.
	Town of Liberty	5	1	Hanofee Park Docks	136 Sunset Lake RoadHanofee	\$ 5,800	\$ -	\$ 5,800	\$ 5,800	\$ -	\$ -	\$ 5,800	0.0%	Not Appraised.
	Town of Liberty	5	2	Hanofee Park Storage Garage	136 Sunset Lake RoadHanofee	\$ 38,000	\$ 54,100	\$ 92,100	\$ 38,000	\$ 54,100	\$ -	\$ 92,100	0.0%	Not Appraised.
	Town of Liberty	5	3	Hanofee Park Storage Shed	136 Sunset Lake RoadHanofee	\$ 3,500	\$ 4,900	\$ 8,400	\$ 3,500	\$ 4,900	\$ -	\$ 8,400	0.0%	Not Appraised.
x	Town of Liberty	5	4	Hanofee Park Outdoor Pavilion	136 Sunset Lake RoadHanofee	\$ 117,500	\$ -	\$ 117,500	\$ 128,000	\$ -	\$ 280,300	\$ 408,300	247.5%	
	Town of Liberty	5	5	Hanofee Park BBQ Pavilion	136 Sunset Lake RoadHanofee	\$ 7,200	\$ 33,800	\$ 41,000	\$ 7,200	\$ 33,800	\$ -	\$ 41,000	0.0%	Not Appraised.
	Town of Liberty	5	7	Hanofee Pk Water Pump House w/Controls	136 Sunset Lake RoadHanofee	\$ 6,300	\$ -	\$ 6,300	\$ 6,300	\$ -	\$ -	\$ 6,300	0.0%	Not Appraised.
	Town of Liberty	5	8	Hanofee Pkn Water Pump w/Controls	136 Sunset Lake RoadHanofee	\$ 5,400	\$ -	\$ 5,400	\$ 5,400	\$ -	\$ -	\$ 5,400	0.0%	Not Appraised.
x	Town of Liberty	5	9	Hanofee Pk Pool House	136 Sunset Lake RoadHanofee	\$ 97,900	\$ 34,200	\$ 132,100	\$ 108,000	\$ 35,000	\$ -	\$ 143,000	8.3%	
	Town of Liberty	5	10	Pole Pavilion/Concession	136 Sunset Lake RoadHanofee	\$ 48,900	\$ 15,300	\$ 64,200	\$ 48,900	\$ 15,300	\$ -	\$ 64,200	0.0%	Not Appraised.
x	Town of Liberty	5	11	Pavilion/Pole Barn/Restrooms/Clubhouse/	136 Sunset Lake RoadHanofee	\$ 208,200	\$ 7,700	\$ 215,900	\$ 228,000	\$ 8,000	\$ -	\$ 236,000	9.3%	
	Town of Liberty	5	12	Playground Equipment in the Open	136 Sunset Lake RoadHanofee	\$ 37,300	\$ -	\$ 37,300	\$ 37,300	\$ -	\$ -	\$ 37,300	0.0%	Not Appraised.
	Town of Liberty	5	13	Pool Chemical Storage Shed & Controls	136 Sunset Lake RoadHanofee	\$ 2,400	\$ 2,400	\$ 4,800	\$ 2,400	\$ 2,400	\$ -	\$ 4,800	0.0%	Not Appraised.
	Town of Liberty	5	14	BBQ Pit Cupola	136 Sunset Lake RoadHanofee	\$ 1,200	\$ -	\$ 1,200	\$ 1,200	\$ -	\$ -	\$ 1,200	0.0%	Not Appraised.
	Town of Liberty	5	15	Storage Shed by Garage	136 Sunset Lake RoadHanofee	\$ 3,000	\$ 1,200	\$ 4,200	\$ 3,000	\$ 1,200	\$ -	\$ 4,200	0.0%	Not Appraised.
	Town of Liberty	5	16	Storage Shed by Ballfield	136 Sunset Lake RoadHanofee	\$ 1,800	\$ 1,200	\$ 3,000	\$ 1,800	\$ 1,200	\$ -	\$ 3,000	0.0%	Not Appraised.
	Town of Liberty	5	17	Baseball Field Dugout #1	136 Sunset Lake RoadHanofee	\$ 12,200	\$ 1,200	\$ 13,400	\$ 12,200	\$ 1,200	\$ -	\$ 13,400	0.0%	Not Appraised.
	Town of Liberty	5	18	Baseball Field Dugout #2	136 Sunset Lake RoadHanofee	\$ 12,200	\$ 1,200	\$ 13,400	\$ 12,200	\$ 1,200	\$ -	\$ 13,400	0.0%	Not Appraised.
x	Town of Liberty	5	19	Swimming Pool	136 Sunset Lake RoadHanofee	\$ 453,600	\$ -	\$ 453,600	\$ 476,000	\$ -	\$ -	\$ 476,000	4.9%	
x	Town of Liberty	5	20	Community Pavilion	136 Sunset Lake RoadHanofee	\$ 219,200	\$ -	\$ 219,200	\$ 228,000	\$ -	\$ -	\$ 228,000	4.0%	
x	Town of Liberty	6	1	Swan Lake Waste Water Treatment Plant	4722 Route 55	\$ 3,116,200	\$ 115,900	\$ 3,232,100	\$ 3,251,000	\$ 116,000	\$ 36,000	\$ 3,403,000	5.3%	
x	Town of Liberty	6	6	Sludge Building	4722 Route 55	\$ 10,400	\$ -	\$ 10,400	\$ -	\$ -	\$ -	\$ -	-100.0%	Demolished
x	Town of Liberty	6	7	Effluent Structure	4722 Route 55	\$ 70,400	\$ -	\$ 70,400	\$ 74,000	\$ -	\$ -	\$ 74,000	5.1%	
x	Town of Liberty	6	8	Splitter Box	4722 Route 55	\$ 60,700	\$ -	\$ 60,700	\$ 64,000	\$ -	\$ -	\$ 64,000	5.4%	
x	Town of Liberty	6	9	Lift Station	4722 Route 55	\$ 64,800	\$ -	\$ 64,800	\$ 72,000	\$ -	\$ -	\$ 72,000	11.1%	
x	Town of Liberty	6	10	Drying Beds	4722 Route 55	\$ 135,800	\$ -	\$ 135,800	\$ 141,000	\$ -	\$ -	\$ 141,000	3.8%	
x	Town of Liberty	6	11	Grit Remover W/Chamber	4722 Route 55	\$ 119,200	\$ -	\$ 119,200	\$ 124,000	\$ -	\$ -	\$ 124,000	4.0%	
x	Town of Liberty	6	12	Overflow Tank	4722 Route 55	\$ 281,500	\$ -	\$ 281,500	\$ 295,000	\$ -	\$ -	\$ 295,000	4.8%	
x	Town of Liberty	7	1	Water Storage Tank	5034 Route 55	\$ 301,400	\$ -	\$ 301,400	\$ 408,000	\$ -	\$ 13,300	\$ 421,300	39.8%	
	Town of Liberty	8	1	Loomis Storage Garage	Route 52	\$ 36,900	\$ 31,500	\$ 68,400	\$ 36,900	\$ 31,500	\$ -	\$ 68,400	0.0%	Not Appraised.
x	Town of Liberty	9	1	Stevens Water Storage Tank	5171 Route 55	\$ 173,700	\$ -	\$ 173,700	\$ 191,000	\$ -	\$ -	\$ 191,000	10.0%	
x	Town of Liberty	9	2	Pump Station	5171 Route 55	\$ 192,600	\$ -	\$ 192,600	\$ 205,000	\$ -	\$ 12,100	\$ 217,100	12.7%	
x	Town of Liberty	9	3	Water Storage Tank	5171 Route 55	\$ 1,196,000	\$ -	\$ 1,196,000	\$ 938,000	\$ -	\$ -	\$ 938,000	-21.6%	
x	Town of Liberty	10	1	Stevensville Pump Station #1 Well	1366 Briscoe Road	\$ 193,900	\$ -	\$ 193,900	\$ 203,000	\$ -	\$ 22,700	\$ 225,700	16.4%	
x	Town of Liberty	10	2	Stevensville Pump Station #2	1366 Briscoe Road	\$ 179,200	\$ -	\$ 179,200	\$ 195,000	\$ -	\$ -	\$ 195,000	8.8%	
x	Town of Liberty	10	3	Stevensville Pump Station #3	1366 Briscoe Road	\$ 193,500	\$ -	\$ 193,500	\$ 203,000	\$ -	\$ -	\$ 203,000	4.9%	
x	Town of Liberty	10	4	Stevensville Pump Station #4 Well	1366 Briscoe Road	\$ 282,000	\$ -	\$ 282,000	\$ 295,000	\$ -	\$ -	\$ 295,000	4.6%	
x	Town of Liberty	10	5	Stevensville Water Well In Swan Lake	1366 Briscoe Road	\$ 95,400	\$ 11,000	\$ 106,400	\$ 98,000	\$ 12,000	\$ -	\$ 110,000	3.4%	

Valuation Comparison Report

Appraised	Subscriber	Loc #	Item #	Building	Address	Historical Building RCN	Historical Contents RCN	Historical TIV	*Appraised Building RCN	*** Modeled Contents RCN	Appraised Site Improvement \$ RCN	Appraised / Client Provided TIV	% Change in Value	Notes:
6508					TOTALS:	\$ 21,017,200	\$ 895,400	\$ 21,912,600	\$ 21,597,400	\$ 889,700	\$ 821,900	\$ 23,309,000	6%	
x	Town of Liberty	10	6	Genset Generator #33JVGMHM0008	1366 Briscoe Road	\$ 14,500	\$ -	\$ 14,500	\$ 50,000	\$ -	\$ -	\$ 50,000	244.8%	
x	Town of Liberty	11	1	Stevensville Storage Shed	Briscoe Road	\$ 5,000	\$ 4,500	\$ 9,500	\$ 5,000	\$ 4,500	\$ -	\$ 9,500	0.0%	Not Appraised.
x	Town of Liberty	11	2	Historical Exhibit Building	Briscoe Road	\$ 11,800	\$ 2,000	\$ 13,800	\$ 11,800	\$ 2,000	\$ -	\$ 13,800	0.0%	Not Appraised.
x	Town of Liberty	12	1	Briscoe Sewer Pump #1	400 Kelly Road	\$ 135,600	\$ -	\$ 135,600	\$ 140,000	\$ -	\$ -	\$ 140,000	3.2%	
x	Town of Liberty	13	1	Briscoe Sewer Pump Station #2	7 Swan Lake Road	\$ 138,000	\$ -	\$ 138,000	\$ 144,000	\$ -	\$ -	\$ 144,000	4.3%	
x	Town of Liberty	14	1	Briscoe Sewer Pump Station #3	1390 Briscoe Road	\$ 138,000	\$ -	\$ 138,000	\$ 144,000	\$ -	\$ -	\$ 144,000	4.3%	
x	Town of Liberty	16	1	White Sulpher Water Station	57 Shore Road	\$ 117,600	\$ 5,900	\$ 123,500	\$ 143,000	\$ 6,000	\$ -	\$ 149,000	20.6%	
x	Town of Liberty	16	2	White Sulpher-Water Booster Pump Station	57 Shore Road	\$ 642,600	\$ 6,600	\$ 649,200	\$ 633,000	\$ 7,000	\$ 87,700	\$ 727,700	12.1%	
x	Town of Liberty	17	1	White Sulpher 300,000 Gall. Storage Tower	142 White Sulpher Road	\$ 403,000	\$ -	\$ 403,000	\$ 445,000	\$ -	\$ 11,200	\$ 456,200	13.2%	
x	Town of Liberty	18	1	Blacktop Shed	4718 Route 55	\$ 1,500	\$ -	\$ 1,500	\$ 1,500	\$ -	\$ -	\$ 1,500	0.0%	Not Appraised.
x	Town of Liberty	18	2	New Barn-Vehicle Storage	4718 Route 55	\$ 79,200	\$ -	\$ 79,200	\$ 86,000	\$ -	\$ -	\$ 86,000	8.6%	
x	Town of Liberty	18	3	WWTP, Pole Barn	4718 Route 55	\$ 76,800	\$ 7,700	\$ 84,500	\$ 80,000	\$ 8,000	\$ -	\$ 88,000	4.1%	
x	Town of Liberty	18	4	Swan Lake Lift Station #2	4718 Route 55	\$ 70,800	\$ -	\$ 70,800	\$ 78,000	\$ -	\$ -	\$ 78,000	10.2%	
x	Town of Liberty	19	1	Ferndale Water Storage Tank	226 County Rd #7-Town Road	\$ 416,200	\$ -	\$ 416,200	\$ 437,000	\$ -	\$ -	\$ 437,000	5.0%	
x	Town of Liberty	20	1	Ferndale Pump Station	Corner Rte 55 & County Rd #7	\$ 93,800	\$ -	\$ 93,800	\$ 108,000	\$ -	\$ 36,000	\$ 144,000	53.5%	
x	Town of Liberty	21	1	Pump Station	208 Infirmary Road	\$ 99,400	\$ -	\$ 99,400	\$ 110,000	\$ -	\$ 44,700	\$ 154,700	55.6%	
x	Town of Liberty	21	2	Infirmary Lift Station	208 Infirmary Road	\$ 113,300	\$ -	\$ 113,300	\$ 125,000	\$ -	\$ -	\$ 125,000	10.3%	
x	Town of Liberty	22	1	Pearson Park Water Storage Tank	Route 55, Walnut Mtn	\$ 369,900	\$ -	\$ 369,900	\$ 333,000	\$ -	\$ 14,600	\$ 347,600	-6.0%	
x	Town of Liberty	23	1	31' Water Tank	266 Loomis Road	\$ 154,700	\$ -	\$ 154,700	\$ 170,000	\$ -	\$ -	\$ 170,000	9.9%	
x	Town of Liberty	23	2	Loomis Covered Reservoir	266 Loomis Road	\$ 272,600	\$ -	\$ 272,600	\$ 295,000	\$ -	\$ -	\$ 295,000	8.2%	
x	Town of Liberty	24	1	Hwy. Dept. Facility Town Garage	Rte 52 West	\$ 3,336,700	\$ 102,700	\$ 3,439,400	\$ 3,401,000	\$ 103,000	\$ 65,700	\$ 3,569,700	3.8%	
x	Town of Liberty	25	1	Salt Storage Building	2751 State Rte. 52	\$ 134,300	\$ -	\$ 134,300	\$ 159,000	\$ -	\$ -	\$ 159,000	18.4%	
x	Town of Liberty	26	1	Pump Building Submersible VFD Bldg	47-49 Shore Road	\$ 147,600	\$ 6,600	\$ 154,200	\$ 153,000	\$ 7,000	\$ -	\$ 160,000	3.8%	
x	Town of Liberty	27	1	Loomis Water Pump Station	14 Ferndale Rd - Loomis Rd	\$ 288,700	\$ 3,900	\$ 292,600	\$ 303,000	\$ -	\$ -	\$ 303,000	3.6%	
x	Town of Liberty	28	1	Swan Lake Wastewater InFlow Building	4720 Route 55	\$ 319,200	\$ 11,000	\$ 330,200	\$ 352,000	\$ -	\$ -	\$ 352,000	6.6%	
x	Town of Liberty	29	1	Loomis Wastewater Treatment Plant/Main	2815 Route 52	\$ 200,300	\$ 27,600	\$ 227,900	\$ 221,000	\$ 28,000	\$ 179,100	\$ 428,100	87.8%	
x	Town of Liberty	29	2	Loomis Wastewater Treatment Pole Barn	2815 Route 52	\$ 20,300	\$ 2,300	\$ 22,600	\$ 23,000	\$ 3,000	\$ -	\$ 26,000	15.0%	
x	Town of Liberty	29	3	Loomis Wastewater Treatment Pump Stati	2815 Route 52	\$ 94,600	\$ -	\$ 94,600	\$ 104,000	\$ -	\$ -	\$ 104,000	9.9%	
x	Town of Liberty	29	4	Loomis WWTP RFC Bldg./RBC	2815 Route 52	\$ 475,100	\$ 5,500	\$ 480,600	\$ 505,000	\$ 6,000	\$ -	\$ 511,000	6.3%	
x	Town of Liberty	29	5	Drying Beds	2815 Route 52	\$ 182,200	\$ -	\$ 182,200	\$ 191,000	\$ -	\$ -	\$ 191,000	4.8%	
x	Town of Liberty	29	6	Dosing Tank	2815 Route 52	\$ 39,200	\$ -	\$ 39,200	\$ 41,000	\$ -	\$ -	\$ 41,000	4.6%	
x	Town of Liberty	29	7	Digester Basin #1	2815 Route 52	\$ 63,300	\$ -	\$ 63,300	\$ 67,000	\$ -	\$ -	\$ 67,000	5.8%	
x	Town of Liberty	29	8	Digester Basin #2	2815 Route 52	\$ 63,300	\$ -	\$ 63,300	\$ 67,000	\$ -	\$ -	\$ 67,000	5.8%	
x	Town of Liberty	29	9	Loomis WWTP-RBC Building Clarifier	2815 Route 52	\$ 475,100	\$ 5,500	\$ 480,600	\$ 407,000	\$ 6,000	\$ -	\$ 413,000	-14.1%	
x	Town of Liberty	29	10	RBC Unit	2815 NY Route 52	\$ -	\$ -	\$ -	\$ 127,000	\$ -	\$ -	\$ 127,000	-	
x	Town of Liberty	29	11	Chemical Feed Building	2815 NY Route 52	\$ -	\$ -	\$ -	\$ 66,000	\$ -	\$ -	\$ 66,000	-	
x	Town of Liberty	29	12	Influent Chamber	2815 NY Route 52	\$ -	\$ -	\$ -	\$ 41,000	\$ -	\$ -	\$ 41,000	-	
x	Town of Liberty	31	1	(10) Fire Hydrants @ \$400 each	Throughout	\$ 4,400	\$ -	\$ 4,400	\$ 4,400	\$ -	\$ -	\$ 4,400	0.0%	Not Appraised.
x	Town of Liberty	32	1	Fancher Lift Station	Route 52 West & Corrigan Roa	\$ 58,600	\$ -	\$ 68,600	\$ 76,000	\$ -	\$ -	\$ 76,000	10.8%	
x	Town of Liberty	33	1	Presidential Lift Station	Post Road	\$ 110,600	\$ -	\$ 110,600	\$ 122,000	\$ -	\$ -	\$ 122,000	10.3%	
x	Town of Liberty	34	1	Dog Kennel	263 Old Monticello Road	\$ 1,144,400	\$ 52,000	\$ 1,196,400	\$ 889,000	\$ 53,000	\$ 6,100	\$ 948,100	-20.8%	

* Note 1 - Water and wastewater utilities have all permanently affixed equipment values included in the building value.

** Note 2 - Appraisals were done on buildings with an estimated value of \$50,000 or greater. Utility plant buildings were included regardless of cost.

*** Note 3 - Content values were only appraised where noted. All other content values were carried from the historical listing.

Comments:

BUILDING SUMMARY REPORT

		Year Built	ISO Class	# of Stories	Square Footage	Building Insurable Value	Contents	Separately Insurable	Site Improvements	Total
Site Number: 02										
Site Name: Senior Center										
BLDG: 01	Senior Center 119 North Main Street Liberty, NY 12754	1972		2	5,824	\$743,000	\$51,000	\$0	\$7,600	\$801,600
Totals for 02 - 1 Appraisal					5,824	\$743,000	\$51,000	\$0	\$7,600	\$801,600
Site Number: 03										
Site Name: Town Hall										
BLDG: 01	Garage 1 120 North Main Street Liberty, NY 12754	1936	2	2	1,100	\$99,000	\$8,000	\$0	\$0	\$107,000
BLDG: 02	Garage 2 120 North Main Street Liberty, NY 12754	1880	1	2	960	\$67,000	\$9,000	\$0	\$0	\$76,000
BLDG: 03	Town Hall 120 North Main Street Liberty, NY 12754	1880	1	2	8,841	\$1,494,000	\$249,000	\$0	\$4,800	\$1,747,800
Totals for 03 - 3 Appraisals					10,901	\$1,660,000	\$266,000	\$0	\$4,800	\$1,930,800
Site Number: 05										
Site Name: Hanofee Park										
BLDG: 04	Pavilion 136 Sunset Lake Road Liberty, NY 12754	2000	1	1	3,010	\$128,000	\$0	\$0	\$280,300	\$408,300
BLDG: 09	Pool House 136 Sunset Lake Road Liberty, NY 12754	2000	1	1	1,767	\$108,000	\$35,000	\$0	\$0	\$143,000
BLDG: 11	Pavilion - Pole Barn - Restrooms - Clubhouse 136 Sunset Lake Road Liberty, NY 12754	2009	1	1	3,150	\$228,000	\$8,000	\$0	\$0	\$236,000
BLDG: 19	Swimming Pool 136 Sunset Lake Road Liberty, NY 12754	1995	6	1	5,148	\$476,000	\$0	\$0	\$0	\$476,000
BLDG: 20	Community Pavilion 136 Sunset Lake Road Liberty, NY 12754	1990	1	1	2,852	\$228,000	\$0	\$0	\$0	\$228,000

	Year Built	ISO Class	# of Stories	Square Footage	Building Insurable Value	Contents	Separately Insurable	Site Improvements	Total	
Totals for 05 - 5 Appraisals				15,927	\$1,168,000	\$43,000	\$0	\$280,300	\$1,491,300	
Site Number: 06										
Site Name: Swan Lake Wastewater Treatment Plant										
BLDG: 01	Plant Process Building 4722 NY Route 55 Liberty, NY 12754	1992	6	2	15,030	\$3,251,000	\$116,000	\$0	\$36,000	\$3,403,000
BLDG: 07	Effluent Structure 4722 NY Route 55 Liberty, NY 12754	2001	6	1	225	\$74,000	\$0	\$0	\$0	\$74,000
BLDG: 08	Splitter Box 4722 NY Route 55 Liberty, NY 12754	2001	6	1	81	\$64,000	\$0	\$0	\$0	\$64,000
BLDG: 09	Lift Station 4722 NY Route 55 Liberty, NY 12754	1991	6	1	28	\$72,000	\$0	\$0	\$0	\$72,000
BLDG: 10	Drying Beds 4722 NY Route 55 Liberty, NY 12754	1986	6	1	15,360	\$141,000	\$0	\$0	\$0	\$141,000
BLDG: 11	Influent Structure 4722 NY Route 55 Liberty, NY 12754	1992	6	1	50	\$124,000	\$0	\$0	\$0	\$124,000
BLDG: 12	Overflow Tank 4722 NY Route 55 Liberty, NY 12754	1991	6	1	1,943	\$295,000	\$0	\$0	\$0	\$295,000
Totals for 06 - 7 Appraisals				32,717	\$4,021,000	\$116,000	\$0	\$36,000	\$4,173,000	
Site Number: 07										
Site Name: Stevensville Water Tank										
BLDG: 01	Stevensville Water Tank 5034 NY Route 55 Liberty, NY 12754	1996	3	1	1	\$408,000	\$0	\$0	\$13,300	\$421,300
Totals for 07 - 1 Appraisal				1	\$408,000	\$0	\$0	\$13,300	\$421,300	
Site Number: 09										

Town of Liberty

		Year Built	ISO Class	# of Stories	Square Footage	Building Insurable Value	Contents	Separately Insurable	Site Improvements	Total	
Site Name: Stevens Water Tanks											
BLDG: 01	Stevens Water Tank 1 5171 NY Route 55 Liberty, NY 12754	1970	2	1	1,972	\$191,000	\$0	\$0	\$0	\$191,000	
BLDG: 02	Pump Station 5171 NY Route 55 Liberty, NY 12754	2000	2	1	368	\$205,000	\$0	\$0	\$12,100	\$217,100	
BLDG: 03	Stevens Water Tank 2 5171 NY Route 55 Liberty, NY 12754	2019	6	1	1	\$938,000	\$0	\$0	\$0	\$938,000	
Totals for 09 - 3 Appraisals						2,341	\$1,334,000	\$0	\$0	\$12,100	\$1,346,100
Site Number: 10											
Site Name: Stevensville Well Field											
BLDG: 01	Well Station 1 1366 Briscoe Road Liberty, NY 12754	1950	2	1	218	\$203,000	\$0	\$0	\$22,700	\$225,700	
BLDG: 02	Well Station 2 1366 Briscoe Road Liberty, NY 12754	1950	2	1	144	\$195,000	\$0	\$0	\$0	\$195,000	
BLDG: 03	Well Station 3 1366 Briscoe Road Liberty, NY 12754	1950	2	1	120	\$203,000	\$0	\$0	\$0	\$203,000	
BLDG: 04	Well Station 4 1366 Briscoe Road Liberty, NY 12754	1986	6	1	314	\$295,000	\$0	\$0	\$0	\$295,000	
BLDG: 05	Chemical Building 1366 Briscoe Road Liberty, NY 12754	1978	1	1	576	\$98,000	\$12,000	\$0	\$0	\$110,000	
BLDG: 06	Generator 1366 Briscoe Road Liberty, NY 12754	2019	3	1	1	\$50,000	\$0	\$0	\$0	\$50,000	
Totals for 10 - 6 Appraisals						1,373	\$1,044,000	\$12,000	\$0	\$22,700	\$1,078,700
Site Number: 12											

		Year Built	ISO Class	# of Stories	Square Footage	Building Insurable Value	Contents	Separately Insurable	Site Improvements	Total
Site Name: Briscoe Lift Station 1										
BLDG: 01	Briscoe Lift Station 1 400 Kelly Bridge Road Liberty, NY 12754	1986	2	1	49	\$140,000	\$0	\$0	\$0	\$140,000
Totals for 12 - 1 Appraisal					49	\$140,000	\$0	\$0	\$0	\$140,000
Site Number: 13										
Site Name: Briscoe Lift Station 2										
BLDG: 01	Briscoe Lift Station 2 7 Red Wood Lane and Swan Lake Road Liberty, NY 12754	1986	2	1	49	\$144,000	\$0	\$0	\$0	\$144,000
Totals for 13 - 1 Appraisal					49	\$144,000	\$0	\$0	\$0	\$144,000
Site Number: 14										
Site Name: Briscoe Lift Station 3										
BLDG: 01	Briscoe Lift Station 3 1390 Briscoe Road Liberty, NY 12754	1986	2	1	120	\$144,000	\$0	\$0	\$0	\$144,000
Totals for 14 - 1 Appraisal					120	\$144,000	\$0	\$0	\$0	\$144,000
Site Number: 16										
Site Name: White Sulphur Well - Pump Stations										
BLDG: 01	Well Station 57 Shore Road Liberty, NY 12754	2011	1	1	320	\$143,000	\$6,000	\$0	\$0	\$149,000
BLDG: 02	Sherwood Roth Booster Pump Station 57 Shore Road Liberty, NY 12754	2011	3	1	1,920	\$633,000	\$7,000	\$0	\$87,700	\$727,700
Totals for 16 - 2 Appraisals					2,240	\$776,000	\$13,000	\$0	\$87,700	\$876,700
Site Number: 17										
Site Name: White Sulphur Water.Tank										
BLDG: 01	White Sulphur Water Tank 142 White Sulphur Road Liberty, NY 12754	1960	3	1	1	\$445,000	\$0	\$0	\$11,200	\$456,200
Totals for 17 - 1 Appraisal					1	\$445,000	\$0	\$0	\$11,200	\$456,200
Site Number: 18										

		Year Built	ISO Class	# of Stories	Square Footage	Building Insurable Value	Contents	Separately Insurable	Site Improvements	Total
Site Name: Vehicle Garage										
BLDG: 02	Vehicle Garage 4718 NY Route 55 Swan Lake, NY 12754	1990	1	1	2,048	\$86,000	\$0	\$0	\$0	\$86,000
BLDG: 03	Pole Barn 4718 NY Route 55 Swan Lake, NY 12754	1977	1	1	1,935	\$80,000	\$8,000	\$0	\$0	\$88,000
BLDG: 04	Swan Lake Lift Station 2 4718 NY Route 55 Swan Lake, NY 12754	1986	6	1	20	\$78,000	\$0	\$0	\$0	\$78,000
Totals for 18 - 3 Appraisals					4,003	\$244,000	\$8,000	\$0	\$0	\$252,000
Site Number: 19										
Site Name: Ferndale Water Tank										
BLDG: 01	Ferndale Water Tank 233 Ferndale Road Liberty, NY 12754	2000	3	1	1	\$437,000	\$0	\$0	\$0	\$437,000
Totals for 19 - 1 Appraisal					1	\$437,000	\$0	\$0	\$0	\$437,000
Site Number: 20										
Site Name: Ferndale Pump Station										
BLDG: 01	Ferndale Pump Station NY Route 55 and County Road 71 Liberty, NY 12754	2000	2	1	348	\$108,000	\$0	\$0	\$36,000	\$144,000
Totals for 20 - 1 Appraisal					348	\$108,000	\$0	\$0	\$36,000	\$144,000
Site Number: 21										
Site Name: Infirmary Road Well - Lift Stations										
BLDG: 01	Well Station 208 Infirmary Road Liberty, NY 12754	1978	1	1	96	\$110,000	\$0	\$0	\$44,700	\$154,700
BLDG: 02	Lift Station 208 Infirmary Road Liberty, NY 12754	1991	6	1	131	\$125,000	\$0	\$0	\$0	\$125,000
Totals for 21 - 2 Appraisals					227	\$235,000	\$0	\$0	\$44,700	\$279,700
Site Number: 22										

		Year Built	ISO Class	# of Stories	Square Footage	Building Insurable Value	Contents	Separately Insurable	Site Improvements	Total	
Site Name: Pearson Park Water Tank											
BLDG: 01	Pearson Park Water Tank NY Route 55 Liberty, NY 12754	1996	3	1	1	\$333,000		\$0	\$0	\$14,600	\$347,600
Totals for 22 - 1 Appraisal					1	\$333,000		\$0	\$0	\$14,600	\$347,600
Site Number: 23											
Site Name: Loomis Water Tank - Reservoir											
BLDG: 01	Water Tank 266 Loomis Road Liberty, NY 12754	2000	3	1	1	\$170,000		\$0	\$0	\$0	\$170,000
BLDG: 02	Reservoir 266 Loomis Road Liberty, NY 12754	1960	1	1	2,704	\$295,000		\$0	\$0	\$0	\$295,000
Totals for 23 - 2 Appraisals					2,705	\$465,000		\$0	\$0	\$0	\$465,000
Site Number: 24											
Site Name: Town Highway Garage											
BLDG: 01	Town Highway Garage 2751 NY Route 52 West Liberty, NY 12754	2007	3	1	21,500	\$3,401,000	\$103,000		\$65,700	\$3,569,700	
Totals for 24 - 1 Appraisal					21,500	\$3,401,000	\$103,000		\$65,700	\$3,569,700	
Site Number: 25											
Site Name: Salt Storage Building											
BLDG: 01	Salt Storage Building 2751 NY Route 52 Liberty, NY 12754	2010	3	1	6,561	\$159,000		\$0	\$0	\$0	\$159,000
Totals for 25 - 1 Appraisal					6,561	\$159,000		\$0	\$0	\$0	\$159,000
Site Number: 26											
Site Name: Stevenson Well Station											
BLDG: 01	Stevenson Well Station 47-49 Shore Road Liberty, NY 12754	1978	1	1	96	\$153,000	\$7,000		\$0	\$0	\$160,000
Totals for 26 - 1 Appraisal					96	\$153,000	\$7,000		\$0	\$0	\$160,000
Site Number: 27											

Town of Liberty

		Year Built	ISO Class	# of Stories	Square Footage	Building Insurable Value	Contents	Separately Insurable	Site Improvements	Total
Site Name: Loomis Pump Station										
BLDG: 01	Loomis Pump Station 14 Ferndale Loomis Road Liberty, NY 12754	2010	1	1	672	\$303,000	\$0	\$0	\$0	\$303,000
Totals for 27 - 1 Appraisal					672	\$303,000	\$0	\$0	\$0	\$303,000
Site Number: 28										
Site Name: Swan Lake Influent Building										
BLDG: 01	Swan Lake Influent Building 4720 NY Route 55 Liberty, NY 12754	1986	6	1	640	\$352,000	\$0	\$0	\$0	\$352,000
Totals for 28 - 1 Appraisal					640	\$352,000	\$0	\$0	\$0	\$352,000
Site Number: 29										
Site Name: Loomis Wastewater Treatment Plant										
BLDG: 01	Main Process Building 2815 NY Route 52 Liberty, NY 12754	1985	2	1	1,134	\$221,000	\$28,000	\$0	\$179,100	\$428,100
BLDG: 02	Garage 2815 NY Route 52 Liberty, NY 12754	1986	1	1	576	\$23,000	\$3,000	\$0	\$0	\$26,000
BLDG: 03	Lift Station 2815 NY Route 52 Liberty, NY 12754	1985	6	1	144	\$104,000	\$0	\$0	\$0	\$104,000
BLDG: 04	Clarifier - RBC Building 2815 NY Route 52 Liberty, NY 12754	2014	1	1	1,800	\$505,000	\$6,000	\$0	\$0	\$511,000
BLDG: 05	Drying Beds 2815 NY Route 52 Liberty, NY 12754	1972	6	1	40,500	\$191,000	\$0	\$0	\$0	\$191,000
BLDG: 06	Dosing Tank 2815 NY Route 52 Liberty, NY 12754	1977	6	1	676	\$41,000	\$0	\$0	\$0	\$41,000
BLDG: 07	Digester Basin 1 2815 NY Route 52 Liberty, NY 12754	2015	6	1	221	\$67,000	\$0	\$0	\$0	\$67,000

Town of Liberty

		Year Built	ISO Class	# of Stories	Square Footage	Building Insurable Value	Contents	Separately Insurable	Site Improvements	Total
BLDG: 08	Digester Basin 2 2815 NY Route 52 Liberty, NY 12754	2015	1	1	221	\$67,000	\$0	\$0	\$0	\$67,000
BLDG: 09	Clarifier - Lift Station Building 2815 NY Route 52 Liberty, NY 12754	2015	1	1	1,200	\$407,000	\$6,000	\$0	\$0	\$413,000
BLDG: 10	RBC Unit 2815 NY Route 52 Liberty, NY 12754	2019	6	1	240	\$127,000	\$0	\$0	\$0	\$127,000
BLDG: 11	Chemical Feed Building 2815 NY Route 52 Liberty, NY 12754	2019	1	1	200	\$66,000	\$0	\$0	\$0	\$66,000
BLDG: 12	Influent Chamber 2815 NY Route 52 Liberty, NY 12754	2015	6	1	76	\$41,000	\$0	\$0	\$0	\$41,000
Totals for 29 - 12 Appraisals						46,988	\$1,860,000	\$43,000	\$0	\$179,100
Site Number: 32										
Site Name: Fancher Lift Station										
BLDG: 01	Fancher Lift Station NY Route 52 Liberty, NY 14624	1987	6	1	28	\$76,000	\$0	\$0	\$0	\$76,000
Totals for 32 - 1 Appraisal						28	\$76,000	\$0	\$0	\$76,000
Site Number: 33										
Site Name: Presidential Lift Station										
BLDG: 01	Presidential Lift Station Post Road Liberty, NY 14624	1992	1	1	90	\$122,000	\$0	\$0	\$0	\$122,000
Totals for 33 - 1 Appraisal						90	\$122,000	\$0	\$0	\$122,000
Site Number: 34										
Site Name: Animal Shelter										
BLDG: 01	Animal Shelter 263 Old Monticello Road Liberty, NY 12754	2021	2	1	3,600	\$889,000	\$53,000	\$0	\$6,100	\$948,100
Totals for 34 - 1 Appraisal						3,600	\$889,000	\$53,000	\$0	\$6,100
Grand Totals - 62 Appraisals						159,003	\$21,164,000	\$715,000	\$0	\$821,900
\$22,700,900										

BUILDING DETAIL REPORT

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Inspected: 4/27/2022

Insured 6508 **Tour Guide** Frank DeMayo
 Site 02 - Senior Center
 Building 01 - Senior Center
 Address 119 North Main Street
 City, State, Zip Liberty, NY 12754
 Latitude N 41.80162210 **Longitude** W -74.74653388

INSURABLE VALUES	
Building	\$743,000
Contents	\$51,000
Site Improvements	\$7,600
Separately Insurable	\$0
Total	\$801,600
Per SqFt Rate	\$128

UNDERWRITING DATA

Occupancy 100% Senior Clubhouse
 Stories above Grade 2 **Year Built** 1972
 Superstructure SqFt 5,824 Vacant No
 Substructure SqFt 0
 Total SqFt 5,824
 ISO Class 50% 1 - Frame, 50% 2 - Masonry/Joisted Masonry
 Foundation Type Mat/Slab
 Exterior Wall Finish 50% Concrete, Poured-in-Place, 7-10in, 50% Siding, Metal or Other on Frame
 Roof Pitch 100% Low (2:12 to 6:12 Pitch)
 Roof Geometry Gable
 Roof Frame Type Wood Purlins
 Roof Materials 100% Shingles, Asphalt
 Heating System 50% Electric Baseboard or Wall Unit, 50% Thru-Wall Units
 Cooling System 50% Thru-Wall Units, 50% None
 Electrical Yes **Plumbing** Yes
 Passenger Elevators 0
 Freight Elevators 0
 Sprinkler System None **Type** None **Automatic Fire Detection** Yes **Type** Central
 Manual Fire Alarms Yes **Type** Central **Entry Alarms** Yes **Type** Central



NOTES: Includes: social hall, kitchen, offices, recreation room, and supply room. Site improvements include: signage and lighting.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Frank DeMayo
Site 03 - Town Hall
Building 01 - Garage 1
Address 120 North Main Street
City, State, Zip Liberty, NY 12754
Latitude N 41.80096737 **Longitude** W -74.74753803

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$99,000
Contents	\$8,000
Site Improvements	\$0
Separately Insurable	\$0
Total	\$107,000
Per SqFt Rate	\$90

UNDERWRITING DATA

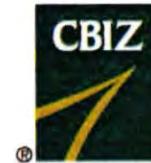
Occupancy 100% Garage
Stories above Grade 2 **Year Built** 1936
Superstructure SqFt 1,100 **Vacant** No
Substructure SqFt 0
Total SqFt 1,100
ISO Class 100% 2 - Masonry/Joisted Masonry
Foundation Type Mat/Slab
Exterior Wall Finish 100% Stucco on Masonry
Roof Pitch 100% High (15:12 to 24:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Shingles, Asphalt
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** No
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: supply storage.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Inspected: 4/27/2022

Insured	6508	Tour Guide	Frank DeMayo
Site	03 - Town Hall		
Building	02 - Garage 2		
Address	120 North Main Street		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.80116632	Longitude	W -74.74754742

INSURABLE VALUES	
Building	\$67,000
Contents	\$9,000
Site Improvements	\$0
Separately Insurable	\$0
Total	\$76,000
Per SqFt Rate	\$70

UNDERWRITING DATA

Occupancy	100% Garage						
Stories above Grade	2	Year Built	1880				
Superstructure SqFt	960	Vacant	No				
Substructure SqFt	0						
Total SqFt	960						
ISO Class	100% 1 - Frame						
Foundation Type	Crawlspace Masonry						
Exterior Wall Finish	100% Siding, Wood on Frame						
Roof Pitch	100% High (15:12 to 24:12 Pitch)						
Roof Geometry	Gable						
Roof Frame Type	Wood Purlins						
Roof Materials	100% Shingles, Asphalt						
Heating System	100% None						
Cooling System	100% None						
Electrical	None	Plumbing	No				
Passenger Elevators	0						
Freight Elevators	0						
Sprinkler System	None	Type	None	Automatic Fire Detection	None	Type	None
Manual Fire Alarms	None	Type	None	Entry Alarms	None	Type	None



NOTES: Includes: supply storage.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Frank DeMayo
 Site 03 - Town Hall
 Building 03 - Town Hall
 Address 120 North Main Street
 City, State, Zip Liberty, NY 12754
 Latitude N 41.80128233 **Longitude** W -74.74719840

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$1,494,000
Contents	\$249,000
Site Improvements	\$4,800
Separately Insurable	\$0
Total	\$1,747,800
Per SqFt Rate	\$169

UNDERWRITING DATA

Occupancy 100% Government Community Service Building
 Stories above Grade 2 **Year Built** 1880
 Superstructure SqFt 6,127 **Vacant** No
 Substructure SqFt 2,714
 Total SqFt 8,841
 ISO Class 100% 1 - Frame
 Foundation Type Masonry Basement
 Exterior Wall Finish 100% Siding, Wood on Frame
 Roof Pitch 100% High (15:12 to 24:12 Pitch)
 Roof Geometry Hip
 Roof Frame Type Wood Purlins
 Roof Materials 100% Shingles, Asphalt
 Heating System 100% Steam/Hot Water with Radiators
 Cooling System 100% None
 Electrical Yes **Plumbing** Yes
 Passenger Elevators 0
 Freight Elevators 0
 Sprinkler System Yes **Type** Wet Pipe **Automatic Fire Detection** Yes **Type** Central
 Manual Fire Alarms Yes **Type** Central **Entry Alarms** Yes **Type** Central



NOTES: Former residence; includes: attic, clerk's office, courtroom, judges chamber, office, meeting room, and porch. Site improvements include: flagpole, signage, fencing, and railing.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured	6508	Tour Guide	James Guara
Site	05 - Hanofee Park		
Building	04 - Pavilion		
Address	136 Sunset Lake Road		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.78944657	Longitude	W -74.70919219

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$128,000
Contents	\$0
Site Improvements	\$280,300
Separately Insurable	\$0
Total	\$408,300
Per SqFt Rate	\$43

UNDERWRITING DATA

Occupancy	85% Open Park Pavilion, 15% Enclosed Park Pavilion		
Stories above Grade	1	Year Built	2000
Superstructure SqFt	3,010	Vacant	No
Substructure SqFt	0		
Total SqFt	3,010		
ISO Class	100%	1 - Frame	
Foundation Type	Mat/Slab		
Exterior Wall Finish	15% Siding, Wood on Frame, 85% None		
Roof Pitch	100% Medium (8:12 to 12:12 Pitch)		
Roof Geometry	Gable		
Roof Frame Type	Wood Purlins		
Roof Materials	100% Steel		
Heating System	100% None		
Cooling System	100% None		
Electrical	Yes	Plumbing	No
Passenger Elevators	0		
Freight Elevators	0		
Sprinkler System	None	Type	None
Manual Fire Alarms	None	Type	None
	Automatic Fire Detection		
	None	Type	None
	Entry Alarms		
	None	Type	None



NOTES: Includes: concessions. Site improvements include: flagpole, athletic equipment, bollards, guardrail, playground equipment, play station, shed, and fencing.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 Tour Guide James Guara
 Site 05 - Hanofee Park
 Building 09 - Pool House
 Address 136 Sunset Lake Road
 City, State, Zip Liberty, NY 12754
 Latitude N 41.79019433 Longitude W -74.70971790

Inspected: 4/28/2022

INSURABLE VALUES		
Building		\$108,000
Contents		\$35,000
Site Improvements		\$0
Separately Insurable		\$0
Total		\$143,000
Per SqFt Rate		\$61

UNDERWRITING DATA

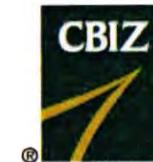
Occupancy 50% Dressing and Shower facility, 50% Filter Building
 Stories above Grade 1 Year Built 2000
 Superstructure SqFt 1,767 Vacant No
 Substructure SqFt 0
 Total SqFt 1,767
 ISO Class 100% 1 - Frame
 Foundation Type Mat/Slab
 Exterior Wall Finish 100% Siding, Wood on Frame
 Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
 Roof Geometry Gable
 Roof Frame Type Wood Purlins
 Roof Materials 100% Steel
 Heating System 100% None
 Cooling System 100% None
 Electrical Yes Plumbing Yes
 Passenger Elevators 0
 Freight Elevators 0
 Sprinkler System None Type None Automatic Fire Detection None Type None
 Manual Fire Alarms None Type None Entry Alarms None Type None



NOTES: Includes: dressing rooms, filter tank, pumps, holding tank, and storage.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** James Guara
Site 05 - Hanofee Park
Building 11 - Pavilion - Pole Barn - Restrooms - Clubhouse
Address 136 Sunset Lake Road
City, State, Zip Liberty, NY 12754
Latitude N 41.78922689 **Longitude** W -74.70984128

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$228,000
Contents	\$8,000
Site Improvements	\$0
Separately Insurable	\$0
Total	\$236,000
Per SqFt Rate	\$72

UNDERWRITING DATA

Occupancy 100% Enclosed Park Pavilion
Stories above Grade 1 **Year Built** 2009
Superstructure SqFt 3,150 **Vacant** No
Substructure SqFt 0
Total SqFt 3,150
ISO Class 100% 1 - Frame
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Wood on Frame
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Steel
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES:

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** James Guara
Site 05 - Hanofee Park
Building 19 - Swimming Pool
Address 136 Sunset Lake Road
City, State, Zip Liberty, NY 12754
Latitude N 41.79033431 **Longitude** W -74.70945505

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$476,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$476,000
Per SqFt Rate	\$92

UNDERWRITING DATA

Occupancy 100% Natatorium
Stories above Grade 1 **Year Built** 1995
Superstructure SqFt 5,148 **Vacant** No
Substructure SqFt 0
Total SqFt 5,148
ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Mat/Slab
Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
Roof Pitch 100% None
Roof Geometry None
Roof Frame Type None
Roof Materials 100% None
Heating System 100% None
Cooling System 100% None
Electrical None **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES:

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** James Guara
Site 05 - Hanofee Park
Building 20 - Community Pavilion
Address 136 Sunset Lake Road
City, State, Zip Liberty, NY 12754
Latitude N 41.78851045 **Longitude** W -74.70822207

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$228,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$228,000
Per SqFt Rate	\$80

UNDERWRITING DATA

Occupancy 100% Enclosed Park Pavilion
Stories above Grade 1 **Year Built** 1990
Superstructure SqFt 2,852 **Vacant** No
Substructure SqFt 0
Total SqFt 2,852
ISO Class 100% 1 - Frame
Foundation Type Mat/Slab
Exterior Wall Finish 60% Siding, Wood on Frame, 40% None
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Steel
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: concessions and storage.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 06 - Swan Lake Wastewater Treatment Plant
Building 01 - Plant Process Building
Address 4722 NY Route 55
City, State, Zip Liberty, NY 12754
Latitude N 41.74911329 **Longitude** W -74.78139327

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$3,251,000
Contents	\$116,000
Site Improvements	\$36,000
Separately Insurable	\$0
Total	\$3,403,000
Per SqFt Rate	\$216

UNDERWRITING DATA

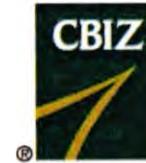
Occupancy 100% Package Plant System
Stories above Grade 2 **Year Built** 1992
Superstructure SqFt 15,030 **Vacant** No
Substructure SqFt 0
Total SqFt 15,030
ISO Class 5% 1 - Frame, 25% 2 - Masonry/Joisted Masonry, 70% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Mat/Slab
Exterior Wall Finish 30% Concrete Block, Split-Face, 65% Concrete, Poured-in-Place, 7-10in, 5% Siding, Metal or Other on Frame
Roof Pitch 10% Medium (8:12 to 12:12 Pitch), 90% None
Roof Geometry Complex
Roof Frame Type Precast Concrete
Roof Materials 5% Shingles, Asphalt, 5% Steel, 90% None
Heating System 10% Electric Baseboard or Wall Unit, 60% Forced Warm Air, 30% None
Cooling System 70% Forced Cool Air, 30% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** Yes **Type** Central
Manual Fire Alarms Yes **Type** Central **Entry Alarms** None **Type** None



NOTES: .48mgd gallon capacity; includes: office, laboratory, garage, crane, 85k gallon sludge storage tank with 10hp pumps, (2) floating aerators, (3) 15hp recirculating pumps, (4) 5hp sludge pumps, (4) 15hp and (2) 5hp compressors, (2) uv systems, 230kw standby generator, valves, piping, and controls. Site improvements include: shed, fencing, and lighting.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Inspected: 4/27/2022

Insured 6508 **Tour Guide** Damon Knack
Site 06 - Swan Lake Wastewater Treatment Plant
Building 07 - Effluent Structure
Address 4722 NY Route 55
City, State, Zip Liberty, NY 12754
Latitude N 41.74926938 **Longitude** W -74.78133426

INSURABLE VALUES		
Building		\$74,000
Contents		\$0
Site Improvements		\$0
Separately Insurable		\$0
Total		\$74,000
Per SqFt Rate		\$329

UNDERWRITING DATA

Occupancy 100% Effluent Pump Station
Stories above Grade 1 **Year Built** 2001
Superstructure SqFt 225 **Vacant** No
Substructure SqFt 0
Total SqFt 225
ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Footing
Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
Roof Pitch 100% None
Roof Geometry None
Roof Frame Type None
Roof Materials 100% None
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES:

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured	6508	Tour Guide	Damon Knack
Site	06 - Swan Lake Wastewater Treatment Plant		
Building	08 - Splitter Box		
Address	4722 NY Route 55		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.74870106	Longitude	W -74.78141204

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$64,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$64,000
Per SqFt Rate	\$790

UNDERWRITING DATA

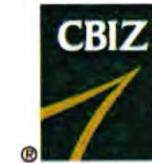
Occupancy	100% Splitter Box			
Stories above Grade	1	Year Built 2001		
Superstructure SqFt	81	Vacant	No	
Substructure SqFt	0			
Total SqFt	81			
ISO Class	100% 6 - Reinforced Concrete Frame/Fire Resistive			
Foundation Type	Footing			
Exterior Wall Finish	100% Concrete, Poured-in-Place, 7-10in			
Roof Pitch	100% None			
Roof Geometry	None			
Roof Frame Type	None			
Roof Materials	100% None			
Heating System	100% None			
Cooling System	100% None			
Electrical	None	Plumbing	Yes	
Passenger Elevators	0			
Freight Elevators	0			
Sprinkler System	None	Type	None	
Manual Fire Alarms	None	Type	None	
	Automatic Fire Detection			
	None	Type	None	
	Entry Alarms			
	None	Type	None	



NOTES: Includes: (2) slide gates.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 06 - Swan Lake Wastewater Treatment Plant
Building 09 - Lift Station
Address 4722 NY Route 55
City, State, Zip Liberty, NY 12754
Latitude N 41.74873108 **Longitude** W -74.77999159

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$72,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$72,000
Per SqFt Rate	\$2,571

UNDERWRITING DATA

Occupancy 100% Lift Station
Stories above Grade 1 **Year Built** 1991
Superstructure SqFt 28 **Vacant** No
Substructure SqFt 0
Total SqFt 28
ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Footing
Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
Roof Pitch 100% None
Roof Geometry None
Roof Frame Type None
Roof Materials 100% None
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: (2) 3hp pumps, fixed hoist, controls, and wetwell.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 06 - Swan Lake Wastewater Treatment Plant
Building 10 - Drying Beds
Address 4722 NY Route 55
City, State, Zip Liberty, NY 12754
Latitude N 41.74862102 **Longitude** W -74.77976785

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$141,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$141,000
Per SqFt Rate	\$9

UNDERWRITING DATA

Occupancy 100% Drying Beds
Stories above Grade 1 **Year Built** 1986
Superstructure SqFt 15,360 **Vacant** No
Substructure SqFt 0
Total SqFt 15,360
ISO Class 25% 1 - Frame, 75% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Mat/Slab
Exterior Wall Finish 100% None
Roof Pitch 25% Medium (8:12 to 12:12 Pitch), 75% None
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 25% Steel, 75% None
Heating System 100% None
Cooling System 100% None
Electrical None **Plumbing** No
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: (3) uncovered drying beds and (1) pavilion drying bed.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 06 - Swan Lake Wastewater Treatment Plant
Building 11 - Influent Structure
Address 4722 NY Route 55
City, State, Zip Liberty, NY 12754
Latitude N 41.74921283 **Longitude** W -74.78272096

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$124,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$124,000
Per SqFt Rate	\$2,480

UNDERWRITING DATA

Occupancy 100% Influent Structure
Stories above Grade 1 **Year Built** 1992
Superstructure SqFt 50 **Vacant** No
Substructure SqFt 0
Total SqFt 50
ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Footing
Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
Roof Pitch 100% None
Roof Geometry None
Roof Frame Type None
Roof Materials 100% None
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: bar screen, parshall flume, grit removal system, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 06 - Swan Lake Wastewater Treatment Plant
Building 12 - Overflow Tank
Address 4722 NY Route 55
City, State, Zip Liberty, NY 12754
Latitude N 41.74926869 **Longitude** W -74.78258225

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$295,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$295,000
Per SqFt Rate	\$152

UNDERWRITING DATA

Occupancy 100% Grit Holding Tank
Stories above Grade 1 **Year Built** 1991
Superstructure SqFt 1,943 **Vacant** No
Substructure SqFt 0
Total SqFt 1,943
ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Mat/Slab
Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
Roof Pitch 100% None
Roof Geometry None
Roof Frame Type None
Roof Materials 100% None
Heating System 100% None
Cooling System 100% None
Electrical None **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES:

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 07 - Stevensville Water Tank
Building 01 - Stevensville Water Tank
Address 5034 NY Route 55
City, State, Zip Liberty, NY 12754
Latitude N 41.76342275 **Longitude** W -74.77153100

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$408,000
Contents	\$0
Site Improvements	\$13,300
Separately Insurable	\$0
Total	\$421,300
Per SqFt Rate	\$408,000

UNDERWRITING DATA

Occupancy 100% Ground Water Tank - Welded
Stories above Grade 1 **Year Built** 1996
Superstructure SqFt 1 **Vacant** No
Substructure SqFt 0
Total SqFt 1
ISO Class 100% 3 - Pre-Engineered Metal/Non-Combustible
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Metal or Other on Girts
Roof Pitch 100% Low (2:12 to 6:12 Pitch)
Roof Geometry Gable
Roof Frame Type Heavy Steel
Roof Materials 100% Steel
Heating System 100% None
Cooling System 100% None
Electrical None **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: 254,000 gallon capacity; welded steel tank. Includes: valve vault. Site improvements include: fencing.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Inspected: 4/27/2022

Insured	6508	Tour Guide	Damon Knack
Site	09 - Stevens Water Tanks		
Building	01 - Stevens Water Tank 1		
Address	5171 NY Route 55		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.77294015	Longitude	W -74.76492318

INSURABLE VALUES	
Building	\$191,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$191,000
Per SqFt Rate	\$97

UNDERWRITING DATA

Occupancy	100% Reservoir		
Stories above Grade	1	Year Built	1970
Superstructure SqFt	1,972	Vacant	Yes
Substructure SqFt	0		
Total SqFt	1,972		
ISO Class	100% 2 - Masonry/Joisted Masonry		
Foundation Type	Mat/Slab		
Exterior Wall Finish	100% Concrete, Poured-in-Place, 7-10in		
Roof Pitch	100% Medium (8:12 to 12:12 Pitch)		
Roof Geometry	Gable		
Roof Frame Type	Wood Purlins		
Roof Materials	100% Steel		
Heating System	100% None		
Cooling System	100% None		
Electrical	Yes	Plumbing	Yes
Passenger Elevators	0		
Freight Elevators	0		
Sprinkler System	None	Type	None
Manual Fire Alarms	None	Type	None
		Automatic Fire Detection	None
		Entry Alarms	None



NOTES: Offline. 51,000 gallon capacity; concrete tank.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 09 - Stevens Water Tanks
Building 02 - Pump Station
Address 5171 NY Route 55
City, State, Zip Liberty, NY 12754
Latitude N 41.77292091 **Longitude** W -74.76480506

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$205,000
Contents	\$0
Site Improvements	\$12,100
Separately Insurable	\$0
Total	\$217,100
Per SqFt Rate	\$557

UNDERWRITING DATA

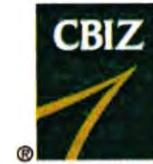
Occupancy 100% Pump Station
Stories above Grade 1 **Year Built** 2000
Superstructure SqFt 368 **Vacant** No
Substructure SqFt 0
Total SqFt 368
ISO Class 100% 2 - Masonry/Joisted Masonry
Foundation Type Mat/Slab
Exterior Wall Finish 100% Concrete Block, Split-Face
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Shingles, Asphalt
Heating System 100% Gas, Oil or Electric Suspended Unit Heater
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: (2) 20hp pumps, chlorine injector system, (2) VF drives, and controls. Site improvements include: fencing.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured	6508	Tour Guide	Damon Knack
Site	09 - Stevens Water Tanks		
Building	03 - Stevens Water Tank 2		
Address	5171 NY Route 55		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.77270022	Longitude	W -74.76494791

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$938,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$938,000
Per SqFt Rate	\$938,000

UNDERWRITING DATA

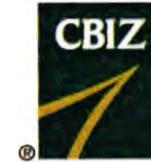
Occupancy	100% Ground Water Tank - Reinforced Concrete		
Stories above Grade	1	Year Built	2019
Superstructure SqFt	1	Vacant	No
Substructure SqFt	0		
Total SqFt	1		
ISO Class	100%	6 - Reinforced Concrete Frame/Fire Resistive	
Foundation Type	Mat/Slab		
Exterior Wall Finish	100% Concrete, Poured-in-Place, 7-10in		
Roof Pitch	100% Low (2:12 to 6:12 Pitch)		
Roof Geometry	Dome		
Roof Frame Type	Poured Concrete		
Roof Materials	100% Built-Up, Smooth		
Heating System	100% None		
Cooling System	100% None		
Electrical	None	Plumbing	Yes
Passenger Elevators	0		
Freight Elevators	0		
Sprinkler System	None	Type	None
Manual Fire Alarms	None	Type	None
	Automatic Fire Detection		None
	Entry Alarms		None



NOTES: 500,000 gallon capacity; concrete tank.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Inspected: 4/27/2022

Insured	6508	Tour Guide	Damon Knack
Site	10 - Stevensville Well Field		
Building	01 - Well Station 1		
Address	1366 Briscoe Road		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.75938405	Longitude	W -74.80564802

INSURABLE VALUES	
Building	\$203,000
Contents	\$0
Site Improvements	\$22,700
Separately Insurable	\$0
Total	\$225,700
Per SqFt Rate	\$931

UNDERWRITING DATA

Occupancy	100% Well		
Stories above Grade	1	Year Built	1950
Superstructure SqFt	218	Vacant	No
Substructure SqFt	0		
Total SqFt	218		
ISO Class	100% 2 - Masonry/Joisted Masonry		
Foundation Type	Mat/Slab		
Exterior Wall Finish	100% Brick, Solid		
Roof Pitch	100% Flat		
Roof Geometry	Flat		
Roof Frame Type	Wood Purlins		
Roof Materials	100% Single-Ply Membrane		
Heating System	100% Gas, Oil or Electric Suspended Unit Heater		
Cooling System	100% None		
Electrical	Yes	Plumbing	Yes
Passenger Elevators	0		
Freight Elevators	0		
Sprinkler System	None	Type	None
Manual Fire Alarms	None	Type	None
		Automatic Fire Detection	None
		Type	None
		Entry Alarms	None
		Type	None



NOTES: Offline. Includes: 30hp pump, 36 feet deep well, and controls. Site improvements include: fencing.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 10 - Stevensville Well Field
Building 02 - Well Station 2
Address 1366 Briscoe Road
City, State, Zip Liberty, NY 12754
Latitude N 41.75902243 **Longitude** W -74.80587601

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$195,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$195,000
Per SqFt Rate	\$1,354

UNDERWRITING DATA

Occupancy 100% Well
Stories above Grade 1 **Year Built** 1950
Superstructure SqFt 144 **Vacant** No
Substructure SqFt 0
Total SqFt 144
ISO Class 100% 2 - Masonry/Joisted Masonry
Foundation Type Mat/Slab
Exterior Wall Finish 100% Brick, Solid
Roof Pitch 100% Flat
Roof Geometry Flat
Roof Frame Type Wood Purlins
Roof Materials 100% Single-Ply Membrane
Heating System 100% Gas, Oil or Electric Suspended Unit Heater
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Offline. Includes: 30hp pump, 36 feet deep well, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 10 - Stevensville Well Field
Building 03 - Well Station 3
Address 1366 Briscoe Road
City, State, Zip Liberty, NY 12754
Latitude N 41.75941859 **Longitude** W -74.80531543

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$203,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$203,000
Per SqFt Rate	\$1,692

UNDERWRITING DATA

Occupancy 100% Well
Stories above Grade 1 **Year Built** 1950
Superstructure SqFt 120 **Vacant** No
Substructure SqFt 0
Total SqFt 120
ISO Class 100% 2 - Masonry/Joisted Masonry
Foundation Type Mat/Slab
Exterior Wall Finish 100% Brick, Solid
Roof Pitch 100% Flat
Roof Geometry Flat
Roof Frame Type Wood Purlins
Roof Materials 100% Single-Ply Membrane
Heating System 100% Gas, Oil or Electric Suspended Unit Heater
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: 30hp pump, 36 feet deep well, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 10 - Stevensville Well Field
Building 04 - Well Station 4
Address 1366 Briscoe Road
City, State, Zip Liberty, NY 12754
Latitude N 41.75916229 **Longitude** W -74.80521484

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$295,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$295,000
Per SqFt Rate	\$939

UNDERWRITING DATA

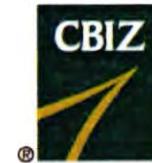
Occupancy 100% Well
Stories above Grade 1 **Year Built** 1986
Superstructure SqFt 314 **Vacant** No
Substructure SqFt 0
Total SqFt 314
ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Mat/Slab
Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
Roof Pitch 100% Flat
Roof Geometry Flat
Roof Frame Type Precast Concrete
Roof Materials 100% Single-Ply Membrane
Heating System 100% Gas, Oil or Electric Suspended Unit Heater
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: 50hp pump, 36 feet deep well, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured	6508	Tour Guide	Damon Knack
Site	10 - Stevensville Well Field		
Building	05 - Chemical Building		
Address	1366 Briscoe Road		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.75964068	Longitude	W -74.80541467

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$98,000
Contents	\$12,000
Site Improvements	\$0
Separately Insurable	\$0
Total	\$110,000
Per SqFt Rate	\$170

UNDERWRITING DATA

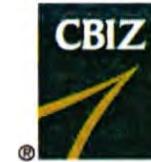
Occupancy	100% Chemical Feed Building		
Stories above Grade	1	Year Built	1978
Superstructure SqFt	288	Vacant	No
Substructure SqFt	288		
Total SqFt	576		
ISO Class	100%	1 - Frame	
Foundation Type	Masonry Basement		
Exterior Wall Finish	100% Siding, Wood on Frame		
Roof Pitch	100% Medium (8:12 to 12:12 Pitch)		
Roof Geometry	Gable		
Roof Frame Type	Wood Purlins		
Roof Materials	100% Shingles, Asphalt		
Heating System	100% Gas, Oil or Electric Suspended Unit Heater		
Cooling System	100% None		
Electrical	Yes	Plumbing	Yes
Passenger Elevators	0		
Freight Elevators	0		
Sprinkler System	None	Type	None
Manual Fire Alarms	None	Type	None
	Automatic Fire Detection		
	None	Type	None
	Entry Alarms		
	None	Type	None



NOTES: Includes: laboratory, chlorine system, (4) injectors, containment tank, controls, and meters.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Inspected: 4/27/2022

Insured	6508	Tour Guide	Damon Knack
Site	10 - Stevensville Well Field		
Building	06 - Generator		
Address	1366 Briscoe Road		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.75937457	Longitude	W -74.80544685

INSURABLE VALUES	
Building	\$50,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$50,000
Per SqFt Rate	\$50,000

UNDERWRITING DATA

Occupancy	100% MCC - Electrical Building			
Stories above Grade	1	Year Built 2019		
Superstructure SqFt	1	Vacant	No	
Substructure SqFt	0			
Total SqFt	1			
ISO Class	100%	3 - Pre-Engineered Metal/Non-Combustible		
Foundation Type	Mat/Slab			
Exterior Wall Finish	100%	Siding, Metal or Other on Girts		
Roof Pitch	100%	Flat		
Roof Geometry	Flat			
Roof Frame Type	Light Gauge Steel			
Roof Materials	100%	Steel		
Heating System	100%	None		
Cooling System	100%	None		
Electrical	Yes	Plumbing	Yes	
Passenger Elevators	0			
Freight Elevators	0			
Sprinkler System	None	Type None	Automatic Fire Detection None	
Manual Fire Alarms	None	Type None	Entry Alarms None	



NOTES: Includes: 80kw standby generator.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 12 - Briscoe Lift Station 1
Building 01 - Briscoe Lift Station 1
Address 400 Kelly Bridge Road
City, State, Zip Liberty, NY 12754
Latitude N 41.75977498 **Longitude** W -74.79298784

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$140,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$140,000
Per SqFt Rate	\$2,857

UNDERWRITING DATA

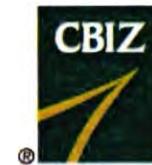
Occupancy 100% Lift Station
Stories above Grade 1 **Year Built** 1986
Superstructure SqFt 49 **Vacant** No
Substructure SqFt 0
Total SqFt 49
ISO Class 100% 2 - Masonry/Joisted Masonry
Foundation Type Footing
Exterior Wall Finish 100% Concrete Block, Split-Face
Roof Pitch 100% Low (2:12 to 6:12 Pitch)
Roof Geometry Monoslope
Roof Frame Type Wood Purlins
Roof Materials 100% Single-Ply Membrane
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: (2) 2hp pumps, controls, and wetwell.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 13 - Briscoe Lift Station 2
Building 01 - Briscoe Lift Station 2
Address 7 Red Wood Lane and Swan Lake Road
City, State, Zip Liberty, NY 12754
Latitude N 41.76015215 **Longitude** W -74.80060710

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$144,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$144,000
Per SqFt Rate	\$2,939

UNDERWRITING DATA

Occupancy 100% Lift Station
Stories above Grade 1 **Year Built** 1986
Superstructure SqFt 49 **Vacant** No
Substructure SqFt 0
Total SqFt 49
ISO Class 100% 2 - Masonry/Joisted Masonry
Foundation Type Footing
Exterior Wall Finish 100% Concrete Block, Split-Face
Roof Pitch 100% Low (2:12 to 6:12 Pitch)
Roof Geometry Monoslope
Roof Frame Type Wood Purlins
Roof Materials 100% Single-Ply Membrane
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: (2) pumps, controls, and wetwell.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured	6508	Tour Guide	Damon Knack
Site	14 - Briscoe Lift Station 3		
Building	01 - Briscoe Lift Station 3		
Address	1390 Briscoe Road		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.75888480	Longitude	W -74.80370530

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$144,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$144,000
Per SqFt Rate	\$1,200

UNDERWRITING DATA

Occupancy	100% Lift Station		
Stories above Grade	1	Year Built	1986
Superstructure SqFt	120	Vacant	No
Substructure SqFt	0		
Total SqFt	120		
ISO Class	100% 2 - Masonry/Joisted Masonry		
Foundation Type	Footing		
Exterior Wall Finish	100% Concrete Block, Split-Face		
Roof Pitch	100% Low (2:12 to 6:12 Pitch)		
Roof Geometry	Monoslope		
Roof Frame Type	Wood Purlins		
Roof Materials	100% Single-Ply Membrane		
Heating System	100% None		
Cooling System	100% None		
Electrical	Yes	Plumbing	Yes
Passenger Elevators	0		
Freight Elevators	0		
Sprinkler System	None	Type	None
Manual Fire Alarms	None	Type	None
		Automatic Fire Detection	None
		Type	None
		Entry Alarms	None
		Type	None



NOTES: Includes: (2) 2hp pumps, controls, and wetwell.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 16 - White Sulphur Well - Pump Stations
Building 01 - Well Station
Address 57 Shore Road
City, State, Zip Liberty, NY 12754
Latitude N 41.79303656 **Longitude** W -74.82671037

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$143,000
Contents	\$6,000
Site Improvements	\$0
Separately Insurable	\$0
Total	\$149,000
Per SqFt Rate	\$447

UNDERWRITING DATA

Occupancy 100% Well
Stories above Grade 1 **Year Built** 2011
Superstructure SqFt 320 **Vacant** No
Substructure SqFt 0
Total SqFt 320
ISO Class 100% 1 - Frame
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Metal or Other on Frame
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Steel
Heating System 100% Gas, Oil or Electric Suspended Unit Heater
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: (2) 20hp pumps, chlorine system, 50 feet deep well, valves, (2) VF drives, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 16 - White Sulphur Well - Pump Stations
Building 02 - Sherwood Roth Booster Pump Station
Address 57 Shore Road
City, State, Zip Liberty, NY 12754
Latitude N 41.79344490 **Longitude** W -74.82714220

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$633,000
Contents	\$7,000
Site Improvements	\$87,700
Separately Insurable	\$0
Total	\$727,700
Per SqFt Rate	\$330

UNDERWRITING DATA

Occupancy 100% Pump Station
Stories above Grade 1 **Year Built** 2011
Superstructure SqFt 1,920 **Vacant** No
Substructure SqFt 0
Total SqFt 1,920
ISO Class 100% 3 - Pre-Engineered Metal/Non-Combustible
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Metal or Other on Girts
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Heavy Steel
Roof Materials 100% Steel
Heating System 100% Gas, Oil or Electric Suspended Unit Heater
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: (2) 75hp and (1) 25hp pumps, chlorine system, eyewash, flowmeters, injectors, laboratory, scada, (4) 5k gallon tanks, valves, (3) VF drives, and controls. Site improvements include: 200kw standby generator and fencing.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Inspected: 4/27/2022

Insured	6508	Tour Guide	Damon Knack
Site	17 - White Sulphur Water.Tank		
Building	01 - White Sulphur Water Tank		
Address	142 White Sulphur Road		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.79043100	Longitude	W -74.83513455

INSURABLE VALUES	
Building	\$445,000
Contents	\$0
Site Improvements	\$11,200
Separately Insurable	\$0
Total	\$456,200
Per SqFt Rate	\$445,000

UNDERWRITING DATA

Occupancy	100%	Ground Water Tank - Welded
Stories above Grade	1	Year Built 1960
Superstructure SqFt	1	Vacant No
Substructure SqFt	0	
Total SqFt	1	
ISO Class	100%	3 - Pre-Engineered Metal/Non-Combustible
Foundation Type	Mat/Slab	
Exterior Wall Finish	100%	Siding, Metal or Other on Girts
Roof Pitch	100%	Low (2:12 to 6:12 Pitch)
Roof Geometry	Dome	
Roof Frame Type	Heavy Steel	
Roof Materials	100%	Steel
Heating System	100%	None
Cooling System	100%	None
Electrical	Yes	Plumbing Yes
Passenger Elevators	0	
Freight Elevators	0	
Sprinkler System	None	Type None Automatic Fire Detection None Type None
Manual Fire Alarms	None	Type None Entry Alarms None Type None



NOTES: 300,000 gallon capacity; welded steel tank. Site improvements include: fencing.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 18 - Vehicle Garage
Building 02 - Vehicle Garage
Address 4718 NY Route 55
City, State, Zip Swan Lake, NY 12754
Latitude N 41.74885047 **Longitude** W -74.78281543

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$86,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$86,000
Per SqFt Rate	\$42

UNDERWRITING DATA

Occupancy 100% Garage
Stories above Grade 1 **Year Built** 1990
Superstructure SqFt 2,048 **Vacant** No
Substructure SqFt 0
Total SqFt 2,048
ISO Class 100% 1 - Frame
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Wood on Frame
Roof Pitch 60% High (15:12 to 24:12 Pitch), 40% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Steel
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES:

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 18 - Vehicle Garage
Building 03 - Pole Barn
Address 4718 NY Route 55
City, State, Zip Swan Lake, NY 12754
Latitude N 41.74856831 **Longitude** W -74.78288517

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$80,000
Contents	\$8,000
Site Improvements	\$0
Separately Insurable	\$0
Total	\$88,000
Per SqFt Rate	\$41

UNDERWRITING DATA

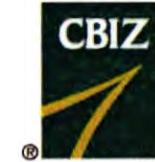
Occupancy 100% Garage
Stories above Grade 1 **Year Built** 1977
Superstructure SqFt 1,935 **Vacant** No
Substructure SqFt 0
Total SqFt 1,935
ISO Class 100% 1 - Frame
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Metal or Other on Frame
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Steel
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** No
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES:

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured	6508	Tour Guide	Damon Knack
Site	18 - Vehicle Garage		
Building	04 - Swan Lake Lift Station 2		
Address	4718 NY Route 55		
City, State, Zip	Swan Lake, NY 12754		
Latitude	N 41.74823366	Longitude	W -74.78300050

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$78,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$78,000
Per SqFt Rate	\$3,900

UNDERWRITING DATA

Occupancy	100% Lift Station						
Stories above Grade	1	Year Built	1986				
Superstructure SqFt	20	Vacant	No				
Substructure SqFt	0						
Total SqFt	20						
ISO Class	100% 6 - Reinforced Concrete Frame/Fire Resistive						
Foundation Type	Footing						
Exterior Wall Finish	100% Concrete, Poured-in-Place, 7-10in						
Roof Pitch	100% None						
Roof Geometry	None						
Roof Frame Type	None						
Roof Materials	100% None						
Heating System	100% None						
Cooling System	100% None						
Electrical	Yes	Plumbing	Yes				
Passenger Elevators	0						
Freight Elevators	0						
Sprinkler System	None	Type	None	Automatic Fire Detection	None	Type	None
Manual Fire Alarms	None	Type	None	Entry Alarms	None	Type	None



NOTES: Includes: (2) 2hp pumps, wetwell, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured	6508	Tour Guide	Damon Knack
Site	19 - Ferndale Water Tank		
Building	01 - Ferndale Water Tank		
Address	233 Ferndale Road		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.76905039	Longitude	W -74.75274257

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$437,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$437,000
Per SqFt Rate	\$437,000

UNDERWRITING DATA

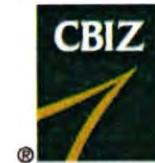
Occupancy	100% Ground Water Tank - Bolted			
Stories above Grade	1	Year Built 2000		
Superstructure SqFt	1	Vacant	No	
Substructure SqFt	0			
Total SqFt	1			
ISO Class	100%	3 - Pre-Engineered Metal/Non-Combustible		
Foundation Type	Mat/Slab			
Exterior Wall Finish	100%	Siding, Metal or Other on Girts		
Roof Pitch	100%	Low (2:12 to 6:12 Pitch)		
Roof Geometry	Dome			
Roof Frame Type	Heavy Steel			
Roof Materials	100%	Steel		
Heating System	100%	None		
Cooling System	100%	None		
Electrical	Yes	Plumbing	Yes	
Passenger Elevators	0			
Freight Elevators	0			
Sprinkler System	None	Type None	Automatic Fire Detection None	
Manual Fire Alarms	None	Type None	Entry Alarms None	



NOTES: 559,000 gallon capacity; bolted steel tank.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Jeff Saracino
Site 20 - Ferndale Pump Station
Building 01 - Ferndale Pump Station
Address NY Route 55 and County Road 71
City, State, Zip Liberty, NY 12754
Latitude N 41.77107118 **Longitude** W -74.76548335

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$108,000
Contents	\$0
Site Improvements	\$36,000
Separately Insurable	\$0
Total	\$144,000
Per SqFt Rate	\$310

UNDERWRITING DATA

Occupancy 100% Pump Station
Stories above Grade 1 **Year Built** 2000
Superstructure SqFt 348 **Vacant** No
Substructure SqFt 0
Total SqFt 348
ISO Class 100% 2 - Masonry/Joisted Masonry
Foundation Type Mat/Slab
Exterior Wall Finish 100% Concrete Block, Split-Face
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Shingles, Asphalt
Heating System 100% Gas, Oil or Electric Suspended Unit Heater
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: (2) 7.5hp pumps, chemical treatment system, valves, and controls. Site improvements include: standby generator and fencing.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 21 - Infirmary Road Well - Lift Stations
Building 01 - Well Station
Address 208 Infirmary Road
City, State, Zip Liberty, NY 12754
Latitude N 41.79402386 **Longitude** W -74.70933406

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$110,000
Contents	\$0
Site Improvements	\$44,700
Separately Insurable	\$0
Total	\$154,700
Per SqFt Rate	\$1,146

UNDERWRITING DATA

Occupancy 100% Well
Stories above Grade 1 **Year Built** 1978
Superstructure SqFt 96 **Vacant** No
Substructure SqFt 0
Total SqFt 96
ISO Class 100% 1 - Frame
Foundation Type Footing
Exterior Wall Finish 80% Siding, Wood on Frame, 20% None
Roof Pitch 100% Low (2:12 to 6:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Shingles, Asphalt
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: 175 feet deep well, telemetry system, valve vault, pump, and controls. Site improvements include: standby generator and fencing.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Jeff Saracino
Site 21 - Infirmary Road Well - Lift Stations
Building 02 - Lift Station
Address 208 Infirmary Road
City, State, Zip Liberty, NY 12754
Latitude N 41.79386226 **Longitude** W -74.70918386

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$125,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$125,000
Per SqFt Rate	\$954

UNDERWRITING DATA

Occupancy 100% Lift Station
Stories above Grade 1 **Year Built** 1991
Superstructure SqFt 131 **Vacant** No
Substructure SqFt 0
Total SqFt 131
ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Footing
Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
Roof Pitch 100% None
Roof Geometry None
Roof Frame Type None
Roof Materials 100% None
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: (2) 10hp pumps, drywell, wetwell, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 22 - Pearson Park Water Tank
Building 01 - Pearson Park Water Tank
Address NY Route 55 Walnut Mountain Park
City, State, Zip Liberty, NY 12754
Latitude N 41.78848700 **Longitude** W -74.76454140

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$333,000
Contents	\$0
Site Improvements	\$14,600
Separately Insurable	\$0
Total	\$347,600
Per SqFt Rate	\$333,000

UNDERWRITING DATA

Occupancy 100% Ground Water Tank - Bolted
Stories above Grade 1 **Year Built** 1996
Superstructure SqFt 1 **Vacant** No
Substructure SqFt 0
Total SqFt 1
ISO Class 100% 3 - Pre-Engineered Metal/Non-Combustible
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Metal or Other on Girts
Roof Pitch 100% Low (2:12 to 6:12 Pitch)
Roof Geometry Dome
Roof Frame Type Heavy Steel
Roof Materials 100% Steel
Heating System 100% None
Cooling System 100% None
Electrical None **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: 256,000 gallon capacity; bolted steel tank. Site improvements include: fencing.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Inspected: 4/28/2022

Insured 6508 **Tour Guide** Damon Knack
Site 23 - Loomis Water Tank - Reservoir
Building 01 - Water Tank
Address 266 Loomis Road
City, State, Zip Liberty, NY 12754
Latitude N 41.79546870 **Longitude** W -74.78282519

INSURABLE VALUES		
Building		\$170,000
Contents		\$0
Site Improvements		\$0
Separately Insurable		\$0
Total		\$170,000
Per SqFt Rate		\$170,000

UNDERWRITING DATA

Occupancy 100% Ground Water Tank - Bolted
Stories above Grade 1 **Year Built** 2000
Superstructure SqFt 1 **Vacant** No
Substructure SqFt 0
Total SqFt 1
ISO Class 100% 3 - Pre-Engineered Metal/Non-Combustible
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Metal or Other on Girts
Roof Pitch 100% Low (2:12 to 6:12 Pitch)
Roof Geometry Dome
Roof Frame Type Heavy Steel
Roof Materials 100% Steel
Heating System 100% None
Cooling System 100% None
Electrical None **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: 104,000 gallon capacity; bolted steel tank.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Inspected: 4/28/2022

Insured	6508	Tour Guide	Damon Knack
Site	23 - Loomis Water Tank - Reservoir		
Building	02 - Reservoir		
Address	266 Loomis Road		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.79928780	Longitude	W -74.78808122

INSURABLE VALUES	
Building	\$295,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$295,000
Per SqFt Rate	\$109

UNDERWRITING DATA

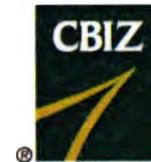
Occupancy	100% Reservoir						
Stories above Grade	1	Year Built	1960				
Superstructure SqFt	2,704	Vacant	No				
Substructure SqFt	0						
Total SqFt	2,704						
ISO Class	60% 1 - Frame, 40% 6 - Reinforced Concrete Frame/Fire Resistive						
Foundation Type	Mat/Slab						
Exterior Wall Finish	100% Concrete, Poured-in-Place, 7-10in						
Roof Pitch	100% High (15:12 to 24:12 Pitch)						
Roof Geometry	Pyramid						
Roof Frame Type	Wood Purlins						
Roof Materials	100% Shingles, Asphalt						
Heating System	100% None						
Cooling System	100% None						
Electrical	Yes	Plumbing	Yes				
Passenger Elevators	0						
Freight Elevators	0						
Sprinkler System	None	Type	None	Automatic Fire Detection	None	Type	None
Manual Fire Alarms	None	Type	None	Entry Alarms	None	Type	None



NOTES: 200,000 gallon capacity; concrete tank.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 24 - Town Highway Garage
Building 01 - Town Highway Garage
Address 2751 NY Route 52 West
City, State, Zip Liberty, NY 12754
Latitude N 41.79009974 **Longitude** W -74.77845216

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$3,401,000
Contents	\$103,000
Site Improvements	\$65,700
Separately Insurable	\$0
Total	\$3,569,700
Per SqFt Rate	\$158

UNDERWRITING DATA

Occupancy 100% Municipal Service Garage
Stories above Grade 1 **Year Built** 2007
Superstructure SqFt 21,500 **Vacant** No
Substructure SqFt 0
Total SqFt 21,500
ISO Class 100% 3 - Pre-Engineered Metal/Non-Combustible
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Metal or Other on Girts
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Heavy Steel
Roof Materials 100% Steel
Heating System 100% Gas, Oil or Electric Suspended Unit Heater
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: office, break room, multi-bay garage, and mezzanine. Includes: flagpole, bollards, fuel tanks, and shipping container.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 25 - Salt Storage Building
Building 01 - Salt Storage Building
Address 2751 NY Route 52
City, State, Zip Liberty, NY 12754
Latitude N 41.79010283 **Longitude** W -74.77844218

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$159,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$159,000
Per SqFt Rate	\$24

UNDERWRITING DATA

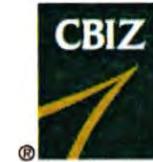
Occupancy 100% Cold Storage Facilities
Stories above Grade 1 **Year Built** 2010
Superstructure SqFt 6,561 **Vacant** No
Substructure SqFt 0
Total SqFt 6,561
ISO Class 100% 3 - Pre-Engineered Metal/Non-Combustible
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Metal or Other on Girts
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Light Gauge Steel
Roof Materials 100% Single-Ply Membrane
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** No
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES:

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured	6508	Tour Guide	Damon Knack
Site	26 - Stevenson Well Station		
Building	01 - Stevenson Well Station		
Address	47-49 Shore Road		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.79278467	Longitude	W -74.82539788

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$153,000
Contents	\$7,000
Site Improvements	\$0
Separately Insurable	\$0
Total	\$160,000
Per SqFt Rate	\$1,594

UNDERWRITING DATA

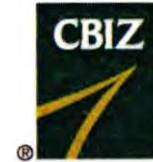
Occupancy	100% Well		
Stories above Grade	1	Year Built	1978
Superstructure SqFt	96	Vacant	No
Substructure SqFt	0		
Total SqFt	96		
ISO Class	100% 1 - Frame		
Foundation Type	Mat/Slab		
Exterior Wall Finish	100% Siding, Wood on Frame		
Roof Pitch	100% Medium (8:12 to 12:12 Pitch)		
Roof Geometry	Gable		
Roof Frame Type	Wood Purlins		
Roof Materials	100% Shingles, Asphalt		
Heating System	100% None		
Cooling System	100% None		
Electrical	Yes	Plumbing	Yes
Passenger Elevators	0		
Freight Elevators	0		
Sprinkler System	None	Type	None
Manual Fire Alarms	None	Type	None
		Automatic Fire Detection	None
		Type	None
		Entry Alarms	None
		Type	None



NOTES: Includes: (2) 50 feet deep wells, (2) 10hp pumps, (2) VF drives, scada, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 27 - Loomis Pump Station
Building 01 - Loomis Pump Station
Address 14 Ferndale Loomis Road
City, State, Zip Liberty, NY 12754
Latitude N 41.78977967 **Longitude** W -74.77803065

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$303,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$303,000
Per SqFt Rate	\$451

UNDERWRITING DATA

Occupancy 100% Pump Station
Stories above Grade 1 **Year Built** 2010
Superstructure SqFt 672 **Vacant** No
Substructure SqFt 0
Total SqFt 672
ISO Class 100% 1 - Frame
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Metal or Other on Frame
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Steel
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** Yes **Type** None



NOTES: Includes: (2) 10hp pumps, chemical storage room, eyewash, injector, valves, (2) VF drives, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured	6508	Tour Guide	Damon Knack
Site	28 - Swan Lake Influent Building		
Building	01 - Swan Lake Influent Building		
Address	4720 NY Route 55		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.74919237	Longitude	W -74.78268411

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$352,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$352,000
Per SqFt Rate	\$550

UNDERWRITING DATA

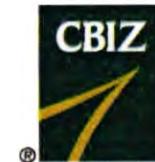
Occupancy	100% Lift Station		
Stories above Grade	1	Year Built	1986
Superstructure SqFt	640	Vacant	No
Substructure SqFt	0		
Total SqFt	640		
ISO Class	100% 6 - Reinforced Concrete Frame/Fire Resistive		
Foundation Type	Footing		
Exterior Wall Finish	100% Concrete Block, Split-Face		
Roof Pitch	100% Flat		
Roof Geometry	Flat		
Roof Frame Type	Precast Concrete		
Roof Materials	100% Single-Ply Membrane		
Heating System	100% Gas, Oil or Electric Suspended Unit Heater		
Cooling System	100% None		
Electrical	Yes	Plumbing	Yes
Passenger Elevators	0		
Freight Elevators	0		
Sprinkler System	None	Type	None
Manual Fire Alarms	None	Type	None
		Automatic Fire Detection	None
		Type	None
		Entry Alarms	None
		Type	None



NOTES: .425mgd capacity; includes: (3) 25hp pumps, (2) 1.5hp pumps, hoist with trolley, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 29 - Loomis Wastewater Treatment Plant
Building 01 - Main Process Building
Address 2815 NY Route 52
City, State, Zip Liberty, NY 12754
Latitude N 41.78714744 **Longitude** W -74.78684064

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$221,000
Contents	\$28,000
Site Improvements	\$179,100
Separately Insurable	\$0
Total	\$428,100
Per SqFt Rate	\$195

UNDERWRITING DATA

Occupancy 100% Package Plant System
Stories above Grade 1 **Year Built** 1985
Superstructure SqFt 1,134 **Vacant** No
Substructure SqFt 0
Total SqFt 1,134
ISO Class 100% 2 - Masonry/Joisted Masonry
Foundation Type Mat/Slab
Exterior Wall Finish 100% Concrete Block, Split-Face
Roof Pitch 100% Low (2:12 to 6:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Steel
Heating System 100% Gas, Oil or Electric Suspended Unit Heater
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: (2) uv banks, (4) uv filters, (2) 5hp pumps, (2) sodium tanks, 275 gallon fuel tank, lab, valves, and controls. Site improvements include: bollards, guardrail, standby generator, fencing, and lighting.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured	6508	Tour Guide	Damon Knack
Site	29 - Loomis Wastewater Treatment Plant		
Building	02 - Garage		
Address	2815 NY Route 52		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.78713521	Longitude	W -74.78699351

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$23,000
Contents	\$3,000
Site Improvements	\$0
Separately Insurable	\$0
Total	\$26,000
Per SqFt Rate	\$40

UNDERWRITING DATA

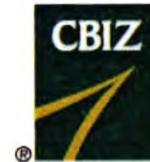
Occupancy	100% Garage						
Stories above Grade	1	Year Built	1986				
Superstructure SqFt	576	Vacant	No				
Substructure SqFt	0						
Total SqFt	576						
ISO Class	100% 1 - Frame						
Foundation Type	Mat/Slab						
Exterior Wall Finish	100% Siding, Wood on Frame						
Roof Pitch	100% Medium (8:12 to 12:12 Pitch)						
Roof Geometry	Gable						
Roof Frame Type	Wood Purlins						
Roof Materials	100% Shingles, Asphalt						
Heating System	100% None						
Cooling System	100% None						
Electrical	Yes	Plumbing	No				
Passenger Elevators	0						
Freight Elevators	0						
Sprinkler System	None	Type	None	Automatic Fire Detection	None	Type	None
Manual Fire Alarms	None	Type	None	Entry Alarms	None	Type	None



NOTES:

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured	6508	Tour Guide	Damon Knack
Site	29 - Loomis Wastewater Treatment Plant		
Building	03 - Lift Station		
Address	2815 NY Route 52		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.78715020	Longitude	W -74.78668619

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$104,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$104,000
Per SqFt Rate	\$722

UNDERWRITING DATA

Occupancy	100% Lift Station		
Stories above Grade	1	Year Built	1985
Superstructure SqFt	144	Vacant	No
Substructure SqFt	0		
Total SqFt	144		
ISO Class	100% 6 - Reinforced Concrete Frame/Fire Resistive		
Foundation Type	Footing		
Exterior Wall Finish	50% Concrete Block, 50% None		
Roof Pitch	50% Flat, 50% None		
Roof Geometry	Flat		
Roof Frame Type	Precast Concrete		
Roof Materials	50% Single-Ply Membrane, 50% None		
Heating System	100% None		
Cooling System	100% None		
Electrical	Yes	Plumbing	No
Passenger Elevators	0		
Freight Elevators	0		
Sprinkler System	None	Type	None
Manual Fire Alarms	Yes	Type	None
		Automatic Fire Detection	None
		Type	None
		Entry Alarms	None
		Type	None



NOTES: Includes: (2) 1hp pumps, controls, and wetwell.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 29 - Loomis Wastewater Treatment Plant
Building 04 - Clarifier - RBC Building
Address 2815 NY Route 52
City, State, Zip Liberty, NY 12754
Latitude N 41.78753310 **Longitude** W -74.78457954

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$505,000
Contents	\$6,000
Site Improvements	\$0
Separately Insurable	\$0
Total	\$511,000
Per SqFt Rate	\$281

UNDERWRITING DATA

Occupancy 100% Package Plant System
Stories above Grade 1 **Year Built** 2014
Superstructure SqFt 1,800 **Vacant** No
Substructure SqFt 0
Total SqFt 1,800
ISO Class 100% 1 - Frame
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Metal or Other on Frame
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Steel
Heating System 100% Gas, Oil or Electric Suspended Unit Heater
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: (2) 2hp pumps, (2) 5hp compressors, RBC unit, clarifier, filter tank, drive, extension bridge, scada, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 29 - Loomis Wastewater Treatment Plant
Building 05 - Drying Beds
Address 2815 NY Route 52
City, State, Zip Liberty, NY 12754
Latitude N 41.78728721 **Longitude** W -74.78540298

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$191,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$191,000
Per SqFt Rate	\$5

UNDERWRITING DATA

Occupancy 100% Drying Beds
Stories above Grade 1 **Year Built** 1972
Superstructure SqFt 40,500 **Vacant** No
Substructure SqFt 0
Total SqFt 40,500
ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Masonry Wall
Exterior Wall Finish 100% None
Roof Pitch 100% None
Roof Geometry None
Roof Frame Type None
Roof Materials 100% None
Heating System 100% None
Cooling System 100% None
Electrical None **Plumbing** No
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None **Entry Alarms** None **Type** None
Manual Fire Alarms None **Type** None



NOTES: Includes: (4) open air drying beds.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 29 - Loomis Wastewater Treatment Plant
Building 06 - Dosing Tank
Address 2815 NY Route 52
City, State, Zip Liberty, NY 12754
Latitude N 41.78725721 **Longitude** W -74.78442934

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$41,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$41,000
Per SqFt Rate	\$61

UNDERWRITING DATA

Occupancy 100% Influent Structure
Stories above Grade 1 **Year Built** 1977
Superstructure SqFt 676 **Vacant** No
Substructure SqFt 0
Total SqFt 676
ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Footing
Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
Roof Pitch 100% None
Roof Geometry None
Roof Frame Type None
Roof Materials 100% None
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: valves and meter.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 29 - Loomis Wastewater Treatment Plant
Building 07 - Digester Basin 1
Address 2815 NY Route 52
City, State, Zip Liberty, NY 12754
Latitude N 41.78753920 **Longitude** W -74.78437837

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$67,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$67,000
Per SqFt Rate	\$303

UNDERWRITING DATA

Occupancy 100% Digester with Control Building
Stories above Grade 1 **Year Built** 2015
Superstructure SqFt 221 **Vacant** No
Substructure SqFt 0
Total SqFt 221
ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Footing
Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
Roof Pitch 100% None
Roof Geometry None
Roof Frame Type None
Roof Materials 100% None
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** Yes **Type** None



NOTES: Includes: 12,000 gallon basin.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
 Site 29 - Loomis Wastewater Treatment Plant
 Building 08 - Digester Basin 2
 Address 2815 NY Route 52
 City, State, Zip Liberty, NY 12754
 Latitude N 41.78752866 **Longitude** W -74.78433278

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$67,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$67,000
Per SqFt Rate	\$303

UNDERWRITING DATA

Occupancy 100% Digester with Control Building
 Stories above Grade 1 **Year Built** 2015
 Superstructure SqFt 221 **Vacant** No
 Substructure SqFt 0
 Total SqFt 221
 ISO Class 100% 1 - Frame
 Foundation Type Footing
 Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
 Roof Pitch 100% None
 Roof Geometry None
 Roof Frame Type None
 Roof Materials 100% None
 Heating System 100% None
 Cooling System 100% None
 Electrical Yes **Plumbing** Yes
 Passenger Elevators 0
 Freight Elevators 0
 Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
 Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: 12,000 gallon basin.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 29 - Loomis Wastewater Treatment Plant
Building 09 - Clarifier - Lift Station Building
Address 2815 NY Route 52
City, State, Zip Liberty, NY 12754
Latitude N 41.78739707 **Longitude** W -74.78476730

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$407,000
Contents	\$6,000
Site Improvements	\$0
Separately Insurable	\$0
Total	\$413,000
Per SqFt Rate	\$339

UNDERWRITING DATA

Occupancy 75% Clarifier, 25% Lift Station
Stories above Grade 1 **Year Built** 2015
Superstructure SqFt 1,200 **Vacant** No
Substructure SqFt 0
Total SqFt 1,200
ISO Class 100% 1 - Frame
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Metal or Other on Frame
Roof Pitch 100% Medium (8:12 to 12:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Steel
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: (2) pumps, clarifier drive and extension bridge, controls, and wetwell.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 29 - Loomis Wastewater Treatment Plant
Building 10 - RBC Unit
Address 2815 NY Route 52
City, State, Zip Liberty, NY 12754
Latitude N 41.78755720 **Longitude** W -74.78472438

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$127,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$127,000
Per SqFt Rate	\$529

UNDERWRITING DATA

Occupancy 100% Rotating Biological Contactor
Stories above Grade 1 1 **Year Built** 2019
Superstructure SqFt 240 **Vacant** No
Substructure SqFt 0
Total SqFt 240
ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
Foundation Type Mat/Slab
Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
Roof Pitch 100% None
Roof Geometry None
Roof Frame Type None
Roof Materials 100% None
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None **Entry Alarms** None **Type** None
Manual Fire Alarms None **Type** None



NOTES: Includes: fiberglass enclosure, drive, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
Site 29 - Loomis Wastewater Treatment Plant
Building 11 - Chemical Feed Building
Address 2815 NY Route 52
City, State, Zip Liberty, NY 12754
Latitude N 41.78755320 **Longitude** W -74.78466269

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$66,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$66,000
Per SqFt Rate	\$330

UNDERWRITING DATA

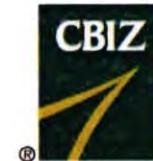
Occupancy 100% Chemical Feed Building
Stories above Grade 1 **Year Built** 2019
Superstructure SqFt 200 **Vacant** No
Substructure SqFt 0
Total SqFt 200
ISO Class 100% 1 - Frame
Foundation Type Mat/Slab
Exterior Wall Finish 100% Siding, Metal or Other on Frame
Roof Pitch 100% Low (2:12 to 6:12 Pitch)
Roof Geometry Gable
Roof Frame Type Wood Purlins
Roof Materials 100% Steel
Heating System 100% None
Cooling System 100% None
Electrical Yes **Plumbing** Yes
Passenger Elevators 0
Freight Elevators 0
Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None **Entry Alarms** None **Type** None
Manual Fire Alarms None **Type** None



NOTES: Includes: chemical treatment system, injectors, and storage.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
 Site 29 - Loomis Wastewater Treatment Plant
 Building 12 - Influent Chamber
 Address 2815 NY Route 52
 City, State, Zip Liberty, NY 12754
 Latitude N 41.78778619 **Longitude** W -74.78448164

Inspected: 4/28/2022

INSURABLE VALUES	
Building	\$41,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$41,000
Per SqFt Rate	\$539

UNDERWRITING DATA

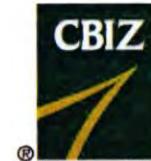
Occupancy 100% Influent Structure
 Stories above Grade 1 **Year Built** 2015
 Superstructure SqFt 76 **Vacant** No
 Substructure SqFt 0
 Total SqFt 76
 ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
 Foundation Type Footing
 Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
 Roof Pitch 100% None
 Roof Geometry None
 Roof Frame Type None
 Roof Materials 100% None
 Heating System 100% None
 Cooling System 100% None
 Electrical Yes **Plumbing** Yes
 Passenger Elevators 0
 Freight Elevators 0
 Sprinkler System None **Type** None **Automatic Fire Detection** None **Type** None
 Manual Fire Alarms None **Type** None **Entry Alarms** None **Type** None



NOTES: Includes: parshall flume, flowmeter, valves, and sampler.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Insured 6508 **Tour Guide** Damon Knack
 Site 32 - Fancher Lift Station
 Building 01 - Fancher Lift Station
 Address NY Route 52
 City, State, Zip Liberty, NY 14624
 Latitude N 41.79047134 **Longitude** W -74.79752426

Inspected: 4/27/2022

INSURABLE VALUES	
Building	\$76,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$76,000
Per SqFt Rate	\$2,714

UNDERWRITING DATA

Occupancy 100% Lift Station
 Stories above Grade 1 **Year Built** 1987
 Superstructure SqFt 28 **Vacant** No
 Substructure SqFt 0
 Total SqFt 28
 ISO Class 100% 6 - Reinforced Concrete Frame/Fire Resistive
 Foundation Type Footing
 Exterior Wall Finish 100% Concrete, Poured-in-Place, 7-10in
 Roof Pitch 100% None
 Roof Geometry None
 Roof Frame Type None
 Roof Materials 100% None
 Heating System 100% None
 Cooling System 100% None
 Electrical Yes **Plumbing** Yes
 Passenger Elevators 0
 Freight Elevators 0
 Sprinkler System None **Type** None Automatic Fire Detection None **Type** None Entry Alarms None **Type** None
 Manual Fire Alarms None **Type** None



NOTES: Includes: (2) 2hp pumps, wetwell, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Inspected: 4/27/2022

Insured	6508	Tour Guide	Damon Knack
Site	33 - Presidential Lift Station		
Building	01 - Presidential Lift Station		
Address	Post Road		
City, State, Zip	Liberty, NY 14624		
Latitude	N 41.75332607	Longitude	W -74.77791660

INSURABLE VALUES	
Building	\$122,000
Contents	\$0
Site Improvements	\$0
Separately Insurable	\$0
Total	\$122,000
Per SqFt Rate	\$1,356

UNDERWRITING DATA

Occupancy	100% Lift Station						
Stories above Grade	1	Year Built	1992				
Superstructure SqFt	90	Vacant	No				
Substructure SqFt	0						
Total SqFt	90						
ISO Class	100% 1 - Frame						
Foundation Type	Footing						
Exterior Wall Finish	100% Siding, Wood on Frame						
Roof Pitch	100% Medium (8:12 to 12:12 Pitch)						
Roof Geometry	Gable						
Roof Frame Type	Wood Purlins						
Roof Materials	100% Shingles, Asphalt						
Heating System	100% None						
Cooling System	100% None						
Electrical	Yes	Plumbing	Yes				
Passenger Elevators	0						
Freight Elevators	0						
Sprinkler System	None	Type	None	Automatic Fire Detection	None	Type	None
Manual Fire Alarms	None	Type	None	Entry Alarms	None	Type	None



NOTES: Includes: (2) 5hp pumps, (2) VF drives, wetwell, and controls.

BUILDING DETAIL REPORT

NYMIR - 2022 Phase



CBIZ Valuation Group, LLC

TOWN OF LIBERTY

Inspected: 4/28/2022

Insured	6508	Tour Guide	James Guara
Site	34 - Animal Shelter		
Building	01 - Animal Shelter		
Address	263 Old Monticello Road		
City, State, Zip	Liberty, NY 12754		
Latitude	N 41.76638549	Longitude	W -74.72299214

INSURABLE VALUES	
Building	\$889,000
Contents	\$53,000
Site Improvements	\$6,100
Separately Insurable	\$0
Total	\$948,100
Per SqFt Rate	\$247

UNDERWRITING DATA

Occupancy	100% Dog Kennel		
Stories above Grade	1	Year Built	2021
Superstructure SqFt	3,600	Vacant	No
Substructure SqFt	0		
Total SqFt	3,600		
ISO Class	100%	2 - Masonry/Joisted Masonry	
Foundation Type	Mat/Slab		
Exterior Wall Finish	100% Concrete Block, Split-Face		
Roof Pitch	100% Medium (8:12 to 12:12 Pitch)		
Roof Geometry	Hip		
Roof Frame Type	Wood Purlins		
Roof Materials	100% Steel		
Heating System	100% Forced Warm Air		
Cooling System	100% Forced Cool Air		
Electrical	Yes	Plumbing	Yes
Passenger Elevators	0		
Freight Elevators	0		
Sprinkler System	Yes	Type	Automatic Fire Detection
Manual Fire Alarms	Yes	Type	Central
		Entry Alarms	Central



NOTES: Includes: reception, office, animal care room, kennels, attic, and outdoor play zone. Site improvements include: fencing.