



Dave Twomey
09/22/2006 12:07 PM

To: jcclerk@stny.rr.com
cc: bverdon@haylor.com
Subject: Joint Sewage Board Flood Insurance

Tom

Follow up to my 2 prior emails.
Attached is Flood Quote on the Gates Rd Pumping Station.

Note

1) Flood Quote is based on the Flood Zone Determination, as Zone A12.
There is no premium shown. since this is a Zone A. To provide an accurate quote, we would need an Elevation Certificate on this building. The bottom right of the quote, shows the premium for various elevations over Base Flood Level. (From \$1,174 to \$5,656, based on the elevation over Base Flood Level.)

2) Building is defined, under the National Flood Insurance Program, as

"a structure with two or more outside rigid walls and a fully secured roof that is affixed to a permanent site. Buildings must resist flotation, collapse, and lateral movement. **At least 51 percent of the actual cash value of buildings, including machinery and equipment, which are a part of the buildings, must be above ground level, unless the lowest level is at or above the Base Flood Elevation (BFE) and is below ground by reason of earth having been used as insulation material in conjunction with energy-efficient building techniques.**" **see, IMPORTANT NOTE, below** (changes operative % and deletes "machinery and equipment")

The second part of the definition may eliminate this building.

Dave



JSB FLOOD.pd

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IMPORTANT NOTE: Under the revised *National Flood Insurance Program General Property Form* Standard Flood Insurance Policy F-123 (October 2021), some changes were made to the definition/coverage of "building", the relevant provisions of which now read:

II. DEFINITIONS

* * * *

6. Building

a. A structure with two or more outside rigid walls and a fully secured roof that is affixed to a permanent site; * * * *

Building does not mean a gas or liquid storage tank, shipping container, * * * *

IV. PROPERTY NOT INSURED

We do not insure any of the following property:

* * * *

11. Buildings or units and all their contents if more than 49 percent of the actual cash value of the building is below ground, unless the lowest level is at or above the base flood elevation and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques.

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----- Forwarded by Dave Twomey/HFC on 09/22/06 12:09 PM -----



Dave Twomey
09/20/06 01:20 PM

To: jcclerk@stny.rr.com
cc: bverdon@haylor.com
Subject: Joint Sewage Board Flood Insurance

Tom

This is to follow up on our conversation of last Friday

1) Flood Insurance can be purchased on each building with a limit of
Building \$500,000
Contents \$500,000.

2) A building is defined, under the National Flood Insurance Program, as

"a structure with two or more outside rigid walls and a fully secured roof that is affixed to a permanent site. Buildings must resist flotation, collapse, and lateral movement. **At least 51 percent of the actual cash value of buildings, including machinery and equipment, which are a part of the buildings, must be above ground level,** unless the lowest level is at or above the Base Flood Elevation (BFE) and is below ground by reason of earth having been used as insulation material in conjunction with energy-efficient building techniques."

The second part of the definition may eliminate some buildings.

3) The Gates Rd pump station is on the package policy. Attached is info from the Broome County Unified Parcel Information System.

As you can see, it is in Zone AE. I am working on a Flood quote & will email it to you (assuming it qualifies under the definition above).

Dave



GATES RD.pdf

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