

Insurance Proposal
Policy Dates 01/01/2024 to 01/01/2025
Binghamton-Johnson City Joint Sewage Board

Presented by:

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POLICY INFORMATION

Policy Type	Company	Policy Number
Package <ul style="list-style-type: none"> • Property • Inland Marine • Crime 	Travelers Indemnity Company	H6308S952636IND23
General Liability <ul style="list-style-type: none"> • General Liability • Public Entity Management Liability • Employee Benefits Liability • Employment Practices Liability 	Travelers Indemnity Company	ZLP31N4664723PB
Equipment Breakdown	Travelers Property & Casualty Company of America	BME10T032336TIL23
Automobile	Travelers Indemnity Company	BA8S95263623PUB
Umbrella	Travelers Indemnity Company	ZUP81N4850123PB

SUPPLEMENTAL NAMED INSUREDS

List of Names

- ✦ Binghamton-Johnson City Joint Sewage Board

LOCATION SCHEDULE

Loc #	Address	City	State	Zip Code
1	4480 Vestal Road (911 address 4551 Vestal Rd)	Vestal	NY	13850
2	3936 Gates Road	Vestal	NY	13850



PROPERTY COVERAGE

Location #1 – 4480 Vestal Road (911 address 4551 Vestal Rd) Vestal, NY 13850

Bldg	Occupancy	Limit
1	(1) Administration & Maintenance Building	\$9,199,240
1	(1) Administration & Maintenance Building – Business Personal Property	\$399,765
	(1) Administration & Maintenance Building – Business Income	\$2,000,000
2	(2) East Scrubber Building	\$4,999,572
3	(16) Chemical Storage Building	\$2,882,204
4	(PS-1) East Stormwater PS	\$644,150
5	(2S) Sampler Structure	\$142,684
6	(3) Sludge Thickener PS 2 & 3	\$1,121,981
7	(3A) Sludge Thickener 3	\$2,079,656
8	(3B) Sludge Thickener 2	\$2,079,656
9	(4A-B) Sludge Digesters Tanks 4B #1 & 4A #2	\$4,201,552
10	(4B1) Digester 1 & 2 Control	\$2,268,476
11	(4C) Digester 3	\$2,140,376
12	(4C2) Digester 3 Control	\$4,599,054
13	(23) Solids Handling	\$40,624,136
13	(23) Solids Handling – Business Personal Property	\$50,285
14	(5) Sludge Thickener PS 1	\$692,298
15	(5A) Sludge Thickener 1	\$1,025,560
16	Methanol Auxiliary Building	\$1,269,316
17	(6A) Methanol Fill Station	\$554,516
18	(6B) Methanol Storage Building	\$1,841,559
19	(PS-2) West Stormwater PS	\$927,882
20	(7A) Primary Settling Tanks 1-6	\$13,388,596
21	Chlorine Contact Tank 2	\$2,008,378
22	(7R) Regulator Vault	\$359,537
23	(8) Headworks Facilities Building	\$9,595,485
24	(8A) BAF Backwash	\$4,814,525
25	Primary Distribution Box 1	\$1,111,925
26	(9) Generator Building	\$14,497,377
27	(10) Head House and Headworks Pit	\$18,791,580
28	(11) BAF Electrical Rm and SIPS	\$11,565,142
29	West Primary Sludge PS	\$4,144,227
30	(12A) Primary Settling Tanks 7-10	\$13,665,037
31	(12B) Primary Distribution Box 2	\$464,004
32	(14) NW Electrical Building	\$364,315
33	(15) BAF Blower Building	\$4,858,775



PROPERTY COVERAGE CONTINUED

34	(PS-4) SW Stormwater PS	\$652,322
35	(16) BAF Complex (CN Cells 1-8)	\$14,866,720
36	(17) DN Filter Complex Bldg No 14(Tank Chamber,	\$10,430,213
37	(22) UV Building & Outfall	\$11,263,935
38	(19) BAF Backwash Facility & CN Cells 9-14	\$13,416,505
39	(ADD1) Sludge Thickener Distribution Box	\$252,681
40	(ADD2) Waste Gas Burners – Business Personal Property	\$226,281
41	Sludge Thickeners #2 and #3 Outside Yard – Business Personal Property	\$25,626
42	Generator – Business Personal Property	\$259,168
43	Sludge Thickener #1 Outside Yard – Business Personal Property	\$11,759
44	CEPT Facility & Ferric Chloride Storage Tank	\$619,445
44	CEPT Facility & Ferric Chloride Storage Tank – Business Personal Property	\$244,047
45	Scum Pumping Station No. 2 (Vault)	\$55,478
46	DN Wet Well (Tank)	\$1,052,883
47	40' Container/CONEX	\$4,526
47	40' Container/CONEX – Business Personal Property	\$100,569

Location #2 – 3936 Gates Road Vestal, NY 13850

Bldg #	Occupancy	Limit
48	(25) Terminal Pumping Station	\$4,970,659
49	(25A) Auxiliary Building	\$974,773
50	(ADD1) TPS Generator – Business Personal Property	\$227,288

Blanket Description	Valuation	Coinsurance	Total Blanket Limit	Deductible
Building, Personal Property, Stock	Replacement	100 %	\$243,027,699	\$100,000
Business Income			\$2,000,000	72 Hours

Please Note: Unless Flood Coverage is specifically included in this Proposal, your policy does not provide Flood Coverage and you will not have coverage for property damage from Floods unless you purchase Flood insurance. Flood insurance is available by purchasing a separate policy through the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP). Some Flood coverage may also be available from your current Property insurance carrier. If you would like more information about obtaining Flood coverage, please advise us.



PROPERTY COVERAGE – ADDITIONAL COVERAGES & COVERAGE EXTENSIONS

Coverage	Limit
Accounts Receivable	
• At all describes premises	\$500,000
• In transit or at all undescribed premises	\$50,000
Appurtenant Buildings and Structures	\$100,000
Claim Data Expense	\$25,000
Covered Leasehold Interest – Undamaged Improvements & Betterments: Lesser of Your Business Personal Property limit or:	\$100,000
Debris Removal (additional limit)	\$500,000
Deferred Payments	\$25,000
Duplicate Electronic Data Processing Data and Media	\$250,000
Electronic Data Processing Data and Media: At all described premises:	\$500,000
Employee Tools	
• In any one occurrence	\$50,000
• Any one item	\$2,500
Expediting Expenses	\$50,000
Extra Expenses	\$25,000
Fine Arts	
• At all described premises	\$50,000
• In transit	\$25,000
Fire Department Service Charge	Included*
Fire Protection Equipment Discharge	Included*
Green Building Alternatives – Increased Cost Percentage 1%	
Maximum amount – each building	\$100,000
Green Building Reengineering and Recertification Expense	\$25,000
Limited Coverage for Fungus, Wet Rot or Dry Rot – Annual Aggregate	\$25,000
Loss of Master Key	\$25,000
Newly Constructed or Acquired Property	
• Buildings – each	\$2,000,000
• Personal Property at each premises	\$1,000,000
Non-Owned Detached Trailers	\$25,000
Ordinance or Law Coverage	\$5,000,000
Coverage A – Undamaged Portion of The Building	Included-aggregate
Coverage B – Demolition Cost Coverage	Included-aggregate
Coverage C – Increased Cost of Construction	Included-aggregate



PROPERTY COVERAGE – ADDITIONAL COVERAGES & COVERAGE EXTENSIONS – CONTINUED

Coverage	Limit
Outdoor Property	\$50,000
• Any one tree, shrub or plant	\$2,500
Outdoor Signs	\$100,000
• At all described premises	\$5,000
• At all und-described premises	
Personal Effects	\$25,000
Personal Property At Premises Outside of the Coverage Territory	\$50,000
Personal Property at Und-described Premises	
• At any “exhibition” premises	\$50,000
• At any installation premises or temporary storage premises	\$50,000
• At any other not owned, leased or regularly operated premises	\$50,000
Personal Property in Transit	\$100,000
Personal Property in Transit Outside of the Coverage Territory	\$25,000
Pollutant Cleanup and Removal – Annual Aggregate	\$500,000
Preservation of Property	
• Expenses to move and temporarily store property	\$250,000
• Direct loss or damage to moved property	Included*
Reward Coverage: 25% of covered loss up to a maximum of:	\$25,000
Sales Representative Property	\$50,000
Stored Water	\$100,000
Theft Damage to Rented Property	Included*
Undamaged Parts of Stock in Process	\$50,000
Valuable Papers and Records – Cost of Research	
• At all described premises	\$250,000
• In transit or at all und-described premises	\$50,000
Water or Other Substance Loss – Tear Out and Replacement Expense	Included*

*Included means included in applicable Covered Property Limits of Insurance



INLAND MARINE

Schedule of Equipment

Year	Description	ID #/Serial No.	Amount
2004	Case Skidster	JAF0376419	\$48,485
2000	John Deere-(Tractor w/ENCL cab-mower, snowblower & salt spreader)		\$16,308
2005	John Deere 6x4 Utility Vehicle Gator	W006X4X058169	\$14,876
2007	John Deere 6x4 Utility Vehicle Gator (Salt Spreader)	W006X4X073456	\$16,529
2015	2015 John Deere 6x4 Vehicle Gator	1M06X4HDCFM100263	\$10,878
2012	Crown Forklift Model SX3000-30	SA509364	\$9,600
	JLG Scissor Lift Model GS-1930		\$19,834
	Genie Lift Model AWP25SDC	AWP15-82851	\$7,330
2013	Cross Country 12' Open Utility	431FS1219D1000378	\$5,000

Coverage	Limit
Total limit of insurance for all items of Equipment in any one Occurrence	\$448,840
Deductible	\$500
Coinsurance	80%
Scheduled Equipment	\$148,840
Unscheduled Owned Equipment	
• Total Limit of Insurance for all unscheduled owned equipment:	\$50,000
• Limit of Insurance for any one unscheduled owned item of equipment:	\$5,000
Unscheduled Equipment owned by others	\$250,000



CRIME

Coverage Description	Limit of Coverage	Deductible
Employee Theft- Per Loss Coverage	\$1,000,000	\$1,000
Forgery or Alteration	\$1,000,000	\$1,000
Computer Fraud	\$1,000,000	\$1,000
Inside the Premises- Theft of Money and Securities	\$1,000,000	\$1,000
Outside the Premises Theft	\$1,000,000	\$1,000
Inside the Premises- Robbery or Safe Burglary of Other Property	\$1,000,000	\$1,000



GENERAL LIABILITY

Coverage	Applicable Limits
General Aggregate	\$ 3,000,000
Products & Completed Operations Aggregate	\$ 3,000,000
Personal & Advertising Injury	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Damage to Rented Premises (Each Occurrence)	\$ 100,000
Sewage Back-Up Limit	\$ 500,000
Endorsements & Additional Coverages	
Xtend Endorsement For Public Entities	

EMPLOYEE BENEFITS LIABILITY

Coverage	Applicable Limits
Aggregate Limit	\$ 3,000,000
Each Employee Limit	\$ 1,000,000
Each Employee Deductible (Loss Only)	\$ 1,000
Retroactive Date	01/01/2002

PUBLIC ENTITY MANAGEMENT LIABILITY

Coverage	Applicable Limits
Aggregate Limit	\$ 3,000,000
Each Wrongful Act Limit	\$ 1,000,000
Each Wrongful Act Deductible (Damages Only)	\$ 5,000
Retroactive Date	01/01/2002
Miscellaneous Items	
Defense Expenses Payment for Injunctive Relief Suits	New York
Defense Expenses Payment Limit – Aggregate	\$25,000
Defense Expenses Payment Limit – Each Wrongful Act	\$25,000
Injunctive Relief Each Wrongful Act Participation Amount	10%

PUBLIC ENTITY EMPLOYMENT RELATED PRACTICES LIABILITY

Coverage	Applicable Limits
Aggregate Limit	\$ 3,000,000
Each Wrongful Employment Practice Offense Limit	\$ 1,000,000
Each Wrongful Employment Practice Offense Deductible – Damages and Defense Expenses	\$ 5,000
Retroactive Date	01/01/2002
Miscellaneous Items	
Workplace Violence Expense Coverage Limit	\$250,000



BUSINESS AUTOMOBILE COVERAGE

Carrier: Travelers Indemnity Company

Liability Coverage	Applicable Limits
Liability	\$ 1,000,000
Personal Injury Protection	\$ 50,000
Additional PIP	\$ 100,000
Medical Payments	\$ 10,000
Uninsured Motorist	\$ 1,000,000
Underinsured Motorist	\$ 1,000,000
Supplementary Uninsured/Underinsured Motorist	\$ 1,000,000
Physical Damage Coverage	
Comprehensive	Actual Cash Value less: \$500
- Scheduled Vehicles	
- Hired Vehicles	
Collision	Actual Cash Value less: \$500
- Scheduled Vehicles	
- Hired Vehicles	

Vehicle Description	Body	Cost New	Vehicle ID No.
2006 VOLVO DUMP	DMPTK	\$112,996	4V5KC9GG26N443866
2007 JEEP CHEROKEE	SPORT	\$21,113	1J8GR48K08C165907
2012 FORD F350	PICK UP	\$28,308	1FTRF3D65CEC77482
2015 INTERNATIONAL	DMPTK	\$114,430	1HTGSSNT1GH748486
2015 INTERNATIONAL	DMPTK	\$141,430	1HTGSSNT8GH749683
2016 DODGE 2500 CREW CAB	PICK UP	\$26,244	3C6TR5CT0GG375017



EQUIPMENT BREAKDOWN INSURANCE

Basis of Coverage Plan

Description	Limits
Building + Contents Value	\$232,178,248
Business Income value	\$2,000,000

Coverage

Description	Limits
Total Limit per Breakdown	\$234,178,248
Property Damage (includes micro-circuitry electronics)	\$232,178,248

Deductible

Description	Limits
Property Damage	\$25,000
Utility Interruption-Time Element	72 Hours
Business Income	72 Hours
Power Generating Equipment	14 days

Coverage Extensions

Description	Limits
Business Income Coverage Extension	\$2,000,000
Spoilage Damage Coverage Extension – including Utility Interruption-Spoilage <ul style="list-style-type: none"> Utility Interruption-Spoilage Coverage applies only if the interruption lasts at least (waiting period): 	\$100,000 24 hours
Utility Interruption-Time Element Coverage Extension <ul style="list-style-type: none"> Utility Interruption-Time Element coverage applies only if the interruption lasts at least (waiting period): (Includes interruption of Cloud Services and Data Restoration) 	\$100,000 24 hours
Civil Authority Coverage Extension	\$100,000
“Dependent Property” Coverage Extension	\$100,000
“Electronic Data” or “Media” Coverage Extension <ul style="list-style-type: none"> “Electronic Data” or “Media” Stored At “Covered Premises” “Electronic Data” or “Media” Stored With “Electronic Data Storage Provider” 	\$250,000



EQUIPMENT BREAKDOWN INSURANCE CONTINUED

Coverage Extensions

Description	Limits
Error And Omission Coverage Extension	\$100,000
Expediting Expense Coverage Extension	\$50,000
Extended Period of Restoration Coverage Extension	180 days
“Fungus”, Wet Rot and Dry Rot Coverage Extension	
• Property Damage	\$15,000
Green Enhancements Coverage Extension	
• Property Damage Percentage Factor	5%
• Property Damage Additional Costs Limit of Insurance	\$25,000
• Business Income Or Extra Expense Additional Number of Days	30 days
Ingres or Egress Coverage Extension	\$25,000
Newly Acquired Locations Coverage Extension	\$5,000,000
• Number of Days of Coverage	180 days
Off-Premises Transportable Equipment Coverage Extension	\$25,000
Ordinance or Law (Including Demolition And Increased Cost Of Construction) Coverage Extension	
• Undamaged Property	\$1,000,000
• Demolition	Included
• Increased Cost Of Construction	Included
Claim Data Expense	\$25,000



UMBRELLA LIABILITY

Coverage	Applicable Limits
General Aggregate Limit	\$ 5,000,000
Products – Completed Operations Aggregate Limit	\$ 5,000,000
Occurrence Limit	\$ 5,000,000
Crisis Management Service Expense Limit	\$ 50,000
Self-Insured Retention Any One Occurrence or Event	\$ 10,000

Underlying Coverage	Limits
General Liability Limit	\$1,000,000
Employee Benefits Liability	\$1,000,000
Auto Liability	\$1,000,000
Public Entity Management Liability	\$1,000,000
Public Entity Employment-Related Practices Liability	\$1,000,000



PREMIUM SUMMARY

Coverage	23-24 Expiring	24-25 Renewal
Property	\$180,773 (Bldg/BPP \$216,989,017 BI \$2,000,000)	\$240,537 (Bldg/BPP \$243,027,699 BI \$2,000,000)
Inland Marine	\$549	\$549
Crime	\$5,510	\$5,510
General Liability	\$51,519	\$54,184
Employee Benefits Liability	\$192	\$192
Public Entity Management Liability	\$4,062	\$4,577
Public Employment Related Practices Liability	\$9,750	\$11,659
Automobile	\$4,610	\$4,147
Equipment Breakdown	\$23,098	\$25,550
Umbrella	\$9,365	\$10,485
Taxes & Surcharges	\$70	\$60
Total	\$289,428	\$357,450

- Increase due to increased building values and rate.



HAYLOR, FREYER & COON SERVICE TEAM

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Account Manager		
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Haylor Claim Services		
24 Hour Claim Service	1-888-201-5988	
Certificates		
Certificates@haylor.com		

Please Note:

As your insurance representative and at your direction, it is our role to procure insurance proposals on your behalf, to place coverage per your instructions and provide policy service during the policy term.

Insurance companies pay us a sales commission on policies we place with them. The amount we are paid may vary among the insurers we represent. We may receive additional compensation through a contract provision with an insurance company that is contingent on our overall profitability and/or premium volume with the carrier.

At your request, we will provide information on the actual compensation we expect to receive from the sale of insurance policy(s) to you, or what we would have expected to be paid had you selected any alternate quotations that we might have presented to you.



THE SIGNATURE DIFFERENCE



Protect Your Assets

As a signature client our focus is to ensure you are offered the highest level of protection on your personal portfolio. Our strategy is to provide a comprehensive review of your assets to ensure all coverage details are properly assessed and covered.

Single Point Of Contact

A dedicated highly skilled Signature Personal Risk Management Advisor to handle all your insurance needs available to you beyond the hours of a normal business day.

Customized Care

A trusted partner who will take the time to understand your risk with special consideration for your unique needs and proactively manages your account with cyclical reviews as your lifestyle continues to change.

Loss Advocacy

From day one, our partnership provides proactive support for a claim that starts with establishing the proper coverage. Should a loss occur, we take a detailed approach backed by our superior in-house advocacy and a commitment to bring about a swift & complete resolution to your claim.

Top Carrier Partners

As an independent agency we believe in choices. Our longevity, success and scale allows us to bring you options with the best in class products from our carrier partners that are preferred for the affluent client.



Insuring All You Value

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WHEN IT COMES TO BENEFIT PROGRAMS THAT PROTECT YOUR EMPLOYEES AND THEIR FAMILIES, WE ARE WITH YOU ALL THE WAY.

If you own or operate a business, you have plenty of things to worry about. Getting the best insurance coverage for your employees shouldn't be one of them. That's where the team at Haylor, Freyer & Coon can help. We'll make recommendations to help you enhance your plan offerings while remaining competitive and reducing overall plan cost.

OUR RANGE OF VALUE ADDED SERVICES INCLUDES DELIVERING YOU CUSTOM SOLUTIONS FOR ALL OF YOUR HEALTH CARE MANAGEMENT NEEDS INCLUDING:

- Benefit plan analysis & design
- Contribution strategies
- Health & wellness education & communication
- Claims advocacy & analysis
- Private market place
- Consumer-driven programs

Haylor, Freyer & Coon is one of the top 100 independently owned insurance agencies in the United States:

- 200 plus employee owners (ESOP)
- Local, National & International capabilities through Assurex Global
- ISO 9001 Certified
- Awarded one of the best places to work in NY State

Haylor, Freyer & Coon remains locally owned and community focused. When you work with us, you'll benefit from:

- Local sales and service team
- Customized web-based client portal
- Health care reform education & compliance
- In-depth renewal & marketing services
- Online market place

This combination of resources and focus has helped us stand out from other insurance agencies, but what truly sets us apart is something pretty simple: *common sense*.

It means that we take a thorough, strategic proactive approach, examining every detail of your programs. This closer look enables us to contain cost and provide the best possible service for you and your employees.



It's our way of Insuring All You Value.

To learn more about Haylor, Freyer & Coon benefit programs, or any of our other coverage lines including commercial or personal insurance, contact us at 800-289-1501 or visit haylor.com today.

HAYLOR, FREYER & COON^{INC.}
 Insuring All You Value