

ACORD™ EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

04/14/2021

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Edgewood Partners Ins. Center 210 Hudson Street Suite 601 Jersey City, NJ 07311		PHONE (A/C. No. Ext):	COMPANY NAME AND ADDRESS Zurich American Insurance Co 1299 Zurich Way Schaumburg, IL 60196-1056		NAIC NO: 16535
FAX (A/C. No.):	E-MAIL ADDRESS:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
CODE:	SUB CODE:		POLICY TYPE		
AGENCY CUSTOMER ID #: 72500		LOAN NUMBER 004779135237		POLICY NUMBER CPP593208406	
NAMED INSURED AND ADDRESS East River Housing Corp. 530D Grand Street New York, NY 10002		EFFECTIVE DATE 06/01/2020	EXPIRATION DATE 06/01/2021	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
ADDITIONAL NAMED INSURED(S)		THIS REPLACES PRIOR EVIDENCE DATED:			

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) BUILDING OR BUSINESS PERSONAL PROPERTY

LOCATION/DESCRIPTION
530D Grand Street, New York, NY 10002


THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION	PERILS INSURED	BASIC	BROAD	SPECIAL	DED:
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 454,246,000				<input checked="" type="checkbox"/>	25,000
	YES NO N/A				
<input checked="" type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	<input checked="" type="checkbox"/>				If YES, LIMIT: 23,721,000 Actual Loss Sustained; # of months
BLANKET COVERAGE		<input checked="" type="checkbox"/>			If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE	<input checked="" type="checkbox"/>				Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		<input checked="" type="checkbox"/>			
IS DOMESTIC TERRORISM EXCLUDED?		<input checked="" type="checkbox"/>			
LIMITED FUNGUS COVERAGE	<input checked="" type="checkbox"/>				If YES, LIMIT: DED:
FUNGUS EXCLUSION (IF "YES", specify organization's form used)	<input checked="" type="checkbox"/>				
REPLACEMENT COST	<input checked="" type="checkbox"/>				
AGREED VALUE	<input checked="" type="checkbox"/>				
COINSURANCE		<input checked="" type="checkbox"/>			If YES, %
EQUIPMENT BREAKDOWN (If Applicable)	<input checked="" type="checkbox"/>				If YES, LIMIT: Included DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	<input checked="" type="checkbox"/>				If YES, LIMIT: Blanket Limit DED:
- Demolition Costs	<input checked="" type="checkbox"/>				If YES, LIMIT: Blanket Limit DED:
- Incr. Cost of Construction	<input checked="" type="checkbox"/>				If YES, LIMIT: BLANKETLIMIT DED:
EARTH MOVEMENT (If Applicable)	<input checked="" type="checkbox"/>				If YES, LIMIT: 5000000 DED:
FLOOD (If Applicable)	<input checked="" type="checkbox"/>				If YES, LIMIT: SEEADDENDUM DED:
WIND/HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions	<input checked="" type="checkbox"/>				If YES, LIMIT: Included DED:
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions	<input checked="" type="checkbox"/>				If YES, LIMIT: Included DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS	<input checked="" type="checkbox"/>				

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

<input type="checkbox"/> CONTRACT OF SALE	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
<input type="checkbox"/> MORTGAGEE			
NAME AND ADDRESS Evidence of Coverage			AUTHORIZED REPRESENTATIVE 

Schedule of Locations:

- 1) 453-455 & 457 FDR Drive/595 Grand Street, New York, NY 10002
- 2) 573-575 & 577 Grand Street, New York, NY 10002
- 3) 568-570 & 572 Grand Street, New York, NY 10002
- 4) 473-475 & 477 FDR Drive/590 Grand Street, New York, NY 10002
- 5) 545-565 Grand Street, New York, NY 10002
- 6) Power Plant @ Delancey & Lewis Streets, New York, NY 10002
- 7) 530D Grand Street, New York, NY 10002

With respect to Locations No.s. 1 and 4 above, the flood deductible is an amount equal to maximum available limits under NFIP.

As to all other locations, the flood limit is \$5,000,000 per occurrence and annual aggregate and the deductible is \$50,000.

Total Units # 1,672