

**ACORD™ EVIDENCE OF COMMERCIAL PROPERTY INSURANCE**DATE (MM/DD/YYYY)  
06/02/2020

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 <b>Edgewood Partners Ins. Center 210 Hudson Street Suite 601 Jersey City, NJ 07311</b>		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: <b>phil.goodman@epicbrokers.com</b>		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
CODE:	SUB CODE:		POLICY TYPE <b>Property</b>		
AGENCY CUSTOMER ID #: <b>72500</b>		NAMED INSURED AND ADDRESS <b>East River Housing Corp. 530D Grand Street New York, NY 10002</b>		LOAN NUMBER	POLICY NUMBER <b>CPP593208406</b>
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE <b>06/01/2020</b>	EXPIRATION DATE <b>06/01/2021</b>	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
		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: <b>\$ 454,246,000</b>				<input checked="" type="checkbox"/>	<b>25,000</b>
	YES NO N/A				
<input checked="" type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	X				If YES, LIMIT: <b>23,721,000</b> Actual Loss Sustained; # of months
BLANKET COVERAGE			X		If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE	X				Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		X			
IS DOMESTIC TERRORISM EXCLUDED?		X			
LIMITED FUNGUS COVERAGE	X				If YES, LIMIT: DED:
FUNGUS EXCLUSION (IF "YES", specify organization's form used)	X				
REPLACEMENT COST	X				
AGREED VALUE	X				
COINSURANCE		X			If YES, %
EQUIPMENT BREAKDOWN (If Applicable)	X				If YES, LIMIT: <b>Included</b> DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	X				If YES, LIMIT: <b>Blanket Limit</b> DED:
- Demolition Costs	X				If YES, LIMIT: <b>Blanket Limit</b> DED:
- Incr. Cost of Construction	X				If YES, LIMIT: <b>BLANKETLIMIT</b> DED:
EARTH MOVEMENT (If Applicable)	X				If YES, LIMIT: <b>5000000</b> DED:
FLOOD (If Applicable)	X				If YES, LIMIT: <b>SEEADDENDUM</b> DED:
WIND/HAIL INCL <input type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions		X			If YES, LIMIT: <b>Included</b> DED:
NAMED STORM INCL <input type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions		X			If YES, LIMIT: <b>Included</b> DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS	X				

**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**

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS <b>Evidence of Coverage New York, NY</b>			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**