

**ACORD™ EVIDENCE OF COMMERCIAL PROPERTY INSURANCE**DATE (MM/DD/YYYY)  
06/01/2022

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): <b>201 356-3400</b>	COMPANY NAME AND ADDRESS Zurich American Insurance Company 1299 Zurich Way Schaumburg, IL 60196	NAIC NO: 16535
FAX (A/C. No.):	E-MAIL ADDRESS:	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:	SUB CODE:	POLICY TYPE <b>Property</b>	
AGENCY CUSTOMER ID #: <b>185753</b>	NAMED INSURED AND ADDRESS <b>East River Housing Corp. 453 FDR Drive - Rear Lobby Level New York, NY 10002</b>	LOAN NUMBER	POLICY NUMBER <b>CPP593208409</b>
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE <b>06/01/2022</b>	EXPIRATION DATE <b>06/01/2023</b>
		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
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.

<b>COVERAGE INFORMATION</b>	PERILS INSURED	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: <b>\$ 477,241,804</b>	DED: <b>25,000</b>			
	YES	NO	N/A	
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	<input checked="" type="checkbox"/>			If YES, LIMIT: <b>26,589,848</b> <input checked="" type="checkbox"/> 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: <b>Included</b> DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	<input checked="" type="checkbox"/>			If YES, LIMIT: <b>Included</b> DED:
- Demolition Costs	<input checked="" type="checkbox"/>			If YES, LIMIT: <b>Included</b> DED:
- Incr. Cost of Construction	<input checked="" type="checkbox"/>			If YES, LIMIT: <b>Included</b> DED:
EARTH MOVEMENT (If Applicable)	<input checked="" type="checkbox"/>			If YES, LIMIT: <b>5,000,000</b> DED: <b>50,000</b>
FLOOD (If Applicable)	<input checked="" type="checkbox"/>			If YES, LIMIT: <b>5,000,000</b> DED: <b>50,000</b>
WIND/HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions	<input checked="" type="checkbox"/>			If YES, LIMIT: <b>Included</b> DED:
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions	<input checked="" type="checkbox"/>			If YES, LIMIT: <b>Included</b> DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS				

**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 Insurance</b>			AUTHORIZED REPRESENTATIVE  <i>Anna L. M. [Signature]</i>

453-455 & 457 FDR Drive/595 Grand Street NY 10002

573-575 & 577 Grand Street NY NY 10002

568-570 & 572 Grand Street NY NY 10002

473-475 & 477 FDR Drive/590 Grand Street NY NY 10002

545-565 Grand Street NY NY 10002

Power Plant @ Delancey & Lewis Streets Y NY 10002

With Regards to locations 453-455 457 FDR Drive Flood & 473-475 & 477 FDR Drive/590 Grand Street Flood  
Ded is \$500,000

All other locations Flood ded is 50,000

Water Damage Ded is \$75,000

Total Units # 1,517