

ACORD EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
06/04/2024

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 499 Washington Blvd Suite 810 Jersey City, NJ 07310		PHONE (A/C, No., Ext): 201 356-3400	COMPANY NAME AND ADDRESS The Insurance Co of Greater New York 200 Madison Avenue New York, NY 10016-3904	NAIC NO: 22195
FAX (A/C, No.):	E-MAIL ADDRESS: phil.goodman@epicbrokers.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:	SUB CODE:		POLICY TYPE Package	
AGENCY CUSTOMER ID #: 185753		LOAN NUMBER		POLICY NUMBER 1131M44042
NAMED INSURED AND ADDRESS East River Housing Corp. 453 FDR Drive - Rear Lobby Level New York, NY 10002		EFFECTIVE DATE 06/01/2024	EXPIRATION DATE 06/01/2025	<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
See Page 2

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	<input checked="" type="checkbox"/> SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 782,006,078		DED: 25,000			
<input type="checkbox"/> BUSINESS INCOME	<input type="checkbox"/> RENTAL VALUE	<input checked="" type="checkbox"/>			If YES, LIMIT: See Page 2 <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: Included DED: 25,000
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 90 % No Coinsurance for Building & BPP
EQUIPMENT BREAKDOWN (If Applicable)		<input checked="" type="checkbox"/>			If YES, LIMIT: Included DED: 25,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		<input checked="" type="checkbox"/>			If YES, LIMIT: Included DED: 25,000
- Demolition Costs		<input checked="" type="checkbox"/>			If YES, LIMIT: 10,000,000 DED: 25,000
- Incr. Cost of Construction		<input checked="" type="checkbox"/>			If YES, LIMIT: 10,000,000 DED: 25,000
EARTH MOVEMENT (If Applicable)		<input checked="" type="checkbox"/>			If YES, LIMIT: 5,000,000 DED: 50,000
FLOOD (If Applicable)		<input checked="" type="checkbox"/>			If YES, LIMIT: Page 2 for NF 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: 25,000
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: 25,000
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

<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 Master 24-25-REV		
			AUTHORIZED REPRESENTATIVE <i>[Signature]</i>

Locations & Limits

Location #: 1 453-455 & 457 FDR Drive New York, NY 10002 Building Limit \$172,000,000 BPP Limit \$1,000,000 Rents/BI/EE Limit \$6,157,330

Location #: 2 573-575 & 577 Grand Street New York, NY 10002 Building Limit \$163,000,000 BBP Limit \$500,000 Rents/BI/EE Limit \$ 5,806,476

Location #: 3 568-570 & 572 Grand Street New York, NY 10002 Building Limit \$ 160,000,000 BPP Limit \$ 1,000,000 Rents/BI/EE Limit \$ 5,992,552

Location #: 4 473, 475 & 477 FDR Drive New York, NY 10002 Building Limit \$176,000,000 BPP Limit \$500,000 Rents/BI/EE Limit \$6,049,720

Location #: 5 545-565 Grand Street New York, NY 10002 Building Limit \$29,500,000 BPP Limit \$100,000 Rents/BI/EE Limit \$100,000

Location #: 6 26 Lewis Street New York, NY 10002 Building Limit \$32,500,000 BPP Limit \$1,000,000 Rents/BI/EE Limit \$5,000,000

National Flood Insurance

Location #: 1 453-455 & 457 FDR Drive New York, NY Building \$500,000 Contents \$100,000 Ded \$1,250 Policy

Location #: 2 573-575 & 577 Grand Street New York, NY 10002 Building \$500,000 Contents \$100,000 Ded \$1,250

Location #: 3 568-570 & 572 Grand Street New York, NY 10002 Building \$500,000 Contents \$100,000 Ded \$1,250

Location #: 4 473, 475 & 477 FDR Drive New York, NY 10002 Building \$500,000 Contents \$100,000 Ded \$1,250

Location #: 5 545-565 Grand Street New York, NY 10002 Building \$500,000 Contents \$500,000 Ded \$1,250

Location #: 6 26 Lewis Street New York, NY 10002 Building \$500,000 Contents \$500,000 Ded \$1,250

Extended Coverage applies to Building 25%

Extended Period of Indemnity 365 Days

Total Units # 1,517