

ACORDTM**EVIDENCE OF COMMERCIAL PROPERTY INSURANCE**DATE (MM/DD/YYYY)
05/29/2025

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 Greater New York Mutual Insurance Co 200 Madison Avenue New York, NY 10016		NAIC NO: 22187
FAX (A/C, No):	E-MAIL ADDRESS:		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 06/01/2025		EXPIRATION DATE 06/01/2026
ADDITIONAL NAMED INSURED(S)			CONTINUED UNTIL TERMINATED IF CHECKED		<input type="checkbox"/>
			THIS REPLACES PRIOR EVIDENCE DATED:		

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

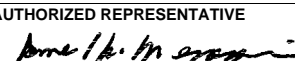
LOCATION/DESCRIPTION See Page 2
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED 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: \$ See 2nd Page		DED: 50,000			
	YES	NO	N/A		
<input checked="" type="checkbox"/> BUSINESS INCOME <input checked="" 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: 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: 50,000	
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	<input checked="" type="checkbox"/>			If YES, LIMIT: Included DED: 50,000	
- Demolition Costs	<input checked="" type="checkbox"/>			If YES, LIMIT: 10,000,000 DED: 50,000	
- Incr. Cost of Construction	<input checked="" type="checkbox"/>			If YES, LIMIT: 10,000,000 DED: 50,000	
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: 50,000	
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: 50,000	
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

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS Evidence of Insurance			AUTHORIZED REPRESENTATIVE 

******* Description of Operations *******

Evidence of Insurance

***** Location & 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 \$165,000,000 BPP Limit \$500,000
Rents/BI/EE Limit \$5,806,476

Location #: 3 568-570 & 572 Grand Street New York, NY 10002 Building Limit \$163,000,000 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 \$1,600,000

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 10002 Building \$500,000 BPP Contents \$100,000 Ded
\$1,250 Policy

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

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

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

Location #: 5 545-565 Grand Street New York, NY 10002 Building \$500,000 BPP Contents \$100,000 Ded \$1,250

Location #: 6 26 Lewis Street New York, NY 10002 Building \$500,000 BPP Contents \$100,000 Ded \$1,250

Extended Coverage applies to Building 25%

Extended Period of Indemnity 365 Days

Total Units #1,517