# *SUMMARY of INSURANCE*

# *Galway Public Library*

***Presented by:***

***David R. Meager***
***&***
***Dustin Hall***

AMSURE

***Saratoga Springs: 31 Church Street***
***Albany: 12 Computer Drive West***
***www.amsureins.com***

# COMMERCIAL PACKAGE POLICY

**Policy Number:** **CPP2296794**
**Insurer Name:** **Utica National Insurance Co of Ohio**
**Effective Date:** **09/01/2025 - 09/01/2026**
**Premium:**

**This policy is written in the Northeast Library Program Property/Casualty Safety Group which pays a dividend if the group is profitable. Last dividend paid in April 2025 in the amount of $1,214.11.**

## *Commercial Property Coverage*

**Location # 1 2112 East Street Galway NY 12074**

| | Bldg # | Building Description | Subject of Insurance | Coverage Amount | Deductible Amount | Valuation |
|---|---|---|---|---|---|---|
| | 1 | Library | Building | $3,405,930 | $2,500 | Replacement Cost 80%Coinsurance with Agreed Value |
| | 1 | Library | Business Personal Property | $131,202 | $2,500 | Replacement Cost 80% Coinsurance with Agreed Value |
| | 2 | Shed | Building | $7,218 | $1,000 | Replacement Cost 80% Coinsurance |
| | 3 | Shed | Building | $7,218 | $1,000 | Replacement Cost 80% Coinsurance |

**Additional Coverages**

| Description |
|---|
| Flood $100,000 Limit-$500 Deductible |

Property Floater-

***Adult Fiction 8,339 @ $21.54 per volume Limit $179,622***

***Adult Non Fiction 8,046 @ $25.72 per volume Limit $206,943***

***Juvenile Materials 14,905 @ $16.10 per volume Limit $239,970***

***Periodicals 690 @4.01 per volume Limit $2,767***

***Audiovisuals 6,173 @ $26.41 per volume Limit $163,029***

***Dockstader 140 @ $42.15 per volume Limit $5,901***

***Equipment 19 @ $100.61 per item Limit $1,912***

***Games & Toys 32 @ $21.81 per item Limit $698***

***Museum Passes 4 @ $110 per item Limit $440***

***Total Coverage Amount $801,282 Subject to $1,000 Deductible***

## Library Protector & Library Amendatory Endorsements

| Coverage Description | Limit of Insurance |
|---|---|
| Library Protector Endorsement 8-E-2155 ($500 for the first location and $50 for each additional location) | |
| Accounts Receivable | $100,000 |
| Appurtenant Structures | $10,000 |
| Arson, Vandalism, or Theft Reward (not available in all states) | $10,000 |
| Automated External Defibrillators | Per Commercial Property Declarations |
| Business Income and Extra Expense Actual Loss Sustained | Actual Loss Sustained – 12 Months |
| Business Personal Property at Newly Acquired Locations | $500,000 |
| Business Personal Property within 1,500 feet of described premises | Per Commercial Property Declarations |
| Claims Preparation Expense | $5,000 |
| Data Processing Coverage<br>Data Processing Equipment<br>Computer Programs & Media<br>Extra Expense | <br>$100,000<br>$25,000<br>$10,000 |
| Debris Removal | $50,000 |
| Employee Theft* | $25,000 |
| Fine Arts | $50,000 |
| Fire Department After Loss Donation (not available in all states) | $500 |
| Fire Department Service Charge | $35,000 |
| Fire Protection Device Recharge | $15,000 |
| Flag Poles | $5,000 |
| Forgery or Alteration | $25,000 |
| Foundations | $10,000 |
| Furs, Jewelry & Precious Metals | $10,000 |
| Glass Display or Trophy Cases | $5,000 |
| Identity Coverage – Enhanced | $15,000 |
| Key Employee Replacement Expenses | $50,000 per loss/$100,000 aggregate |
| Lock Replacement | $10,000 |
| Money & Securities (Theft) – Inside the Premises | $30,000 |
| Money & Securities (Theft) – Outside the Premises | $30,000 |
| Newly Acquired or Constructed Buildings | $1,000,000 |

*Continues*

| Coverage Description | Limit of Insurance |
|---|---|
| Outdoor Property | $50,000 total<br>$1,000 per tree, shrub, or plant |
| Ordinance or Law Coverage<br>Loss to Undamaged Portion of Insured Building<br>Demolition Cost<br>Increased Cost of Construction | Per Commercial Property Declara<br>$500,000<br>$500,000 |
| Personal Effects & Property of Others | $2,500 per person/$50,000 each premises |
| Pollutant Clean Up & Removal | $40,000 additional aggregate |
| Property Off Premises – at fairs, trade shows, or exhibitions | $100,000 |
| Retaining Walls | $10,000 |
| Signs | $25,000 |
| Spoilage | $10,000 |
| Temperature or Humidity Changes | $50,000 |
| Trailers – Non-owned & Detached | $25,000 |
| Utility Services – Direct Damage | $50,000 |
| Utility Services – Time Element | $50,000 |
| Urgent Evacuation Expense | $25,000 |
| Valuable Papers & Records | $100,000 |

** Public Employee Dishonesty or Government Crime Coverage applies to Public Libraries.*

Crime employee dishonesty or theft includes volunteer workers as employees

## *General Liability Coverage*

| Coverage Description | Limit |
|---|---|
| General Aggregate | $2,000,000 |
| Products & Completed Operations Aggregate | $2,000,000 |
| Personal & Advertising Injury | $1,000,000 |
| Each Occurrence | $1,000,000 |
| Medical Expense (Any one Person) | $5,000 |

**Additional Coverage**

| | Coverage Description | Limit per Claim | Deductible | Aggregate Limit |
|---|---|---|---|---|
| | Legal Liability (Similar to D&O)<br>5/8/98 Retro Date | $1,000,000 | | $1,000,000 |
| | Employment Practices Liability 9/1/13 Retro Date | $250,000 | $5,000 | $250,000 |
| | Abuse or Molestation Liability | $1,000,000 | | $1,000,000 |

**Excludes Pollution**

Volunteers & Trustees are Additional Insureds.

The County of Saratoga is named as Additional Insured as pertains to services provided to the insured by the Saratoga County Department of Employment and Training.

Cyber

| | Coverage Description | Limit |
|---|---|---|
| | First Party Aggregate | $250,000 |
| | Third Party Aggregate | $250,000 |
| | Deductible Per Occurrence | $2,500 |
| | Identity Recovery Aggregate | $25,000 |
| | First Party Sublimits-Per Occurrence<br>Data Compromise Response Expensed Limit-Included in the First Party Aggregate<br>1st Party Named Malware $100,000<br>Forensic IT Review $125,000<br>Legal Review $125,000<br>Data Compromise Public Relations $5,000<br>Computer Attack Limit Included in Aggregate<br>Loss of Business $125,000<br>Computer Attack and Cyber Extortion Public Relations $5,000<br>Cyber Extortion $25,000<br>Third Party Sublimits Per Occurrence<br>Data Compromise Defense and Liability Limit Included in 3rd Party Aggregate<br>3rd Party Named Malware $100,000<br>Network Security Liability Limit Included in 3rd Party Aggregate<br>Identity Recovery Sublimits<br>Lost Wages/Child and Elder Care Expenses $5,000<br>Misc. Unnamed Costs $1,000 | |

Crime Coverage

| | Description | Deductible |
|---|---|---|
| | Library Protector-Employee Dishonesty & Forgery $25,000, M&S In & Out $30,000 | $500 |

| | | |
|---|---|---|
| | Volunteer Workers as Employees | |

## COMMERCIAL AUTOMOBILE POLICY

**Policy Number:** **5054381**
**Insurer Name:** **Utica National Insurance Co of Ohio**
**Effective Date:** **09/01/2025 - 09/01/2026**

Employee Hired & Non Owned Auto Liability - $1,000,000 each accident

Library Auto Extension Endorsement: Includes extending non-owned auto liability to volunteers and up to $1,000 deductible reimbursement (or for loss if no comprehensive or collision applies) for employee or volunteer involved in an accident used in library operations.

## COMMERCIAL UMBRELLA POLICY

**Policy Number:** **CULP3234071**
**Insurer Name:** **Utica Mutual Insurance Company**
**Effective Date:** **09/01/2025 - 09/01/2026**
**Premium:**

***Commercial Umbrella Coverage***

| Coverage Description | Limits |
|---|---|
| Bodily Injury and Property Damage | $1,000,000 |
| Combined Single Limit of Liability | |
| Aggregate Limit | $1,000,000 |
| Retention | $10,000 |

Excludes Cyber Liability.

## WORKERS COMPENSATION POLICY

**Policy Number:** **3055268**
**Insurer Name:** **Utica National**
**Effective Date:** **01/01/2025 - 01/01/2026**
**Premium:**

Statutory medical expense & loss of wages coverage for employee on the job injuries. Deposit premium based on estimated payroll of $70,270 for librarians and $1,969 for clerical. Payrolls are subject to audit. Experience modification .95.

***Disability Benefits Law (DBL)***

| | |
|---|---|
| **Policy Number:** | **Z09578-00** |
| **Insurer Name:** | **Standard Security Life Insurance Company** |
| **Effective Date:** | **01/01/2023 – until cancelled** |
| **Premium:** | **Per Self Audits per # of male & female employees** |

Statutory loss of wages coverage for employee off-the-job disabilities. Seven day waiting period, 50% of average weekly wage subject to $170 maximum. 26 week maximum benefit period. NYS Paid Family Leave coverage was effective 1/1/18 but as a school district library you are not required to have this coverage and have opted not to carry.

# PREMIUM SUMMARY

| LINE OF BUSINESS | EXPIRING PREMIUM | RENEWAL PREMIUM |
|---|---|---|
| Package | $7,889 | $8,518.98 |
| Auto | $200 | $200 |
| Umbrella | $853 | $1,000 |
| Workers Compensation | $998 | $651* |
| | | |
| | | |
| **TOTAL** | **$9,940** | **$10,369.98** |

***Subject to audit.**

**Property Limits Increased 7%.**

## Items for Consideration

**Earthquake** – Your policy does not cover earthquake but coverage can be added to your Package policy.

**Risk Management** – Our agency wants to work with you to reduce claims and minimize risk whenever possible. We will advise you regarding bid documents and certificates of insurance.

## AGENCY INFORMATION

As your insurance agent, it is our goal to exceed your service expectations – during business hours and after business hours. The following information will assist you in contacting and corresponding with us.

| | |
|---|---|
| OFFICE HOURS | 8:30 AM – 4:30 PM Mon. – Fri. |
| TELEPHONE | 518.584.5300 (after hours claims service – option 9) |
| TOLL FREE | 1.800.464.5301 |
| FAX | 518.584.7306 |
| WEBSITE | www.amsureins.com |
| STREET ADDRESS | 31 Church Street, Saratoga Springs, NY 12866 |
| MAILING ADDRESS | PO Box 336, Saratoga Springs, NY 12866 |

## YOUR TEAM

No matter how comprehensive or price competitive your insurance program is, it's the people who must perform to ensure that the policies respond when needed. We feel our people are our greatest asset – courteous professionals who know that you expect and deserve the very best.

| | |
|---|---|
| ACCOUNT EXECUTIVE | David Meager, ext. 3243<br>Email:dmeager@amsureins.com<br>Dustin Hall<br>Email:dhall@amsureins.com |
| ACCOUNT MANAGER | Michael McBride, ext. 3313<br>email:mmcbride@amsureins.com |
| CLAIMS SPECIALIST | Jeanine Giroux, ext. 3324<br>email: jgiroux@amsureins.com |
| PRESIDENT | Matthew D'Abate, ext. 3225<br>email:mdabate@amsureins.com |

## Terms and Conditions

The coverage presented in this proposal is not an insurance contract. We have summarized important details to provide you with a convenience overview. The policies issued by the insurance company contain the actual coverage terms, conditions and limitations. Determination as to whether or not coverage applies to specific loss situations can only be performed by the Insurer.

We have attempted to be concise without sacrificing accuracy and clarity. However, because of the limitations of time and space, our explanation of the coverage provided under the various policies is necessarily brief and is intended to provide only a general explanation of the nature of the coverage. Specific policy provisions must be examined to determine the exact limitations in coverage. Obviously the explanations contained in this summary do not in any way modify the coverage of the policies themselves.

The following disclosure is provided pursuant to Insurance Department Regulation No. 194 (11 NYCRR 30.1 et seq.):

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