New York City Department of Buildings Atten: Licensing & Exams Unit 280 Broadway New York, NY 10007



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/26/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed.

	BROGATION IS WAIVED, subject certificate does not confer rights to							equire an endorsement	. A st	atement on
PRODUC	<u>J</u>	O tile	Cert	inicate noider in ned or st	CONTA		<u>,                                      </u>			
BIBER					NAME: PHONE	o, Ext): 844-47	72-0967	FAX (A/C, No):	203-	654-3613
P.O. E	Box 113247				È-MÀIL	cuctor		biBERK.com		
Stam	ford, CT 06911				ADDRE	33.				
							. ,	DING COVERAGE		NAIC# 10391
					INSURE	RA: Berkshire	Hatnaway Direc	t Insurance Company		10391
INSURED	N CORP				INSURE	RB:				
					INSURE	RC:				
	75th Street				INSURE	RD:				
Middle	e Village, NY 11379				INSURE	RE:				
			INSURE	RF:						
COVE	RAGES CER	TIFIC	CATE	E NUMBER:				REVISION NUMBER:		
INDIC CERT	ATED. NOTWITHSTANDING ANY RE	QUIF PERT	REME TAIN,	NT, TERM OR CONDITION THE INSURANCE AFFORDI	VE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS SED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, BEEN REDUCED BY PAID CLAIMS.					WHICH THIS
INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s	
Х	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE	\$	1,000,000
	CLAIMS-MADE X OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000
A X	Hired and Non Owned Auto	Х		N9BP884115		09/15/2023	09/15/2024	MED EXP (Any one person)	\$	5,000
		^						PERSONAL & ADV INJURY	\$	Included
GE	 :N'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	2,000,000
GL	POLICY PRO- LOC							PRODUCTS - COMP/OP AGG	\$	2,000,000
X								PRODUCTS - COMPTOP AGG	\$	
	OTHER: ITOMOBILE LIABILITY							COMBINED SINGLE LIMIT	\$	
	ANY AUTO							(Ea accident) BODILY INJURY (Per person)	\$	
	OWNED SCHEDULED									
	AUTOS ONLY AUTOS NON-OWNED							BODILY INJURY (Per accident) PROPERTY DAMAGE		
	AUTOS ONLY AUTOS ONLY							(Per accident)	\$	
									\$	
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$	
	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$	
11/2	DED RETENTION \$							PER OTH-	\$	
	RKERS COMPENSATION D EMPLOYERS' LIABILITY Y / N							STATUTE ER		
AN'	YPROPRIETOR/PARTNER/EXECUTIVE FICER/MEMBER EXCLUDED?	N/A						E.L. EACH ACCIDENT	\$	
(Ma	Indatory in NH)							E.L. DISEASE - EA EMPLOYEE	\$	
DE	es, describe under SCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	
P	rofessional Liability (Errors &							Per Occurrence/		
0	missions): Claims-Made							Aggregate		
DESCRIF	TION OF OPERATIONS / LOCATIONS / VEHICL	ES (A	ACORE	D 101, Additional Remarks Schedu	le, may b	e attached if more	e space is require	ed)		
New Yor	k City Department of Buildings is listed as addition	nnal in	sured a	as it pertains to general liability (see	endorsem	ent attached				
	• •				cridorocri	ioni attaonoa				
Hired An	d Non-Owned Auto is included in the general liab	ility po	licy lim	nits (see endorsement attached)						
CERTI	FICATE HOLDER				CANO	CELLATION				
								ESCRIBED POLICIES BE C		
New York City Department of Buildings					THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
	: Licensing & Exams Unit				ACCONDANCE WITH THE POLICE PROVISIONS.					
	roadway				AUTHO	RIZED REPRESEI	NTATIVE	0	^	-
l New Y	New York NY 10007				l			r-bal Full	~t>-	

New York City Department of Buildings Atten: Licensing & Exams Unit 280 Broadway New York, NY 10007



## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 12/26/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER	CONTACT NAME:	
	PHONE (A/C, No, Ext): (844) 472-0967 FAX (A/C, No): (203)	654-3613
BIBERK	E-MAIL ADDRESS: salessupport@biberk.com	
P.O. Box 113247	PRODUCER CUSTOMER ID:	
Stamford, CT 06911	INSURER(S) AFFORDING COVERAGE	NAIC#
INSURED	INSURER A : Berkshire Hathaway Direct Insurance Compai	236220
	INSURER B:	
AVRON CORP 68-21 75th Street	INSURER C:	
Middle Village, NY 11379	INSURER D:	
· madio · mago, · · · · · · · · · ·	INSURER E:	
	INSURER F:	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Location: 68-21 75th StreetMiddle Village, NY 11379 Bldg #001: General Contractor Only - 7450103

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

ISR .TR		TYPE OF IN:	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
	Χ	PROPERTY					BUILDING	\$
	CAL	JSES OF LOSS	DEDUCTIBLES				PERSONAL PROPERTY	\$ 0
		BASIC	BUILDING 250	N9BP884115	09/15/2023	09/15/2024	BUSINESS INCOME	\$ :
		BROAD	CONTENTS				EXTRA EXPENSE	\$
	Χ	SPECIAL					RENTAL VALUE	\$
		EARTHQUAKE					BLANKET BUILDING	\$ n/a
		WIND					BLANKET PERS PROP	\$ n/a
		FLOOD					BLANKET BLDG & PP	\$ n/a
								\$
								\$
		INLAND MARINE	•	TYPE OF POLICY				\$
	CAL	JSES OF LOSS						\$
		NAMED PERILS		POLICY NUMBER				\$
								\$
		CRIME						\$
	TYF	PE OF POLICY						\$
								\$
		BOILER & MACH						\$
		EQUITIVIENT DIVI	LANDOWN					\$
								\$
								\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

\* ALS up to 12 months.

CERTIFICATE HOLDER	CANCELLATION				
New York City Department of Buildings Atten: Licensing & Exams Unit	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
280 Broadway New York, NY 10007	AUTHORIZED REPRESENTATIVE Rafest 676				

# THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

#### **SCHEDULE**

Name Of Additional Insured Person(s) Or Organization(s):	Location(s) Of Covered Operations
New York City Department of Buildings	various
Information required to complete this Schedule, if not	shows above will be shown in the Declarations

The following is added to Paragraph C. Who Is An Insured in Section II – Liability:

- 3. Any person(s) or organization(s) shown in the Schedule is also an additional insured, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:
  - a. Your acts or omissions; or
  - b. The acts or omissions of those acting on your behalf:

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

- a. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
- b. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# NEW YORK – HIRED AUTO AND NON-OWNED AUTO LIABILITY

This endorsement modifies insurance provided under the following:

### **BUSINESSOWNERS COVERAGE FORM**

### **SCHEDULE**

Coverage	Additional Premium	
A. Hired Auto Liability	\$ \$55.00	
B. Non-owned Auto Liability	\$ \$ 97.00	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

### Section II - Liability is amended as follows:

**A.** Insurance is provided only for those coverages for which a specific premium charge is shown in the Declarations or in the Schedule.

### 1. Hired Auto Liability

Paragraph A.1. Business Liability applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your "employees" in the course of your business.

### 2. Non-owned Auto Liability

Paragraph A.1. Business Liability applies to "bodily injury" or "property damage" arising out of the use of any "non-owned auto" in your business by any person.

- **B.** For insurance provided by this endorsement only:
  - Paragraph B.1. Exclusions Applicable To Business Liability Coverage, other than Exclusions a., b., d., f. and i., is deleted and replaced by the following:
    - **a.** "Bodily injury" to an "employee" of the insured arising out of and in the course of:
      - (1) Employment by the insured; or

(2) Performing duties related to the conduct of the insured's business.

But this exclusion does not apply to "bodily injury" to domestic "employees" not entitled to workers' compensation benefits or to liability assumed by the insured under an "insured contract".

- b. "Property damage" to:
  - Property owned or being transported by, or rented or loaned to the insured; or
  - (2) Property in the care, custody or control of the insured.
- 2. Paragraph C. Who Is An Insured is replaced by the following:
  - Each of the following is an insured under this endorsement to the extent set forth below:
    - a. You:
    - **b.** Any other person using a "hired auto" with your permission;
    - **c.** For a "non-owned auto":
      - (1) Any partner or "executive officer" of yours; or

- (2) Any "employee" of yours; but only while such "non-owned auto" is being used in your business; and
- d. Any other person or organization, but only for their liability because of acts or omissions of an insured under a., b. or c. above.
- 2. None of the following is an insured:
  - a. Any person engaged in the business of his or her employer for "bodily injury" to any co-"employee" of such person injured in the course of employment;
  - Any partner or "executive officer" for any "auto" owned by such partner or officer or a member of his or her household;
  - c. Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate;
  - d. The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner of a "non-owned auto" or any agent or "employee" of any such owner or lessee; or
  - e. Any person or organization for the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.

- C. For the purposes of this endorsement only, Paragraph H. Other Insurance in Section III Common Policy Conditions is replaced by the following:
  - This insurance is excess over any primary insurance covering the "hired auto" or "non-owned auto".
- **D.** The following additional definitions apply:
  - "Auto business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".
  - "Hired auto" means any "auto" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", your partners or your "executive officers" or members of their households.
  - 3. "Non-owned auto" means any "auto" you do not own, lease, hire, rent or borrow which is used in connection with your business. This includes "autos" owned by your "employees", your partners or your "executive officers", or members of their households, but only while used in your business or your personal affairs.