



## Upper Mohawk Valley Memorial Auditorium Authority

400 Oriskany Street West, Utica, New York, 13502 (315) 738-0164

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October 13, 2021

RE: Request – Insurance Services

Dear Prospective Bidder,

You are invited to submit a proposal for consideration as the Upper Mohawk Valley Memorial Auditorium Authority evaluates its Insurance Services for 2022. Parties interested in submitting a proposal must respond to the attached no later than December 6, 2021 via US Mail to UMVMAA 400 Oriskany St W Utica, NY 13502 or by email to [MichaelPotrzeba@uticacomets.com](mailto:MichaelPotrzeba@uticacomets.com). Proposals must be signed by an official authorized to bind the proposal to its provisions. Evaluation of the proposals and the selection process is expected to be completed by December 10, 2021. BOR requests can be directed to [MichaelPotrzeba@uticacomets.com](mailto:MichaelPotrzeba@uticacomets.com), prospective bidders can request a maximum of two BOR based on availability.

Regards,

UMVMAA Insurance Committee



## **2021 UMVMAA Insurance Renewal**

Revised 10/13/2021

### **1. COMMERCIAL PROPERTY**

#### **PROPERTY**

##### **Locations:**

1. 400 Oriskany Street W Utica, NY 13502
2. 470 Whitesboro Street Utica, NY 13502

##### **Limits:**

Building/Contents/Computer Blanket	\$28,345,000 (See breakdown following)
	Loc #1: Bldg. \$26,000,000; Contents \$2,000,000; Computers (incl video boards) \$300,000
	Loc #2: Bldg. \$740,000; Contents \$20,000
Business Income Limit & Extra Expense (Incl. Rental)	\$450,000
Flood Coverage	\$5,000,000
Earthquake Coverage	\$5,000,000

##### **Provisions:**

Deductible Per Occurrence:	\$10,000- Building or Business Personal Property 72 Hour Waiting Period- Business Income and EE
	\$50,000-Earthquake and Flood
Causes of Loss Form:	Special (All Risks except those losses exclude)
Valuation:	Replacement Cost
Coinsurance:	100%- Agreed Value applies to all property coverages (eliminates coinsurance penalty). No Coinsurance on BI/EE



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### **Property Coverage Extensions (Including, but not limited to):**

Equipment Breakdown (Boiler/Machinery)	Included Up to Property Limits
Electronic Data Processing Equipment	Included Up to Property Limits
Accounts Receivable	\$100,000
Valuable Papers/Records-Restoration	\$100,000
Back-up of Sewers or rains	\$100,000
Recharge of Fire Protection Equip.	\$50,000
Fire Department Service Charge	\$50,000
Debris Removal (Additional Amount)	\$100,000
Newly Acquired Building or Contents	\$1,000,000
Ordinance or Law-Undamaged Portion	Included Up to Building Limit
Ordinance of Law-Demolition	\$1,000,000
// Increased Construction Cost	
Personal Items of Officers/Employees	\$25,000
Claims Expenses After Loss	\$10,000
Lost Key Replacement	\$2,500
Signs (within 1,000 feet of building)	Included in Business Personal Property
Off Premises Services Interruption	\$100,000
Business Income & Extra Expense (Power, communication or water utility property-no overhead transmission lines)	

The property deductible(s) listed on page 1 will apply to the above property extensions except as follows:

### No deductible applies to the following losses:

Recharge of fire protection equip. (from a covered loss)  
Fire dept. service charge  
Personal Items of directors, officers or employees damaged in covered loss  
Claims expense after loss  
Lost Key Replacement

72 Hour Deductible applies to Equipment Breakdown-Business Income/Extra Expense and to Off Premises Services-Business Income

### **Mortgagees and Loss Payees:**

- NYS Urban Development Corporation dba Empire State Development Corp as Mortgagee
- Adirondack Bank as Mortgagee/Loss Payee
- Bank of Utica as Mortgagee (on 470 Whitesboro St)



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## Crime Insurance:

Employee Theft of Property or Money & Securities	\$100,000
Forgery or Alteration of checks, drafts, notes, etc. That are made or drawn by or drawn upon you, or Made or drawn by one acting as your agent	\$100,000
Theft, Disappearance or Destruction of Money & Securities	
• Inside your premises or a bank premises	\$100,000
• Outside your premises in the custody of a messenger	\$100,000
(Includes robbery or the forcible taking of money & securities from an employee or watchperson)	

## Deductible:

Per Occurrence	\$10,000
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## **2. INLAND MARINE/EQUIPMENT COVERAGE**

Zamboni #8372  
 Zamboni #8356  
 New Holland Ski Steer #NJM447993  
 New Holland Tractor #28090852

Limit	\$175,000
Misc. Rented Equipment Limit (i.e. a lift)	\$100,000 per occurrence

## **Inland Marine Provisions:**

Deductible	\$2,500
Coinsurance	100%
Rental Reimbursement	\$2,500 w/ 72 hour waiting period
Valuation	Actual Cash Value (replacement cost less depreciation)
Loss Payee	None



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### **3. GENERAL LIABILITY**

#### **Limits:**

\$5,000,000	General Aggregate (applies per event)
\$5,000,000	Products/Completed Operations Aggregate
\$1,000,000	Personal & Advertising Injury
\$1,000,000	Each Occurrence Limit
\$1,000,000	Tenant's Legal Liability (for premises that you rent/lease from others)

#### **Exposure Basis:** (Not Subject to Audit)

<u>GL CODE</u>	<u>CLASSIFICATION</u>	<u>EXPOSURE BASIS</u>
63218	Exhibitions/Convention Bldg.	160,000 (# of Attendees)
46603	Parking Lot-Adjacent	3,400 (sales)
46603	Parking Lot-Whitesboro Street	15,000 (sales)
49451	Vacant Land-300 Oriskany St W	2(acres)
68707	Storage Bldg.-470 Whitesboro St	7,500 (area)
46603	Parking Lot-470 Whitesboro St	12,500(sales)

#### **General Liability Provisions**

Includes employees and volunteers as covered parties

Includes Participant Legal Liability (or no Athletic or Sports Participant Exclusions)

Personal Injury includes malicious prosecution, abuse of process and discrimination

Blanket Additional Insured Coverage for these entities when required by written contract:

1. State or Political subdivision who issue a permit for your premises (i.e. for street banners, marquees, etc.)
2. Any entity with a controlling interest in your entity
3. Manager or Lessor of Premises (i.e. if you hold an event off your premises and the other venue has to be addition insured)
4. Mortgagee as respects your premises
5. Lessor of Leased Equipment

#### **Employee Benefits Liability- claims made coverage (retro date: 12/31/09):**

(Liability of an employer for an error or omission in the administration of an employee benefit program, such as failure to advise employees of benefit programs)

\$1,000,000 each claim limit and \$2,000,000 annual aggregate



#### **4. LIQUOR LIABILITY**

**Limits:**

\$1,000,000	Each Common Cause Limit
\$2,000,000	Aggregate Limit

Provides coverage for the Named Insureds for operations at 400 Oriskany Street W., Utica NY if a lawsuit is brought or liquor liability. This is excess coverage over the primary layer(s) provided by the contracted concessionaire.

#### **5. COMMERCIAL AUTOMOBILE**

**Liability Limits:**

Hired or Borrowed Auto Liability	\$1,000,000
Non-Owned Auto Liability	\$1,000,000

**Physical Damage Limits:**

Comprehensive Coverage (theft, fire, flood, falling objects, animals)- Actual cash value of the vehicle minus a \$1,000 deductible.

Collision Coverage- Actual cash value of the vehicle minus a \$1,000 deductible

#### **6. COMMERCIAL UMBRELLA**

**Limits:**

\$5,000,000	General Aggregate
\$5,000,000	Each Occurrence



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\$10,000 Self-Insured Retention (Deductible)

***NOTE: Additionally, Please Provide Pricing for \$30,000,000 General Aggregate & Each Occurrence Umbrella***

## **7. PUBLIC OFFICIALS LIABILITY**

### Limits & Retentions

Public Officials Liability \$2,000,000 Each Claim  
\$2,000,000 Annual Aggregate  
\$1,000 Retention

Third Party Discrimination & Harassment \$2,000,000 Each Claim  
\$2,000,000 Annual Aggregate  
\$1,000 Retention

***NOTE: Additionally, Please Provide Pricing for \$30,000,000 Public Officials Liability***

### **Type of Losses Not Covered (Including, but not limited to):**

Actual or alleged bodily injury or property damage (covered under general liability)  
Dishonest, fraudulent or criminal acts or acts committed with intent to cause damage  
An illegal act that results in unlawful gain, profit or advantage  
Pollution claims-both for bodily injury and clean-up  
Claims for discharge of organic pathogens (i.e. mold) into the air  
Claims seeking exclusively non-monetary relief or redress  
Any acts under the federal ERISA statute (employment retirement security)  
Any claim against the entity by the entity or its officers (except derivative actions o.k.)  
Actual or alleged breach of contract  
Failure to maintain appropriate or adequate insurance for entity  
Administration of any loan funds or granting of loans  
Actual or alleged restraint of trade, anti-trust, or price-fixing activities (except that the insurance company will provide defense only coverage for these acts up to a maximum sub-limit of \$500,000 for defense)

## **8. WORKERS COMPENSATION**

### **Employers' Liability Limits:**

Unlimited in NYS



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## **Rating Basis – Payroll**

<u>Classification</u>	<u>Payroll Estimate</u>
8810 – Clerical Office	\$900

## **Members Listed:**

Carl Annese, Mark Mojave, Vin Karl, Paul Romano, Mike Parsons, Shawn Weiman, Gregory Gaeta, Steve Dimeo & Mary Austin-Pratt

## **9. Other**

### **Named Insured**

#### **On Property, Crime, Inland Marine, General Liability, Auto & Umbrella:**

Upper Mohawk Valley Memorial Auditorium Authority and Garden Entertainment, LLC

#### **On Public Officials and Workers Compensation:**

Upper Mohawk Valley Memorial Auditorium Authority





## 2022 UMVMAA Insurance Renewal Response Page

**Broker Name:** \_\_\_\_\_

**Broker Address:** \_\_\_\_\_  
\_\_\_\_\_

**Broker Signature:** \_\_\_\_\_

<u>INSURANCE POLICY</u>	<u>PREMIUM</u>	<u>DEVIATION FROM COVERAGE LISTED? EXPLAIN BELOW</u>	<u>CARRIER</u>
COMMERCIAL PROPERTY			
INLAND MARINE & EQUIPMENT COVERAGE			
GENERAL LIABILITY			
LIQUOR LIABILITY			
COMMERCIAL AUTOMOBILE			
COMMERCIAL UMBRELLA			
PUBLIC OFFICIALS LIABILITY			
WORKERS COMPENSATION			
BROKER COMMISSION			

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