

Insurance Coverage Summary

NAMED INSURED

Covered Entities	YMCA - WEIU of Auburn NY Inc
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PROPERTY

Effective Dates	March 1st
Carrier	Redwoods
Locations	Loc 1 - 27 William St Loc 2 - North Division St
Blanket Building & Business Personal Property Limit	\$22,632,846
Business Income	Actual Loss Sustained
Business Income Waiting Period	24 Hrs
Equipment Breakdown	Included
Property Valuation	Agreed Value
Deductible	\$5,000

PROPERTY

Effective Dates	March 1st
Carrier	Redwoods
Locations	4187 Sam Adams Ln
Blanket Building & Business Personal Property Limit	\$1,876,000
Business Income	Actual Loss Sustained
Business Income Waiting Period	24 Hrs
Equipment Breakdown	Included
Property Valuation	Agreed Value
Deductible	\$5,000

GENERAL LIABILITY

Effective Dates	March 1st
Carrier	Redwoods
Per Occurrence Limit	\$1,000,000
Aggregate Limit	\$2,000,000
Employee Benefits Liability Limit	\$1,000,000
Professional Services Liability	\$1,000,000
Abuse & Molestation	\$1,000,000

AUTO

Effective Dates	March 1st
Carrier	Redwoods
Hired & Non-Owned Limit	\$1,000,000
Hired Auto Physical Damage	\$1,000,000



DELMONICO
INSURANCE AGENCY

UMBRELLA

Effective Dates	March 1st
Carrier	Redwoods
Underlying Policies	General Liability, Hired and Non Owned Auto, Employers Liability, Abuse & Molestation and Professional Liability
Limits	\$5,000,000

DIRECTORS + OFFICERS

Effective Dates	March 1st
Carrier	Redwoods
Limits	\$5,000,000
Retention	\$5,000

FIDUCIARY LIABILITY

Effective Dates	March 1st
Carrier	Redwoods
Limit	\$5,000,000
Deductible	\$5,000

EMPLOYMENT PRACTICES LIABILITY

Effective Dates	March 1st
Carrier	Redwoods
Limit	\$1,000,000
Deductible	\$5,000

CYBER LIABILITY

Effective	April 1st
Carrier	Houston Casualty Company
3rd Party Cyber Liability Coverage	\$1,000,000
1st Party Breach Event Costs Coverage	\$1,000,000
Deductible	\$1,000