

1 APRIL 2015

**TOWN BOARD MEETING
TOWN HALL, MAHOPAC, N.Y.**

A Regular Meeting of the Town Board of the Town of Carmel was called to order by Supervisor Kenneth Schmitt on the 1st day of April 2015 at 7:12 p.m. at Town Hall, 60 McAlpin Avenue, Mahopac, New York. Members of the Town Board present by roll call were: Councilman Schneider, Councilman Lupinacci, Councilwoman McDonough, Councilman Lombardi and Supervisor Schmitt.

The Pledge of Allegiance to the Flag was observed prior to the start of official business. A moment of silence was held to honor those serving in the United States Armed Forces.

**TOWN OF CARMEL PROCLAIMED “A PURPLE HEART TOWN” AND
PRESENTATION OF PROCLAMATIONS**

A ceremony commencing with Mahopac High School student Amanda Ayala singing “The Star Spangled Banner” was held to commemorate the Town of Carmel’s designation by the Town Board as “A Purple Heart Town”.

The Town Board along with other local elected officials acknowledged Purple Heart recipients as well as leaders of veterans and military organizations with proclamations honoring their service.

PROCLAMATION

WHEREAS THE PURPLE HEART IS AWARDED TO MEN AND WOMEN IN THE U.S. MILITARY WHO WERE WOUNDED OR KILLED IN COMBAT BY ENEMY FORCES WHILE DEFENDING THE UNITED STATES OF AMERICA, AND,

WHEREAS THE TOWN BOARD OF THE TOWN OF CARMEL SALUTES ALL THE BRAVE MEN AND WOMEN WHO PAID THE ULTIMATE PRICE OF FREEDOM BY LEAVING THEIR FAMILIES, FRIENDS AND COMMUNITIES, AND PLACING THEMSELVES IN HARM’S WAY FOR THE GOOD AND PROTECTION OF ALL AMERICANS; AND

WHEREAS THE TOWN BOARD OF THE TOWN OF CARMEL ACKNOWLEDGES THE HEROIC CONTRIBUTIONS AND SACRIFICES OF THESE MEN AND WOMEN IN THE MILITARY BECAUSE THEY ARE THE FOUNDATION IN MAINTAINING THE FREEDOMS AND WAY OF LIFE FOR ALL AMERICANS; AND

WHEREAS THE TOWN BOARD OF THE TOWN OF CARMEL RECOGNIZES THE MEN AND WOMEN OF THE MILITARY WHO RESIDE IN THE TOWN OF CARMEL, WHO PAID THE ULTIMATE SACRIFICE WHILE SERVING IN THE ARMED FORCES AND WHO ARE THE RECIPIENTS OF THE PURPLE HEART MEDAL. WE HONOR THEM AND COMMEND THEM FOR THEIR ACTS OF BRAVERY.

NOW THEREFORE BE IT RESOLVED, BY ORDER OF THE TOWN BOARD OF THE TOWN OF CARMEL, WHO HEREBY PROCLAIMS THE TOWN OF CARMEL AS “A PURPLE HEART TOWN” AND RECOGNIZES THE DEDICATION AND SACRIFICES OF ALL MEN AND WOMEN IN THE UNITED STATES MILITARY WHO VALIANTLY SERVE TO PROTECT THE FREEDOMS ENJOYED BY ALL AMERICANS! GOD BLESS OUR ARMED FORCES AND GOD BLESS THE UNITED STATES OF AMERICA!

**KENNETH SCHMITT,
SUPERVISOR**

APRIL 1, 2015

**RESOLUTION AMENDING TOWN OF CARMEL EMPLOYEE HANDBOOK -
REMOVED FROM TABLE**

On motion by Councilman Lupinacci, seconded by Councilman Lombardi, with all members of the Town Board present and voting “aye”, the following Resolution Amending Town of Carmel Employee Handbook was removed from the table.

TOWN OF CARMEL EMPLOYEE HANDBOOK - AMENDED

RESOLVED THAT the Town Board of the Town of Carmel hereby amends Section 803 of the Town of Carmel Employee Handbook, entitled “Sick Leave” respectively, said amendment being in form as attached hereto and made a part hereof.

Resolution
Offered by: Councilman Schneider
Seconded by: Councilman Lupinacci

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	X	
John Lupinacci	X	
Suzanne McDonough	X	
Frank Lombardi	X	
Kenneth Schmitt	X	

Separation of Employment - An employee who resigns, retires or is laid off will receive cash payment for unused vacation leave to which the employee is properly entitled at the employee's then current rate of pay. To be eligible to receive this payment, an employee who is to resign or retire must give written notice at least two weeks in advance of the last day of employment. In the event an employee leaves employment due to disciplinary action, the employee will not receive a settlement for unused vacation leave. In cases of death of an employee, the Town will pay an employee's designated beneficiary for any unused vacation leave.

Union Employees - An employee who is a member of a collective bargaining unit is not covered by the Vacation Leave provisions set forth immediately above and should refer to the applicable collective bargaining agreement. The Supervisors in the Police Department that are non-unionized will receive benefits at least at the minimum of the negotiated Police Contract. *(Amended November 20, 2013)*

803 Sick Leave

Eligibility – A full-time employee is eligible for paid sick leave in accordance with this policy. A part-time, temporary, or seasonal employee is not eligible for paid sick leave.

Allowance - A newly hired employee will be credited with one and one-quarter days of paid sick leave on the first day of each month during the initial calendar year of employment. Thereafter, a full-time employee will be credited with fifteen days of paid sick leave each January 1. An employee may take sick leave only after it has been credited.

Family Sick Leave - An employee may use up to five days of sick leave credits annually for family illness or injury if the employee must provide direct care to an immediate family member. Such leave will be subtracted from the employee's accumulated sick leave credits. For purpose of family sick leave, "immediate family member" will mean the employee's parent, spouse or child, including step-child and foster child.

Accrual During Leaves of Absence - An employee will be credited with sick leave credits while on a paid leave of absence, but not while on an unpaid leave of absence.

Proper Use of Sick Leave - Sick leave is provided to protect an employee against financial hardship during an illness or injury. An employee may use sick leave credits for personal illness or injury that inhibits the employee's work. Sick leave credits may not be used in increments of less than one-half day one (1) hour.

Abuse of Sick Leave - An employee who, after investigation, is found to have abused the use of sick leave or falsifies supporting documentation, will be subject to disciplinary action.

Accumulation - An employee may accumulate sick leave credits to a maximum of two hundred days, in accordance with current CSEA contract or negotiations otherwise.

2015 USER FEE SCHEDULE AMENDED - BANNER PERMIT FEE

RESOLVED that the Town Board of the Town of Carmel hereby amends the 2015 user fee schedule as follows:

<u>FEE DESCRIPTION</u>	<u>2015 ADOPTED USER FEES</u>	<u>COMMENT</u>
<u>Department Miscellaneous</u>		
<u>Town Services</u>	\$400.00	
Banner Permit Fee		Fee for each banner issued under permit

Resolution
Offered by: Councilman Lombardi
Seconded by: Councilman Lupinacci

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

Councilman Schneider explained that at the recent Public Hearing held in connection with proposed revisions to the Zoning Chapter of the Town Code, discussion was held with regard to the establishment of a \$1,500.00 user fee to cover the cost of Highway Department and Engineering Department staff in connection with banners. Upon further assessment with regard to the matter, in an effort to reduce the cost it was determined that the protocol for applying for a banner permit would be amended. The applicant will now be required to complete the application to the New York State Department of Transportation thereby eliminating the time spent by Engineering Department staff to do so. Letters of explanation were sent to all not-for-profit organizations who have previously received banner permits.

Supervisor Schmitt added that the \$400.00 fee will cover the cost of Highway Department man-hours and a bucket truck as estimated by the Highway Superintendent Michael Simone.

On behalf of The Greater Mahopac-Carmel Chamber of Commerce, executive director Mike Bucci applauded the Town Board for thinking outside the box to reach a solution.

RESOLUTION FROM 3/18/15 AMENDED - ENTRY INTO LICENSE AGREEMENT WITH CARMEL UNITED SOCCER FOR USE OF CAMARDA PARK - AUTHORIZED

RESOLVED that the Town Board of the Town of Carmel hereby authorizes entry into a license agreement with Carmel United Soccer for the use of Camarda Park period of four (4) years, in form as attached hereto and made a part hereof; and

BE IT FURTHER RESOLVED that upon presentation of insurance certificates in form acceptable to Town Counsel, Town Supervisor Kenneth Schmitt is authorized to execute such agreement.

Resolution
Offered by: Councilman Lupinacci
Seconded by: Councilman Schneider

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

APRIL 1, 2015
TOWN BOARD MEETING

(Cont.)

LICENSE AGREEMENT BETWEEN CARMEL UNITED SOCCER
AND
THE TOWN OF CARMEL

THIS LICENSE AGREEMENT, entered into this 1st day of January 2015, by and between the Town of Carmel, a municipal corporation organized and existing under and by virtue of the laws of the State of New York and with offices at 60 McAlpin Avenue, Mahopac, New York 10541 ("Town") and Carmel United Soccer, a registered 501(c)(3) non-profit corporation organized and existing under and by virtue of the laws of New York with its business address at P.O. Box 322, Patterson, New York 12563. ("Club"); and

WHEREAS, the CLUB has requested a license agreement from the Town of Carmel to use the meadow at Paul A. Camarda Park in the Hamlet of Carmel for CLUB soccer games and practices;

WHEREAS, the Town of Carmel has duly authorized such use subject to the terms and conditions contained herein;

NOW, THEREFORE, in consideration of the terms and conditions herein contained, the parties hereby agree as follows:

FIRST: The TOWN hereby gives and grants to the CLUB the use of the meadow at Paul A. Camarda Park for programs conducted by the CLUB for recreational purposes as follows:

1. From April 1st through June 30th of each calendar year:
 - a. Every Wednesday and Friday from 5:00 p.m. until dusk
 - b. Every Sunday from 12:00 p.m. until dusk
2. From September 1st through November 30th of each calendar year:
 - a. Every Tuesday, Wednesday, Thursday and Friday from 5:00 p.m. until dusk
 - b. Every Sunday from 12:00 p.m. until dusk

In the event the CLUB fails to utilize the meadow during the above times, the TOWN reserves the right to allow others to use said meadow. The CLUB's program shall be conducted by and remain under the direct supervision and control of the CLUB, its contractors, agents, servants, and employees.

SECOND: This agreement shall be effective for a 4 year period commencing on January 1, 2015 and ending December 30, 2018, to be renewed on a yearly basis. This agreement shall not be released, discharged, changed or modified except by an instrument in writing signed by a duly authorized representative of each of the parties. The Town may terminate this agreement by delivery, by mail or personal service, to the CLUB at its address stated hereinabove a notice of the Town's intention to terminate the said revocable license three (3) days after the delivery of said notice.

THIRD: For the use of said facility, the CLUB agrees to provide up to \$3,000.00 per year to maintain the field surface at Paul A. Camarda Park as follows:

1. Provide professional landscaping and maintenance of the field surface to include:
 - a) aeration, b) overseeding, c) fertilization, d) lime,
 - e) frequency of applications to be determined by cost of said services
2. Lay out the fields and maintain the lines
3. Maintain soccer goals and nets

It is specifically agreed that the improvements contemplated in this article shall become the property of the Town of Carmel upon installation, as well as any other improvements made by the CLUB to Paul A. Camarda Park during the term of this agreement.

FOURTH: The CLUB shall take out and maintain during the life of this agreement such public liability and property damage insurance as shall protect the TOWN and the CLUB from claims from damages for personal injury including accidental death, as well as claims for property damage which may arise from operations under this agreement, and the amounts of such insurance shall be as follows:

A single limit policy in the amount of two million dollars (\$2,000,000.00) for bodily injury and property damage claims, public liability insurance, blanket contractual liability, and broad form property damage liability. The Town of Carmel shall be named as an additional insured on all such policies.

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FIFTH: The CLUB hereby agrees to protect, defend, indemnify, and save harmless the TOWN, its officers and employees from any and all claims, suits or actions for injury or damage to person(s) or property that may arise by reason of the CLUB's use of this facility. The CLUB further agrees to investigate, handle, respond to, provide defense for and defend any such claims, etc. at its sole expense and agrees to bear all costs and expenses related thereto, even if it (claims, etc.) is groundless, false, or fraudulent. The CLUB, its contractors, agents, servants, employees, patrons and invitees use this facility at their own risk. The CLUB shall be wholly responsible for the supervision, safety, and well-being of all participants at all times.

SIXTH: The parties hereby agree and acknowledge that the Town of Carmel bears no liability or responsibility for the administration, organization of the programs, games, tournaments and activities which the CLUB may organize on the TOWN's facilities pursuant to this license agreement.

IN WITNESS WHEREOF, the parties have executed this agreement in Carmel, New York on the date hereinabove set forth.

TOWN OF CARMEL
By:

CARMEL UNITED SOCCER
By:

Kenneth Schmitt, Town Supervisor

Ed Kerrigan, President

Date: _____

Date: _____

PROPOSAL ACCEPTED FOR INSURANCE - SPAIN AGENCY, INC. - 4/1/15 THROUGH 3/31/16

RESOLVED that the Town Board of the Town of Carmel hereby accepts the proposal of the Spain Agency, Inc., Mahopac, NY to provide liability insurance to the Town of Carmel for the period of April 1, 2015 through March 31, 2016 in form as attached hereto and made a part hereof, and

BE IT FURTHER RESOLVED that the Town Supervisor is hereby authorized to sign all necessary documentation required to accept such proposal.

Resolution

Offered by: Councilwoman McDonough

Seconded by: Councilman Lupinacci

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

Commercial Insurance Proposal

Town Of Carmel
60 McAlpin Avenue
Mahopac, NY 10541

Proposed Effective Date:
04/01/2015 - 04/01/2016

Presented by Michael H. Spain

(Cont.)



625 Route 6
Mahopac, NY 10541
845-628-1700

Town Of Carmel

INTRODUCTION TO THE AGENCY

About US

Spain Agency, Inc. is comprised of a team of professional, caring, conscientious people committed to maintaining the highest standard of excellence in all that we do. Our goal is to establish a firm, long lasting partnership, built on trust and service, with each of our clients.

We are an Independent Insurance Agency. We do not work for an insurance company; we work for you. We work on your behalf when you have a loss and follow through to see that you get fair, prompt payment and service.

We represent a carefully selected group of financially sound, reputable insurance companies; therefore, we are able to offer you the best coverage at the most competitive price.

Spain Agency, Inc. is prepared to provide you with a no cost, no obligation review and analysis of your insurance.

History

Spain Agency has been building client loyalty through quality service since 1922. We have insured businesses throughout the United States and Canada through three generations from William H. Spain to William D. Spain to Michael H. Spain. Our knowledge and flexibility is channeled into specific areas of expertise, creating account teams who can service each of our clients needs.

For more than 90 years, Spain Agency has been providing professional and personal service to our clients, who range from local retail business to international firms. From common coverages to unusual risks, we manage all types of exposures by designing effective risk management and insurance programs.

Spain Agency's reputation and track record in the industry allow us to provide comprehensive coverages at competitive prices from a large array of financially sound insurance companies. We at Spain Agency strive to maintain the highest standard of excellence in all that we do and to establish a personal relationship with each of our clients.

Nationally Recognized

Spain Agency, Inc. has received the prestigious National Best Practice designation since 1997 and was the recipient of the top award in 2005 and was runner up in 2007. Each year the Independent Insurance Agents and Brokers of America and nine Insurance Companies perform the Best Practice study. The Spain Agency has also been chosen as a member of elite group of Insurance Agents that participated in the Agency Peak Performance Exchange (APPEX) run by Marsh Berry consulting. Spain Agency has ranked as high as the third highest performing Agency countrywide that participates in the program.



Town Of Carmel

RISK MANAGEMENT SERVICES

Spain Agency Inc. is committed to providing the best possible service to all our clients.

Being a Spain Agency client, we can help mitigate risk, control losses and reduce claims. Technical information, safety programs, loss control services and training presentations can all assist in building a Risk Management Program for your business. A solid Risk Management Program can help you plan and control risk ensuring a safe working environment for you, your employees and your customers.

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Preventing accidents is one of the most important ways a company can save money. Safety training is an integral part of a Risk Management and Safety Program. Training provides crucial knowledge to employees that can help keep them safe and on the job. Training also boosts moral and your employees know that you care about their safety.

Spain Agency is proud to provide our clients with an expansive library of Risk Management training tools. Let Spain Agency coordinate and conduct the onsite training at your facility. Training can be done for any size audience. Sessions can be arranged at any time to accommodate your companies' needs.

Here are just a few of the many classes we offer:

- Sexual Harassment Training
- Workplace Violence
- Fire and Life Safety
- OSHA 10 / OSHA 30 Courses
- Forklift Training
- Confined Spaces
- Hazardous Communications
- Blood Borne Pathogens
- Proper Lifting Techniques
- Personal Protective Equipment
- Ladder Safety
- Pesticide Handling
- Basic First Aid
- Preventing Slips & Falls
- Proper Use of Respirators
- Premises Inspections



Town Of Carmel

AGENCY SERVICE TEAM

Welcome to **Spain Agency Inc.** Our hours are 8:00 a.m. to 5:00 p.m. Monday through Friday. Any other office hours are made by appointment. The service team assigned to manage your account is:

Kieran Boyle	x281	Risk Manager	KBoyle@spainins.com
Camille Nadel	x269	Account Representative	cnadel@spainins.com
Lori Glassman	x280	Claims and Commercial Lines Service Manager	lglassman@spainins.com
Eileen Hogan	x279	Senior Claims Representative/Loss Control	ehogan@spainins.com
Michael H. Spain	x225	President	mspain@spainins.com
Brian Miles	x228	Vice President – Sales	bmiles@spainins.com
Linda Verrilli	x235	Personal Lines Team Leader	lverrilli@spainins.com

Any of these staff members will be pleased to assist you with your service needs. Your primary contact will be **Camille Nadel**.

APRIL 1, 2015
TOWN BOARD MEETING

(Cont.)

Spain Agency Inc.
www.spainins.com
625 Route 6
Mahopac, NY 10541

845-628-1700 Phone
845-628-1804 Fax



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Town Of Carmel

QUOTATION AND COVERAGE FEATURES



Capitalization

As owners of NYMIR, Subscribing members who have renewed for 5 years will have received their full capital contribution returned to them through 2012. In November of 2008 the NYMIR Board of Governors elected to reduce the initial contribution requirement of 40% for new members to a current contribution of 10%. Since NYMIR is a not-for-profit reciprocal, members must make this contribution and in return enjoy the many benefits of self-ownership, including a proportionate share of equity in the company. Since these funds have grown over time, NYMIR is able to return over 10 million dollars a year in capital to its five-year members. The NYMIR Board of Governors recently elected to return 100% of their members' initial capitalization who remained in the program for 5 years and longer.

Financial Rating

NYMIR's financial strength rating has been upgraded by AM Best to A Excellent from A minus-Excellent. This rating upgrade reflects NYMIR's excellent operating results that consistently outperform the commercial property/casualty industry and high policyholder retention.

Board of Governors

The NYMIR Board of Governors is comprised of 13 dedicated and experienced local officials elected by Subscribers. This Board sets policies and works closely with NYMIR to develop coverages and risk management services and set premium rates.

**Please note: This proposal does not expand coverage beyond what is provided in the policy. For complete policy information, please contact NYMIR.*



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(Cont.)

Town Of Carmel

GENERAL LIABILITY COVERAGE FEATURES

Aggregate per location – NYMIR does not restrict its coverage limits to one aggregate (the most an insurance policy will pay in a year).



Failure to supply – Municipalities that operate water and sewer facilities face additional exposure for accidental events resulting in the municipality's failure to supply these services. NYMIR provides \$1 million in coverage for this liability if the failure to supply results from sudden and accidental injury to tangible property used to supply this service.

Acts of Terrorism – Automatic coverage for terrorism to full policy limits.

Sudden & Accidental Pollution Liability - A third-party (liability) coverage is provided. The Sudden & Accidental Pollution Liability Endorsement protects the municipality against suits for bodily injury or property damage arising out of pollutants that have been released due to a sudden and accidental event that is otherwise covered and released from your premises. Examples are pesticides, herbicides, above ground storage tanks, water treatment and sewer plants. These coverages have separate limits of insurance of \$1,000,000 per occurrence. This coverage does not offer protection for clean-up costs associated with spills or leaks that do not emanate from your premises or from underground storage tanks.

Personal Identity Theft-misappropriation of personal identification information stored on your computer system that results in wrongful or fraudulent use of information of social security numbers, credit card numbers or other valuable information of your residents, any public official, employee or authorized volunteer.

Municipal Sponsored Recreation Programs-NYMIR supplies coverage for litigation that may arise from the exposures during supervised recreational programs including:

Allegations of Sexual Abuse & Molestation – Full Policy limits are provided for protection against lawsuits of sexual abuse and molestation. This coverage applies to the named insured for allegations of negligent supervision, hiring and retention.



Town Of Carmel

PUBLIC OFFICIAL'S LIABILITY COVERAGE FEATURES

This errors and omissions liability policy provides several significant extensions of coverage that are unique to municipalities.

The Policy Deductible only applies when an indemnity payment is made. Many competitors' public officials' forms levy the deductible for both defense and indemnity. With approximately 80% of all claims involving only defense costs, this could result in a significant savings in the event of a covered loss.

Consent to Settle Coverage requires approval from the municipality before a claim can be settled. You will be informed on how a case is developing and will have the right to review a proposed settlement before it is finalized.

Full Prior Acts provides coverage for unknown incidents/claims that took place at any time prior to the inception date of your NYMIR policy.

Defense Costs are Payable in Addition to Limits-expenses that NYMIR incurs to defend you will not reduce your policy limits. Your full limits will be available to settle possible indemnity payments.

Employment Practices Liability is an area of litigation that has exploded over the last five years and an exposure that is expected to continue to increase. NYMIR's coverage provides protection against allegations of harassment and discrimination, hostile workplace claims, failure to promote, wrongful dismissal (breach of employment contract) among others.

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Extended Employment Practices Coverage (Optional) - protection for back wages, mental anguish and emotional distress. \$25,000 defense expense is also offered for non-monetary claims. This coverage can assist with defense of claims filed with the Equal Employment Opportunity Commission.

Allegations of Civil Rights and/or Discrimination during the process of tax assessment, issuing licenses and permits, and zoning.

Land Use- Zoning and land use claims are an active area of litigation for municipalities. Many competitors do not address this issue. NYMIR has a definitive land use endorsement. Full Policy limits are available.



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Town Of Carmel

PROPERTY COVERAGE FEATURES



Appraisal Program: This is a value-added service that will benefit your municipality. A professional appraisal company will conduct an independent appraisal of your buildings scheduled on the statement of values at \$50,000 and greater at no cost to you. This will allow property coverage to be written with an Agreed Amount valuation.

Earthquake & Excess Flood: This coverage, which is automatically provided, is intended to protect municipal buildings and contents from these potentially catastrophic causes of loss. Flood Zones A & V are covered in excess of a \$500,000 deductible up to \$1,000,000. NYMIR will provide flood certification for each of your locations as they become available.

Pollution Clean-up: \$50,000 is available in each annual period for expense you incur for clean up of "pollutants" from covered property at your premises for land, air or water.

Valuation of Building and Contents: NYMIR automatically provides valuation at agreed amount with a blanket limit providing enhanced coverage over actual cash value per location.



Equipment Breakdown: NYMIR provides coverage for boilers and building machinery/equipment breakdown at all locations. This includes coverage for mechanical malfunction of water and sewer pumps. Coverage includes: Loss of income/Extra Expense, Service Interruption, Expediting Expense, Hazardous Substance, Ordinance or Law, Demolition, Spoilage, Newly Acquired Locations, Error in Description, Data Restoration and Computers.

****Please note:** This proposal does not expand coverage beyond what is provided in the policy. For complete policy information, please contact NYMIR.*



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Town Of Carmel



CRIME COVERAGE FEATURES

(Cont.)

- Various limits are available and can be tailored to your municipality's needs
- Employee Dishonesty Blanket Coverage
 - Faithful Performance Automatically Included (**Higher Limits Available by Position Type**)
 - Coverage Available for all employees
 - No Exclusion for Tax Collector or Treasurer
 - Responsibility of Elected Officials for other funds is included; **ex. Bail Bond accounts held by Justices**
 - or other officers required by law to be individually bonded
- Other entities can be added as Additional Insured when employee is responsible for funds of a third party. Ex. **Town tax collector collecting school taxes**

Additional Coverages Available Include:

- Computer Fraud (fraudulent transfer of money or property of value)
- Wire Transfer
- Forgery or alteration
- Theft of money and securities inside and outside the premises can be increased(**\$10,000 per occurrence for money and securities inside and outside your premises is automatically provided under your property policy**)

Online University provides Fidelity and Public Sector Fraud Training for your entire staff at no charge.

Town Of Carmel



Law Enforcement Liability

Consent to settle coverage is provided to protect police professionals against the volatile exposures they face daily. Full Policy limits are available.

To name a few:

- **Allegations of false arrest, excessive force, malicious prosecution and unlawful search and seizure**
- **Violations of civil rights**
- **Building related illnesses**
- **Facility related communicable diseases**
- **Claims of abuse and molestation**

Law Enforcement Liability Assessment: Municipalities with law enforcement agencies receive regular evaluation of their law enforcement policies, procedures and facilities.

Law Enforcement Advisory Committee: Members of this committee have many years of law enforcement leadership experience. They will provide input to identify topics for law enforcement seminars and provide guidance in developing strategies to assist Law Enforcement professionals in reducing exposures.

NYMIR Online University- Training at no cost to enhance and maintain skills and knowledge vital to your Law Enforcement officers. Topics include:
False Arrest, Pursuit, Use of Force, Employment Practices and more.

Please note: This proposal does not expand coverage beyond what is provided in the policy. For complete policy information, please contact NYMIR

(Cont.)

Town Of Carmel

Automobile



- Automatic \$3,000 Additional Equipment coverage for equipment installed on municipal vehicles.
- Deductible reimbursement up to \$1,000 for physical damage to any municipal employee's personally owned vehicle while using in the course of municipal duties and responsibilities.
- Replacement cost valuation for police vehicles 10 years old or newer.

Inland Marine



- Rental Expense Reimbursement up to \$500 per day for rental of substitute equipment when a covered cause of loss occurs to covered property
- \$100,000 available to cover your legal or contractual liability for loss or damage to equipment that you lease, rent or borrow from others
- Replacement cost is applicable to vehicles 10 years old or newer if scheduled for auto physical damage on the inland marine.
- Expenses exceeding the agreed value of a vehicle or equipment by 75% will be considered a total loss (replacement cost valuation for vehicles 10 years or newer)
- \$1,000,000 coverage for all individually scheduled equipment for damage caused by earthquake or flood

**Please note: This proposal does not expand coverage beyond what is provided in the policy. For complete policy information, please contact NYMIR.*

Town Of Carmel

NYMIR RISK MANAGEMENT PROGRAM



The NYMIR Risk Management Program is designed specifically for municipalities, created to address the loss exposures unique to local governments. This benefit assists in minimizing the frequency and severity of losses. We are pleased to offer you these valuable risk control services and resources as a part of this insurance proposal.

Facility Inspections: An on-site risk assessment of the municipality's facilities, operations and activities is done regularly for each subscriber. A report listing *practical* suggestions for improving safety and loss control is then generated by your assigned loss control specialist.

Special Inspections: Additional visits to evaluate specific areas (e.g. sidewalks, equipment, and parks) are scheduled as requested by subscribers.

Certificate of Insurance/Contract/Bid Specifications Review: NYMIR Risk Management helps subscribers reduce the costs of claims by assisting subscribers and brokers to transfer risk through the use of insurance certificates and indemnification language. These transfers typically involve users of facilities, contractors and inter-municipal agreements.

Local Training: NYMIR Risk Management Consultants conduct customized training at subscribers' locations. Popular sessions include custodial safety training, employment practices liability, recreation liability, and the National Safety Council's Defensive Driving Program.

Attendance at Subscriber Safety Committees: NYMIR Risk Management Consultant will attend safety committees throughout New York State, providing technical assistance and resource material.

Risk Management Consulting Services: Subscribers have unlimited access to NYMIR Risk Management Consultants to answer questions or conduct research concerning physical hazards, municipal activities, procedures, transportation, etc.

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NYMIR Regional Seminars: NYMIR sponsors regional seminars throughout New York State to address current trends and legal issues that create potential loss exposures for local governments. Topics include:

- Employment Practices Liability
- Parks & Recreational Liability
- Playground Equipment Inspection & Maintenance
- Motor Vehicle Accident Prevention
- Law Enforcement Liability
- Risk Transfer
- Safety During Snow & Ice Removal
- Workplace Violence Prevention Training
- Snowmobile/ATV Use Liability
- Compliance Management



Town Of Carmel

NYMIR RISK MANAGEMENT PROGRAM (cont.)

NYMIR Website – nymir.org: Subscribers receive a password to allow access to various safety topics. Members can obtain sample forms and documents used to reduce or transfer risk. NYMIR's Risk Management bulletins created over the years can be referenced as well as quarterly updates. In addition, sample Employment Practices Policies and Sexual Harassment policies can be downloaded and modified for your municipality.



Prior Written Notice Law Review: To ensure that town, city and county subscribers are receiving optimum protection; NYMIR risk management representatives will review subscribers' prior written notice laws and provide recommendations for improvement, if needed.

NYMIR's Online University: Online Courses providing certificates of completion for topics including: Land Use Training, Parks & Recreation Liability, Employment Practices Liability, Defensive Driving, and more. Members can train at their pace free of charge.



Town Of Carmel

Named Insured Schedule

Entity(ies):
Town Of Carmel

LOCATION AND PROPERTY SCHEDULE

Coverage Detail

Description	Value
Cause of Loss:	Special Form
Blanket Limit Form:	\$41,214,413.
Deductible	\$1,000.
Boiler & Machinery:	\$35,000,000.
Deductible:	\$5,000.
Valuation:	Replacement Cost
Co-Insurance:	90 %
Loss of Income	Actual Loss You Sustain
Extra Expense	\$250,000.
Ordinance or Law	\$500,000.
Valuable Papers	\$75,000.
Accounts Receivable	\$75,000.
Earthquake/Flood Coverage (all zones except A, AE, AH, AO, A1-A30, AJJ, V, VE, V1-V30)	\$1,000,000 Occurrence \$1,000,000 Aggregate \$25,000 Deductible

**APRIL 1, 2015
TOWN BOARD MEETING**

(Cont.)

*Any locations in excluded zones must secure coverage through the National Flood Insurance Program. NYMIR flood limits would be excess of NFIP. Please advise our office of any change in flood zones as the flood zone in force at time of the loss will apply.

Loc #	Bldg#	Description	Address	Subject	Limit
1	1	Town Hall	60 McAlpin Avenue, Mahopac, NY	BUILDING Contents	\$5,660,872 \$644,692
1	2	9/11 Memorial	60 McAlpin Avenue, Mahopac, NY	BUILDING	\$109,273
2	1	Old Town Garage	Baldwin Street, Mahopac, NY	BUILDING Contents	\$188,714 \$25,011
3	1	Salt Shed	55 McAlpin Street, Mahopac, NY	BUILDING Contents	\$550,735 \$168,826

Town Of Carmel

Loc #	Bldg#	Description	Address	Subject	Limit
3	2	Town Garage	55 McAlpin Street, Mahopac, NY	BUILDING Contents	\$856,808 \$361,626
4	1	Club House	Lake Casse, Mahopac, NY	BUILDING Contents	\$588,325 \$94,543
5	1	Rec/Park Bldg/Camp Sycamore	Long Pond Road, Mahopac, NY	BUILDING Contents	\$845,662 \$67,081
5	2	Theater	Long Pond Road, Mahopac, NY	BUILDING Contents	\$172,214 \$12,505
5	3	Open Pavillion	Long Pond Road, Mahopac, NY	BUILDING	\$25,011
5	4	Guard House	Long Pond Road, Mahopac, NY	BUILDING Contents	\$6,253 \$1,249
5	5	Boat Storage	Long Pond Road, Mahopac, NY	BUILDING Contents	\$18,757 \$11,255
5	6	New Shop	Long Pond Road, Mahopac, NY	BUILDING	\$62,528
5	7	Senior Citizens Building	Long Pond Road, Mahopac, NY	BUILDING Contents	\$25,011 \$12,505
5	8	Yard Fixtures	Long Pond Road, Mahopac, NY	BUILDING	\$31,263
5	9	Lighting	Long Pond Road, Mahopac, NY	BUILDING	\$28,139
6	1	Sd1 Lift Station 1	Buckshollow Road, Mahopac, NY	BUILDING Contents	\$151,014 \$85,015
7	1	WD2 Water Treatment Plant	Route 6, Mahopac, NY	BUILDING Contents	\$2,076,181 \$731,581
8	1	WD2 Water Tank	Everett Road, Carmel, NY	BUILDING	\$383,000
9	1	WD2 Water Tank	Lindy Road, Carmel, NY	BUILDING	\$388,246
10	1	WD2 Shoprite Water Tank	Shop Rite Plaza, Carmel, NY	BUILDING	\$566,579
11	1	WD2 Lake Shore Pump Station	Lake Gleneida, Mahopac, NY	BUILDING	\$137,028
12	1	SD2 Hughson S Pump	Hughson Road, Mahopac, NY	BUILDING	\$369,669

**APRIL 1, 2015
TOWN BOARD MEETING**

(Cont.)

Town Of Carmel

Loc #	Bldg#	Description	Address	Subject	Limit
12	2	SD2 Hughson N Pump	Hughson Road, Mahopac, NY	BUILDING	\$146,206
13	1	SD2 Belden N Pump	Belden Road, Mahopac, NY	BUILDING	\$177,022
13	2	SD2 Belden S Pump	Belden Road, Mahopac, NY	BUILDING	\$171,776
14	1	Sd2 Mechanic Street Pump	Mechanic Street, Mahopac, NY	BUILDING	\$207,727
15	1	Sd2 301 Pump	Route 301, Mahopac, NY	BUILDING	\$208,711
16	1	Sd2 Kelly Road Pump	Kelly Road, Mahopac, NY	BUILDING	\$225,101
17	1	Sd2 Centenial Ridge Pump	Duke Drive, Mahopac, NY	BUILDING	\$204,340
18	1	Sd2 Little Pond Manor	Lindy Drive, Carmel, NY	BUILDING	\$144,786
19	1	Sd2 Putnam Plaza Pump Station	Putnam Plaza, Carmel, NY	BUILDING	\$249,688
20	1	Sd2 Willowridge Pump	Arborview Road, Carmel, NY	BUILDING	\$149,703
21	1	Sd2 Laurel Farms Pump Station	Wyndam Lane, Carmel, NY	BUILDING	\$187,949
22	1	Sewer Plant 2 Primary Settling	20 Old Route 6, Carmel, NY	BUILDING Contents	\$379,394 \$261,231
22	2	Sewer Plant #2	20 Old Route 6, Carmel, NY	BUILDING Contents	\$129,160 \$10,692
22	3	Bar Screen & Grit	20 Old Route 6, Carmel, NY	BUILDING Contents	\$458,949 \$63,479
22	4	Sewer #2 Lift	20 Old Route 6, Carmel, NY	BUILDING Contents	\$160,631 \$22,847
22	5	Control	20 Old Route 6, Carmel, NY	BUILDING Contents	\$622,308 \$149,354
22	6	Stg1 Aerat (3)	20 Old Route 6, Carmel, NY	BUILDING Contents	\$356,448 \$39,731
22	7	Stg Aerat (4)	20 Old Route 6, Carmel, NY	BUILDING Contents	\$885,109 \$74,847

Town Of Carmel

Loc #	Bldg#	Description	Address	Subject	Limit
22	8	Chem Building	20 Old Route 6, Carmel, NY	BUILDING Contents	\$89,166 \$22,511
22	9	Sec Clarifier	20 Old Route 6, Carmel, NY	BUILDING Contents	\$440,151 \$47,496
22	10	Clarifier 2	20 Old Route 6, Carmel, NY	BUILDING Contents	\$390,650 \$47,496
22	11	Clarifier 3	20 Old Route 6, Carmel, NY	BUILDING Contents	\$390,650 \$47,496
22	12	Prim Clarifier	20 Old Route 6, Carmel, NY	BUILDING Contents	\$234,937 \$72,820

**APRIL 1, 2015
TOWN BOARD MEETING**

(Cont.)

22	13	Primary 2	20 Old Route 6, Carmel, NY	BUILDING Contents	\$234,937 \$72,820
22	14	Primary 3	20 Old Route 6, Carmel, NY	BUILDING Contents	\$234,937 \$72,820
22	15	Effluent Filter Building	20 Old Route 6, Carmel, NY	BUILDING Contents	\$3,134,815 \$2,043,361
22	16	Chlorine	20 Old Route 6, Carmel, NY	BUILDING Contents	\$284,000 \$9,568
22	17	Gravity Thickener Tank	20 Old Route 6, Carmel, NY	BUILDING Contents	\$291,539 \$29,150
22	18	Micro Filter Bldg Old Rte 6	20 Old. Route 6, Carmel, NY	BUILDING	\$1,315,097
23	1	SD2 Lift Station 2	Old Route 6, Carmel, NY	BUILDING Contents	\$148,879 \$52,112
24	1	SD2 Misc On Lot Pump Stations	Misc Locations, Carmel, NY	CONTENTS	\$22,511
25	1	WD3 Water Tank	Secor, Mahopac, NY	BUILDING	\$338,745
26	1	WD3 Well Bld 1	Spring Street, Mahopac, NY	BUILDING	\$379,067
27	1	WD3 Well Bld 2	Birch Street, Mahopac, NY	BUILDING	\$78,130
28	1	WD3 Well Bld 3	North Road, Carmel, NY	BUILDING	\$145,224
29	1	WD4 Pumphouse	Kennard Road Lake Baldwin, Mahopac, NY	BUILDING	\$234,062
29	2	Water Tank	Kennard Road Lake Baldwin, Mahopac, NY	BUILDING	\$71,355

Town Of Carmel

Loc #	Bldg#	Description	Address	Subject	Limit
30	1	WD4 Pumphouse	Summit Drive, Mahopac, NY	BUILDING	\$81,408
31	1	SD4 Pumpstation	Underhill, Carmel, NY	BUILDING	\$186,856
32	1	SD4 Pumpstation	Lake Shore Drive, Mahopac, NY	BUILDING	\$149,048
33	1	SD4 Sewer Treatment Plant #4	Off North Road, Mahopac, NY	BUILDING Contents	\$240,400 \$68,319
33	2	Primary Clarifier	Off North Road, Mahopac, NY	BUILDING Contents	\$155,386 \$41,082
33	3	RBD Tanks	Off North Road, Mahopac, NY	BUILDING Contents	\$440,915 \$36,016
33	4	Secondary Settle	Off North Road, Mahopac, NY	BUILDING Contents	\$309,679 \$17,895
33	5	Aerobic Digester	Off North Road, Mahopac, NY	BUILDING Contentst	\$147,519 \$38,155
33	6	Storage Building	Off North Road, Mahopac, NY	BUILDING Contents	\$68,842 \$5,464
33	7	Micro Filter Bldg Off North Rd Sewer #4	Off North Road, Mahopac, NY	BUILDING	\$861,506
34	1	Sewer Plant #5	Carey Street, Carmel, NY	BUILDING Contents	\$360,600 \$22,511
35	1	WD5 Pumphouse	Myrtle & Maple Terrace, Mahopac, NY	BUILDING	\$182,923

**APRIL 1, 2015
TOWN BOARD MEETING**

(Cont.)

36	1	WD5 Water Tank	Myrtle Avenue, Mahopac, NY	BUILDING	\$62,503
37	1	Sewer Plant #6	Wayacross & Archer Road, Carmel, NY	BUILDING	\$622,854
38	1	SD6 Lift Station	Waycross Ivy Hill, Mahopac, NY	BUILDING	\$84,140
39	1	WD6 Pumphouse #6	Weber Hill Road, Mahopac, NY	BUILDING	\$71,246
39	2	Water Tank #6	Weber Hill Road, Mahopac, NY	BUILDING	\$31,263
40	1	WD6 Water Plant & Tanks	Tanya Lane, Mahopac, NY	BUILDING	\$182,267

Town Of Carmel

Loc #	Bldg#	Description	Address	Subject	Limit
41	1	SD7 Sewer Tx #1 Control Bldg	Dahlia Drive, Mahopac, NY	BUILDING Contents	\$291,212 \$119,980
41	2	RBC Building	Dahlia Drive, Mahopac, NY	BUILDING	\$142,055
41	3	Sewer Tx#1 Tanksew 7 Sand Fitr	Dahlia Drive, Mahopac, NY	BUILDING Contents	\$245,864 \$202,367
42	1	WD7 Pumphouse	Greenway Terrace, Mahopac, NY	BUILDING Contents	\$349,673 \$109,963
43	1	SD8 Pumpstation	Drewville Road, Carmel, NY	BUILDING	\$287,169
44	1	WD8 Pumphouse & Tank	Crest Drive, Carmel, NY	BUILDING Contents	\$530,515 \$576,620
45	1	WD8 Tank	Kings Ridge, Mahopac, NY	BUILDING	\$169,373
46	1	WD8 Water Tx Plant	Heather Drive, Mahopac, NY	BUILDING	\$1,024,432
47	1	WD9 Tank	Vista Terrace, Mahopac, NY	BUILDING Contents	\$120,200 \$123,130
48	1	WD9 Pumphouse Control Bldg	Rte 6N & Locust Hill Road, Mahopac, NY	BUILDING	\$136,591
49	1	WD10 Pumphouse	Senior Avenue, Mahopac, NY	BUILDING	\$71,028
50	1	WD12 Pumphouse	Jennifer Lane, Mahopac, NY	BUILDING Contents	\$448,018 \$175,805
51	1	Misc Maintenance Equipment	McAlpin Avenue, Mahopac, NY	BUILDING	\$78,786
52	1	Park Gazebo	Route 6N, Mahopac, NY	BUILDING	\$65,018
52	2	Park Fountain	Route 6N, Mahopac, NY	BUILDING	\$28,139
53	1	Historical Building	McAlpin Avenue, Mahopac, NY	BUILDING Contents	\$501,234 \$128,132
54	1	Othmer House	33 McAlpin Avenue, Mahopac, NY	BUILDING	\$443,647
55	1	Red Mills Park Gazebo	6N & Hill Street, Mahopac, NY	BUILDING	\$56,275
56	1	Playground Equipment	Various Parks, Mahopac, NY	BUILDING	\$225,101

(Cont.)

Town Of Carmel

Loc #	Bldg#	Description	Address	Subject	Limit
57	1	Salt Shed	20 Old Route 6, Carmel, NY	BUILDING Contents	\$550,735 \$225,101
58	1	WD 14 Pump House #1	Red Mills Road & Hill Street, Mahopac, NY	BUILDING Contents	\$71,464 \$22,511
59	1	WD14 Pump House #2	Red Mills Road, Mahopac, NY	BUILDING Contents	\$26,663 \$22,511
60	1	WD 14 Tanks	Hill Street @ Airport, Mahopac, NY	BUILDING	\$133,313
61	1	Pump Station	809 Route 6, Mahopac, NY	BUILDING	\$343,117
62	1	Pump Station	949 Route 6, Mahopac, NY	BUILDING	\$343,117
63	1	Basketball Courts	24 Grand Meadow Drive, Mahopac, NY	BUILDING	\$5,628
63	2	Concession/Equip Building	24 Grand Meadow Drive, Mahopac, NY	BUILDING	\$56,275
63	3	Pavilion	Seminary Hill Road, Carmel, NY	BUILDING	\$136,591
64	1	Skate Park	20 Dixon Road, Carmel, NY	BUILDING	\$5,628
64	2	Lighting	20 Dixon Road, Carmel, NY	BUILDING	\$28,139
64	3	Crane Park Restrooms	20 Dixon Road, Carmel, NY	BUILDING	\$312,104
65	1	Fencing	81 Crest Drive, Mahopac, NY	BUILDING	\$2,814
66	1	Rink/Concession Stand/Lighting	740 Route 6, Mahopac, NY	BUILDING	\$56,275
67	1	SD 2 Old Booster Pump	Old Brewster Road, Carmel, NY	BUILDING	\$212,180



Town Of Carmel

PROPERTY EXTENSIONS

What Makes NYMIR a Better Choice For Your Municipality’s Insurance Coverage?

The following coverages are included in the NYMIR “Muni-Pack” endorsement, are at no additional cost to the insured. The coverage part provides only those additional coverages for which an amount or the word “INCLUDED” is shown for the “Limit of Insurance” column below. If the words “NOT COVERED” are shown for the “Limit of Insurance” column, the additional coverage does not apply.

NYMIR Property Extensions of Coverage

This is only a Summary of Coverage Limits. The complete policy terms, conditions and exclusionary provisions will describe the actual coverage(s) afforded under the policy.

Additional Coverage	Limits of Insurance
Asbestos Clean Up	\$50,000
Airborne/Waterborne Personal Property Coverage	INCLUDED
Backup of Sewers and Drains	INCLUDED
Broadened Water Coverage	\$100,000 or Limit of Ins. Whichever is Less
Claim Data Expense	\$25,000
Commandeered Property	Actual Loss You Sustain
Communication Equipment, Computers and Media	\$75,000
Debris Removal	INCLUDED
Deductible:	
Waiver of Multiple Property Deductibles	INCLUDED
Disappearing Deductible	INCLUDED
Extra Expense	\$250,000
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Fire Extinguisher Recharge Expense	\$5,000

(Cont.)

Food Contamination Shutdown - Planned Events Spoilage	\$10,000
Glass (Subject to covered causes of loss and the policy deductible)	INCLUDED
Inflation Endorsement	INCLUDED
Lock Replacement Coverage	\$1,000



Town Of Carmel

PROPERTY EXTENSIONS

Additional Coverage (Con't)	Limits of Insurance (Con't)
Extended Loss of Income	Actual Loss You Sustain
Loss of Income - Broadened Water	\$100,000
Money, Securities and Stamps: Inside Outside	\$10,000 \$10,000
Newly Acquired or Constructed Property:	\$1,000,000
Building Business Personal Property	\$ 500,000
Non-owned Detached Trailers	\$5,000
Outdoor Fences	Actual Loss You Sustain
Exterior Signs	Actual Loss You Sustain
Outdoor, Trees, Shrubs and Plants	Actual Loss You Sustain (Subject To A Limitation of \$10,000 Per Tree, Shrub or Plant)
Personal Effects and Personal Property of Others	\$10,000
Pollutant Cleanup and Removal	\$25,000
Pollutant Cleanup and Removal - Planned Events	\$10,000
Premises Extension Property	1,000 Feet
Preservation of Property	INCLUDED
Property Off - Premises	Actual Loss You Sustain
Property in Transit	\$10,000
Refrigerated Property	Actual Loss You Sustain
Roof Protection	\$1,000
Specified Appurtenant Structures:	\$100,000
Public Use	\$10,000
Your Use Contents	\$1,000
Transportation	Actual Loss You Sustain
Unscheduled Personal Property	\$10,000
Utility Services - Direct Damage	Actual Loss You Sustain
Utility Services - Planned Events	Actual Loss You Sustain



Town Of Carmel

GENERAL LIABILITY

Coverage Detail

Description	Limits of Liability	Ded
Each Occurrence	\$1,000,000	
Fire Damage	\$50,000	
General Aggregate	\$2,000,000	
Medical Expense	\$5,000	
Personal & Advertising Injury	\$1,000,000	
Products/Completed Ops Aggregate	\$1,000,000	
Employee Benefits	\$1,000,000	\$1,000

(Cont.)

Coverages Included

- Premises / Operations
- Products / Completed Operations
- Independent Contractors
- Personal / Advertising Injury
- Medical Payments
- Contractual Liability
- Fire Damage Legal Liability
- Employees as Additional Insured
- Host Liquor Liability
- Incidental Medical Malpractice Liability
- Broad Form Property Damage Liability
- Non-Owned Watercraft Liability (Under 26 Feet)
- Limited Worldwide Products Liability
- Extended Bodily Injury Liability (Assault and Battery)

Endorsements

- Pollution Coverage - Sudden and Accidental Occurrences, Up to Policy Limits
- EMT's Advanced Medical, Fire Fighter Employed by the Town
- Additional Insured Blanket Endorsement



Town Of Carmel

OWNERS AND CONTRACTORS PROTECTIVE

Named Insured: People of the State of New York - NY State Dept of Transportation

Limits of Liability	Description
\$1,000,000	Per Occurrence
\$2,000,000	Annual Aggregate, Other Than Products



Town Of Carmel

EQUIPMENT BREAKDOWN

Coverage Comparison

Coverage	Limits
Total Limit per breakdown	\$35,000,000
Deductible	\$5,000
Service Interruption Waiting Period	24 Hours
Loss of Income / Extra Expense	\$100,000
Service Interruption	Combined with LOI / EE Coverage Above
Ordinance or Law	\$500,000
Hazardous Substance	\$500,000
Data & Media	\$100,000
Expediting Expenses	Included
Spoilage	\$100,000
Error in Description	Included
Electrical Generating Equipment	Included

(Cont.)

Town Of Carmel

COMMERCIAL AUTO

Coverage Detail

Description	Liability Limits	Per
Bodily Injury & Property Damage	\$1,000,000	CSL Each Accident
Personal Injury Protection	\$150,000	Per Accident
Optional Basic Economic Loss	\$25,000	
Medical Payments	\$10,000	
Uninsured Motorist	\$1,000,000	Per Accident
Hired & Non-Owned Auto Liability	\$1,000,000	
New York Mutual Aid Endorsement	\$1,000,000	
Comprehensive Coverage	Per Schedule	
Collision Coverage	Per Schedule	
Full Glass	Per Schedule	
Rental Reimbursement	Per Schedule	
Towing (Per Disablement)	Per Schedule	
Deductible Reimbursement for Officers & Directors	\$1,000 per Occurrence	

Extensions of Coverage

- Sound Receiving Equipment Coverage Included – Fire, Police & Emergency Vehicles
- Board Member Deductible Reimbursement up to \$1,000 Maximum
- Employees Included as Insureds
- Social Service Agencies Volunteers as Insureds
- Municipal Vehicle Additional Equipment Extension: \$3,000. per Vehicle

Town Of Carmel

Vehicles

Year	Make	Model	VIN	Liab	PIP	Med Pay	UM - UIM	Value	Comp Ded	Coll Ded
1991	Mack	Dump	1M2B197C2MM008136	X	X	X	X	\$68,700	FLTR	FLTR
1991	Intern	Dump	1HTSCNDN6MH325846	X	X	X	X	\$11,550	FLTR	FLTR
1995	Eag Be	Trailer	112AAH209SL044340	X	X	X	X	\$4,000	500	1,000
1997	Mack	Dump	1M2P263C9VM022575	X	X	X	X	\$103,000	FLTR	FLTR
1998	Chevr		1GBGC34R6WE206231	X	X	X	X	\$20,226	1,000	1,000
1998	Mack	Dump	1M2P263C4WM024803	X	X	X	X	\$107,145	FLTR	FLTR
1999	Ford	Escort	3FAKP1138XP180654	X	X	X	X	\$10,000	1,000	1,000
2001	Ford	Crown Vic	2FAFP71W21X177482	X	X	X	X	\$20,650	1,000	1,000
2001	Intern	dump	1HTSCAARX1H350342	X	X	X	X	\$82,800	FLTR	FLTR

APRIL 1, 2015
TOWN BOARD MEETING

(Cont.)

2002	Chevr	Utility	1GBJK34142E135639	X	X	X	X	\$45,300	1,000	1,000
2002	Chevr	Utility	1GBJK34142E136192	X	X	X	X	\$45,000	1,000	1,000
2002	Mack	Dump	1M2P263C52M034119	X	X	X	X	\$115,600	FLTR	FLTR
2003	Ford	Expedition	1FMPU16L03LC18397	X	X	X	X	\$25,256	1,000	1,000
2003	Ford	CV	2FAFP71W53X212289	X	X	X	X	\$20,670	1,000	1,000
2003	Chevr	Silverado	1GBJK341X3E338794	X	X	X	X	\$31,000	1,000	1,000
2003	Intern	Dump	1HTWEADR13J069484	X	X	X	X	\$132,900	FLTR	FLTR
2003	John Deere	Loader	DWTC54H588749	X	X	X	X	\$90,815	FLTR	FLTR
2003	Kawas	Quad	JKVBFHA183B521372	X	X	X	X	\$4,800	1,000	1,000
2003	New Holland	Backhoe	31046513	X	X	X	X	\$80,000	FLTR	FLTR
2004	Ford	Crown Vic	2FAHP71W34X143385	X	X	X	X	\$21,000	1,000	1,000
2004	Ford	CV	2FAFP71W24X179575	X	X	X	X	\$25,000	1,000	1,000
2004	Ford	CV	2FAFP71W54X143386	X	X	X	X	\$21,000	1,000	1,000
2004	Ford	CV	2FAFP71W74X102099	X	X	X	X	\$21,000	1,000	1,000
2004	Ford	Focus	1FAFP33Z24W166837	X	X	X	X	\$10,999	1,000	1,000
2004	Ford	Focus	1FAFP33Z94W166835	X	X	X	X	\$10,999	1,000	1,000
2004	Ford	Focus	1FAFP33Z74W166834	X	X	X	X	\$10,999	1,000	1,000
2004	Ford	Focus	1FAFP33Z04W166836	X	X	X	X	\$10,999	1,000	1,000
2004	Intern	Dump	1HTWEADR04J084835	X	X	X	X	\$138,200	FLTR	FLTR
2004	Intern	Dump	1HTWEADR14J089896	X	X	X	X	\$138,200	FLTR	FLTR
2004	Eag Be	Trailer	112H8V32X4L062521	X	X	X	X	\$16,020	1,000	1,000
2005	Ford	CV	2FAFP71W95X160667	X	X	X	X	\$21,000	1,000	1,000
2005	Ford	CV	2FAFP721W75X160666	X	X	X	X	\$21,000	1,000	1,000
2005	Intern	Dump	1HTWEAZR75J049753	X	X	X	X	\$141,800	FLTR	FLTR
2005	Intern	Dump	1HTWEAZR95J049754	X	X	X	X	\$141,800	FLTR	FLTR
2005	Freight	Truck	1FVACYDC35HV46481	X	X	X	X	\$188,150	1,000	1,000
2006	Ford	Exped	1FMPU16556LA72441	X	X	X	X	\$27,500	1,000	1,000
2006	Intern	Dump	1HTWDAZR16J214569	X	X	X	X	\$126,600	1,000	1,000
2006	Intern	Dump	1HTWEAZR46J215812	X	X	X	X	\$150,900	1,000	1,000
2007	Ford	CV	2FAHP71W87X154421	X	X	X	X	\$26,549	1,000	1,000
2007	Ford	CV	2FAHP71WX7X154419	X	X	X	X	\$26,549	1,000	1,000
2007	Ford	CV	2FAFP71W87X100656	X	X	X	X	\$19,846	1,000	1,000



Town Of Carmel

Year	Make	Model	VIN	Liab	PIP	Med Pay	UM - UIM	Value	Comp Ded	Coll Ded
2007	Ford	Explorer	1FMEU73E17UB77293	X	X	X	X	\$20,303	1,000	1,000
2007	Chevr	Silverado	1GBJK34D27E138279	X	X	X	X	\$34,300	1,000	1,000
2007	Chevr	Silverado	1GBJK34D57E135487	X	X	X	X	\$34,023	1,000	1,000
2007	Intern	Dump	1HTWEAZR17J407884	X	X	X	X	\$152,200	FLTR	FLTR
2007	Intern	Dump	1HTWEAZR37J407885	X	X	X	X	\$152,200	FLTR	FLTR
2007	Eag Be	Trier	112H8V3207L073466	X	X	X	X	\$19,133	1,000	1,000
2002	Pace Amer	Trier	40LFB10142P078501	X	X	X	X	\$2,000	500	1,000
2002	Triton XTV	Trier	4TCSU10432HV02255	X	X	X	X	\$650	NO COV	NO COV
1998	Scat	Trier	1Z9VC0511VD035513	X	X	X	X	\$7,000	1,000	1,000
2008	Haul mark	Trier	16HCB10118P066413	X	X	X	X	\$2,670	500	1,000
2004	Boat Master	Trier	42XBG21294F020605	X	X	X	X	\$5,045	1,000	1,000
2003	Ford	CV	2FAFP71W93X118612	X	X	X	X	\$22,000	1,000	1,000
2008	Intern	Dump	1HTWEAZR28J662416	X	X	X	X	\$159,200	FLTR	FLTR
1986	GMC	C70	1GBH7D1F3GV110793	X	X	X	X	\$2,300	500	1,000
2000	Mack	VacAll	VG6M118C2YB303814	X	X	X	X	\$110,000	FLTR	FLTR
2007	New Holland	Backhoe	N7GH11556	X	X	X	X	\$64,000	FLTR	FLTR
2004	New Holland	Mower	ACP238042	X	X	X	X	\$82,900	FLTR	FLTR
1997	John Deere	Loader	DW544GB560532	X	X	X	X	\$70,000	FLTR	FLTR
1980	John Deere	Grader	670A009795T	X	X	X	X	\$84,816	FLTR	FLTR
1997	Midat	Trailer	1M9AF182XVR151850	X	X	X	X	\$2,500	NO COV	NO COV
1985	Chevr	M1069	1G8ED18J2FF129824	X	X	X	X	\$5,000	1,000	1,000
1986	GMC	Van	2GTHG31M8G4522387	X	X	X	X	\$3,500	500	1,000
2008	Ford	Exped	1FMPU16518LA78218	X	X	X	X	\$32,834	1,000	1,000
2008	Ford	Crown Vic	2FAHP71V28X179484	X	X	X	X	\$19,437	1,000	1,000
2008	Ford	Crown Vic	2FAHP71V48X179485	X	X	X	X	\$19,437	1,000	1,000
2009	Intern	Dump	1HTWEAZR49J113463	X	X	X	X	\$183,823	FLTR	FLTR
2009	Intern	Dump	1HTWDAZR39J114414	X	X	X	X	\$160,577	FLTR	FLTR
2001	Ford Flail	Mower	163837B	X	X	X	X	\$70,000	FLTR	FLTR

APRIL 1, 2015
TOWN BOARD MEETING

(Cont.)

2009	Ford	CV	2FAHP71V79X138205	X	X	X	X	\$30,662	1,000	1,000
2009	Ford	CV	2FAHP71V99X138206	X	X	X	X	\$30,662	1,000	1,000
2003	Ford	Suburban	1FMZU83W93ZA56248	X	X	X	X	\$30,770	1,000	1,000
2010	Ford	CV	2FABP7BV3AX135522	X	X	X	X	\$35,766	1,000	1,000
2010	Ford	CV	2FABP7BV1AX135521	X	X	X	X	\$35,766	1,000	1,000
2010	Ford	Expedition	1FMJU1G51AEB58735	X	X	X	X	\$41,113	1,000	1,000
1989	Intern	7V4	1HTLCCFK8KH662155	X	X	X	X	\$300,000	FLTR	FLTR
1990	Peace keeper	Armored	50437	X	X	X	X	\$100,000	FLTR	FLTR
2011	Intern	7400 SFA	1HTWEAZR6BJ289436	X	X	X	X	\$188,389	FLTR	FLTR
2011	Mack	Dump	1M2AX02C1BM001530	X	X	X	X	\$198,255	FLTR	FLTR
1991	Chevr	Box Van	2GBGG31J7M4132138	X	X	X	X	\$900	NO COV	NO COV

Town Of Carmel

Year	Make	Model	VIN	Liab	PIP	Med Pay	UM - UIM	Value	Comp Ded	Coll Ded
2005	Master Tow		4DFLA16285N073046	X	X	X	X	\$1,500	500	1,000
2011	Ford	CV	2FABP7BV9BX169885	X	X	X	X	\$22,690	1,000	1,000
2011	Ford	CV	2FABP7BVXBX183066	X	X	X	X	\$24,500	1,000	1,000
2011	Ford	CV	2FABP7BV8BX183065	X	X	X	X	\$24,500	1,000	1,000
2013	Chevr	Caprice	6G1MK5U25DL807621	X	X	X	X	\$37,088	1,000	1,000
2009	Ford	F350	1FDWF37R49EB09202	X	X	X	X	\$29,990	1,000	1,000
2013	John Deere	544kLder	1DW544KPLDE655830	X	X	X	X	\$131,683	FLTR	FLTR
2013	Chevr	Caprice	6G1MK5U27DL829328	X	X	X	X	\$36,000	1,000	1,000
2013	Chevr	Caprice	6G1MK5U20DL829185	X	X	X	X	\$36,000	1,000	1,000
2013	Chevr	Caprice	6G1MK5U25DL829036	X	X	X	X	\$36,000	1,000	1,000
2013	Chevr	Caprice	6G1MK5U25DL807652	X	X	X	X	\$37,088	1,000	1,000
2013	Chevr	Caprice	6G1MK5U2XDL807629	X	X	X	X	\$37,088	1,000	1,000
2011	Freight	M2106	1FVACYDT6BDBB4324	X	X	X	X	\$228,908	FLTR	FLTR
2010	Chevr	Colorado	1GCJTCDE7A8112588	X	X	X	X	\$15,000	1,000	1,000
2009	GMC	Envoy	1GKDT33SX92107201	X	X	X	X	\$31,805	1,000	1,000
2000	Brush	Bandit	4FMUS1619YR000564	X	X	X	X	\$28,300	FLTR	FLTR
1998	Chevr	PU	1GCGK24RXWZ214883	X	X	X	X	\$21,631	1,000	1,000
2013	Chevr	Tahoe	1GNSK2E05DR310371	X	X	X	X	\$33,987	1,000	1,000
2007	Chevr	Silverado	1GCEC14X77Z170999	X	X	X	X	\$14,000	1,000	1,000
2001	EsyGo	Golf Cart	K502 1542368	X	X	X	X	\$3,000	1,000	1,000
2006	Chevr	Silverado	1GCEK14V56E257095	X	X	X	X	\$13,495	1,000	1,000
2000	Chevr	Silverado	1GCFC24T6Y2271900	X	X	X	X	\$6,445	1,000	1,000
2013	Kenwo	T370	2NKHJN8XXDM362522	X	X	X	X	\$185,398	FLTR	FLTR
2009	Intern	Maxxforce	1HTMKAAN19H046742	X	X	X	X	\$116,350	FLTR	FLTR
2013	Kenw	T370	2NKHJN8X7DM362526	X	X	X	X	\$185,398	FLTR	FLTR
2013	Kenw	T370	2NKHJN8X5DM362525	X	X	X	X	\$185,398	FLTR	FLTR
2013	Kenw	T370	2NKHJN8X1DM362523	X	X	X	X	\$185,398	FLTR	FLTR
1999	Wrkhrs	Van	5B4KP32R1X3311274	X	X	X	X	\$5,000	1,000	1,000
2003	Chevr	Silverado	1GCGC24UX3Z325334	X	X	X	X	\$25,000	1,000	1,000
2012	Bandit	1590XP	4FMUS181XCR002375	X	X	X	X	\$60,000	FLTR	FLTR
2013	Kenw	T370	2NKHJN8X3DM362524	X	X	X	X	\$185,398	FLTR	FLTR
2001	Intern	Dump	1HTSCAAR11H350343	X	X	X	X	\$82,800	FLTR	FLTR
2013	Kenw	Dump	2NKHJN8X9DM362527	X	X	X	X	\$185,398	FLTR	FLTR
2015	Mack	Dump	1M2AX07C1FM021212	X	X	X	X	\$234,112	FLTR	FLTR
2015	Ford	Explorer	1FM5K8B85FGA78223	X	X	X	X	\$27,790	1,000	1,000
2015	GMC	Sierra 3500	1GT021EG9FZ503326	X	X	X	X	\$27,359	1,000	1,000
2015	GMC	Sierra 3500	1GD321CG2FF508543	X	X	X	X	\$34,814	1,000	1,000
2015	Ford	Explorer	1FM5K8AR8FGB62417	X	X	X	X	\$36,624	1,000	1,000
2015	Kenw	Truck	2NKHJJ8X5FM457470	X	X	X	X	\$197,464	FLTR	FLTR
2015	Kenw	Truck	2NKHJJ8X7FM457471	X	X	X	X	\$197,464	FLTR	FLTR

*FLTR = Physical Damage coverage provided under Inland Marine policy.

APRIL 1, 2015
TOWN BOARD MEETING

(Cont.)

Town Of Carmel

Equipment Floater**Unscheduled Equipment**

Description	Maximum Item	Amount of Ins	Deductible
Auto Physical Damage	\$4,248,585		\$1,000
Contractor Equipment	\$1,245,564		\$1,000
Fire Department Vehicles (=>) \$250K	\$300,000		\$1,000
Misc Equipment (Tools)	\$20,000		\$1,000
Other			
Record System	\$11,800		\$1,000
9 Light Poles in Mahopac @ \$6,000 each	\$54,000		\$1,000
17 Light Poles in Carmel # \$10,000 each	\$170,000		\$1,000
Floating Dock System with Slide	\$71,394		\$1,000
Police Equipment	\$45,600	Max \$2,000 Per Item Max \$10,000 per Vehicle	\$1,000
Unscheduled Equipment	\$5,000	\$50,000	\$1,000
Lease/Rented Equipment	\$275,000		\$1,000
Kyocerta Copier #NWZ2701166	\$4,686		\$1,000
Watercraft	\$65,078		\$1,000
Jet Ski #KAW10551H899 \$5,757			
05 Yamaha #D505 & Karavan Trailer #8284 \$500			
2004 Boston Whaler \$58,821			

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Town Of Carmel

Scheduled Equipment

Description	ID/Serial #	Amount of Ins
JD Grader	670A009795T	84,816
Backhoe	C781814	60,000
Tractor Rake	BC83816	20,000
19 PLOWS @ \$2500.EACH		47,500
17 PLOWS @ \$3500.EACH		59,500
Hyster Roller	C146C3142N	32,000
Eager Beaver Rollar	112RNG005RT035651	21,000
JD Loader	DW544GB560532	70,000
2000 Mack Vac All	VG6M118C2YB303814	110,000
Bush Bandit Chipper	4FMUS1619YR000564	28,300
2001 New Holland Mower	163837B	70,000
2003 John Deere Loader #1	DWTC54H88749	90,815
2003 New Holland Backhoe	31046513	80,000
2004 New Holland Mower #2	ACP238042	82,900
2007 New Holland Backhoe #6	N7GH11556	64,000
1991 Curb Builder	2556	5,500
2006 Wanco Speed Trailer	F15S091461003545	12,370
2010 Holland L185 Skid Steer Loader	#48495	65,244
Angle Broom w/attachments	1024002	No cov
One Set of Pallet Forks	251936	No cov
New High Flow Cold Planer	Not yet arrived	No cov
One Water Tank	866193370/72	No cov
Kubota Model L440DT-D	302850564	15,000
2013 John Deere 544K Loader #3	1DW544KPLDE655830	131,683
Ford 3930 Tractor	Not available	6,500
Jacobsen Groomer Master 11 Sycamore Park	W/HYDRAULIC RAKE	2,000
Jacobsen Groomer Camarda Park		1,000
Jacobsen Groomer (McDonough Park)		1,000

(Cont.)

Exmark ride mower w/tractor controls		2,500
Exmark ride mower w/tractor controls		2,000
Exmark ride mower w/tractor controls		3,000
Scag 48' walk behind mower	FH500UC65673	2,000
2012 Bandit Wood Chipper 1590XP #2	4FMUS181XCR002375	60,000
Ransom Win Mower 9S1D 4WD #946900	946900233	7,000
2000 Brush Bandit Chipper	4FMUS1619YR000564	28,300



Town Of Carmel

Auto Physical Damage

Description	ID/Serial #	Amount of Ins
1991 Mack Dump	1MWB197C2MM008136	68,700
1991 Inter Dump	1HTSCNDN6MH325846	11,550
1997 Mack Dump	1M2P263C9VM022575	103,000
1998 Mack Dump	1M2P263C4WM024803	107,145
2001 Intern Dump	1HTSCAARX1H350342	82,800
2001 Intern Dump	1HTSCAAR11H350343	82,800
2002 Mack Dump	1M2P263C52M034119	115,600
2003 Intern Dump	1HTWEADR13J069484	132,900
2004 Intern Dump	1HTWEADR04J084835	138,200
2004 Intern Dump	1HTWEADR14J089896	138,200
2005 Intern Dump	1HTWEAZR75J049753	141,800
2005 Intern Dump	1HTWEAZR95J049754	141,800
2007 Intern Dump	1HTWEAZR17J407884	152,200
2007 Intern Dump	1HTWEAZR37J407885	152,200
2008 Intern Dump	1HTWEAZR28J662416	159,200
2009 Intern Dump	1HTWDAZR39J114414	160,577
2009 Intern Dump	1HTWEAZR49J113463	183,823
1990 Peacekeeper	50437	100,000
2011 Intern Dump	1HTWEAZR6BJ289436	188,389
2011 Mack Dump Trk	1M2AX02C1BM001530	198,255
2013 Kenworth T370 Dump Trk	2NKHJN8XXDM362522	185,398
2013 Kenworth T370 Dump Trk	2NKHJN8X5DM362525	185,398
2013 Kenworth T370 Dump Trk	2NKHJN8X1DM362523	185,398
2013 Kenworth T370 Dump Trk	2NKHJN8X3DM362524	185,398
2013 Kenworth T370 Dump Trk	2NKHJN8X9DM362527	185,398
2009 Intern Maxxforce Bucket	1HTMKAAN19H046742	116,350
2013 Kenworth T370 Dump Trk	2NKHJN8X7DM362526	185,398
2015 Mack Yellow Dump	1M2AX07C1FM021212	234,112
2011 Freightline New Elg/Vacall/Sweep	1FVACYDT6BDBB4324	228,908
2015 Kenworth	2NKHJJ8X5FM457470	197,464
2015 Kenworth	2NKHJJ8X7FM457471	197,464

NOTE: Automobile Physical Damage Included Under the Equipment Floater is Covered at Replacement Cost for Vehicles 10 Years or Newer and Depreciated Value for Vehicles over 10 years old. Please review values for accuracy.

Extensions of Coverage

Description	Amount of Ins
Newly Acquired Equipment	\$250,000
Leased or Rented Equipment	\$100,000
Rental Reimbursement \$500 a Day with Maximum of	\$5,000



Town Of Carmel

(Cont.)

Coverage Detail

Subject	Amount		Deductible
Employee Theft per Loss	\$500,000		\$5,000
Computer Fraud	\$500,000		\$5,000
Theft, Disappearance & Destruction (money securities & other property)	\$5,000		\$1,000
Money Orders and Counterfeit Currency	\$50,000		\$0

Coverage Amendments

- * \$600,000 Excess Employee Dishonesty Limit for Named Positions:
 - Supervisor
 - Deputy Supervisor
 - Tax Collector
 - Assistant Tax Collector
 - Comptroller
 - Accountant

Town Of Carmel

Public Official Liability

Coverage Detail

Limits	Description
\$2,000,000	Annual Aggregate Limit
\$1,000,000	Each Loss
\$1,000,000	Land Use Liability / Occurrence Limit
\$1,000,000	Land Use Liability / Aggregate
Included	Employment Related Practices
\$10,000	Deductible

Coverages Included

- Claims Made coverage includes: Employment Practices Liability Coverage. This valuable enhancement provides coverage for suits related to wrongful discharge, discrimination, Americans with Disabilities Act and sexual harassment.
- Extended Employment Practices Liability Endorsement is Included (includes back wages)
- Mental Anguish and Emotional Distress is Included
- Non-monetary Defense for Employment Practices \$25,000 / \$50,000

APRIL 1, 2015
TOWN BOARD MEETING

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Town Of Carmel

Law Enforcement Liability

Limits	Description
\$2,000,000	Annual Aggregate
\$1,000,000	Each Person Limit
\$1,000,000	Each Occurrence
\$10,000	Deductible

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Town Of Carmel

Excess Liability

Coverage Detail

Limits	Description
\$10,000,000	Per Occurrence
\$20,000,000	Annual Aggregate Limit
None	Retained Limit
First Dollar Defense	

Underlying Coverages

Policy Type	Carrier / Policy #	Policy Period	Limits
Automobile Liability Bodily Injury / Property Damage Liability - CSL	NYMIR MCATCAR001	04/01/15 - 04/01/16	\$1,000,000
General Liability Each Occurrence General Aggregate Products & Comp Ops Products & Comp Ops Agg Pers & Adv Injury	NYMIR MPLTCAR001	04/01/15 - 04/01/16	\$1,000,000 \$2,000,000 \$1,000,000 \$1,000,000 \$1,000,000
Public Official Any One Claim Annual Aggregate Land Use Liability Coverage Annual Aggregate Limit	NYMIR MPOTCAR001	04/01/15 - 04/01/16	\$1,000,000 \$2,000,000 \$1,000,000 \$1,000,000
Law Enforcement Each Occurrence Limit Annual Aggregate Limit	NYMIR MLETCAR001	04/01/15 - 04/01/16	\$1,000,000 \$2,000,000

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Town Of Carmel

PREMIUM SUMMARY

Policy Term: 4/1/15 – 4/1/16

Line of Business	Insurance Company	2013-2014	2014-2015	2015-2016
Property	NYMIR	\$40,504.20	\$42,292.80	\$47,364.00
General Liability	NYMIR	\$97,132.20	\$86,101.40	\$97,479.80
Boiler & Machinery	NYMIR	\$7,502.00	\$8,252.20	\$6,935.50
Equipment Floater	NYMIR	\$36,025.00	\$33,333.30	\$33,501.60
Business Auto	NYMIR	\$56,008.30	\$52,295.00	\$54,535.80
Public Officials	NYMIR	\$35,500.30	\$33,829.40	\$35,706.00
Law Enforcement	NYMIR	\$89,879.90	\$83,176.50	\$90,805.00
Umbrella	NYMIR	\$36,463.90	\$33,821.70	\$30,824.10
OCPs	NYMIR	\$550.00	\$550.00	\$550.00
Crime	Hartford	\$4,977.00	\$5,047.00	\$4,973.00
Sub-Total Premium*		\$404,542.80	\$378,529.20	\$402,674.80

NY Fire Fee		\$168.54	\$178.68	\$208.74
Motor Vehicle Enforcement Fee		\$690.00	\$730.00	\$710.00
Total Premiums:		\$405,401.34	\$379,437.88	\$403,593.54

Exposure Notes

- 1. The Budget is 3% higher
- 2. The Total Insured Property Values are 3% higher
- 3. The Inland Marine values are 1% higher
- 4. The number of vehicles are 1% higher

Disclaimer

This document summarizes the proposal for your insurance. This is not a contract. The terms of the policy forms will control the insurance contract without regard to any statement made in this proposal.

Town Of Carmel

ELECTRONIC POLICY DELIVERY CONSENT

Insured: Town of Carmel

Effective Date of Agreement: 4/1/15

Spain Agency, Inc., at your option, can provide you electronically emailed copies of your policies. Delivery of policies electronically via email in a PDF format, provides you with the opportunity to more efficiently store and conveniently view your policies. If you would like to receive your policies in an electronically emailed PDF, please check the appropriate box below and sign an acknowledgement.

By signing below, I acknowledge that I may cancel this request at any time by notifying Spain Agency, Inc. in writing.

You are under no obligation to receive your policies electronically; however, many of our customers have chosen to accept this delivery method. Should you choose not to accept electronic delivery, your policies and/or endorsements will be mailed to the address listed on your policy's declaration page.

(Cont.)

____ Yes, I wish to receive my policies/endorsements electronically, in PDF format via email.

____ No, please continue to mail hard copies of all paperwork via standard mail.

Please email my policies and/or endorsements to the following valid email address:

Please indicate any special requests concerning your electronic email delivery:

Client signature

Date



Councilman Lupinacci explained that the 6% premium increase for liability insurance amounts to \$24,000.00 over 2014. However, this is very close to the 2013 rate.

ENTRY INTO CONTRACT WITH PUTNAM COUNTY DEPARTMENT OF REAL PROPERTY TAX SERVICES - AUTHORIZED

WHEREAS appropriations have been made in the 2015 Town Budget for entry into various contracts for the provision of various services to the Town of Carmel, and

WHEREAS said contracts are on file in the office of the Town Supervisor for the inspection and review of all Town Board members,

NOW, THEREFORE, BE IT RESOLVED that the Town Board of the Town of Carmel hereby authorizes Town Supervisor Kenneth Schmitt to enter into and execute, on behalf of the Town, the contract with the Putnam County Department of Real Property Tax Services for preparation of the tentative assessment roll for year 2015 in form as attached hereto and made a part hereof.

Resolution

Offered by: Councilman Schneider

Seconded by: Councilman Lombardi

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

PUTNAM COUNTY REAL PROPERTY TAX SERVICE CONTRACT

AGREEMENT MADE THIS 16th DAY OF MARCH BETWEEN: THE TOWN OF CARMEL REFERRED TO AS THE TOWN AND THE COUNTY OF PUTNAM HAVING ITS PRINCIPAL PLACE OF BUSINESS AT 40 GLENEIDA AVENUE, CARMEL, NEW YORK 10512, HEREINAFTER REFERRED TO AS COUNTY.

THE PARTIES HEREIN AGREE AS FOLLOWS:

- 1) THE COUNTY SHALL PREPARE THE TENTATIVE ASSESSMENT ROLL, FOR THE CALENDAR YEAR OF 2015 AND HAVE IT AVAILABLE ON THE COUNTY WEBSITE TO COMPLY WITH RPTL §1591

APRIL 1, 2015
TOWN BOARD MEETING

(Cont.)

- 2) EVERY TRANSFER OF PROPERTY, CHANGE OF ADDRESS, DESCRIPTION OR VALUATION, SPECIAL FRANCHISE, PUBLIC UTILITY, SHALL BE DATA ENTERED BY ASSESSOR OF TOWN OR DESIGNATED STAFF MEMBER.
- 3) AFTER CLOSING OF THE BOOKS ON MARCH 1st, ALL CHANGES SHALL BE ENTERED ON OR BEFORE APRIL 15th BY THE TOWN, THIS IS ESSENTIAL SO THAT THE TENTATIVE ASSESSMENT ROLL IS RUN FOR THE MAY 1st DEADLINE.
- 4) ALL GRIEVANCE CHANGES, CORRECTION OF CLERICAL ERRORS, & UNLAWFUL ENTRIES SHALL BE APPROVED BY THE BOARD OF ASSESSMENT REVIEW AND ENTERED BY THE TOWN INTO THE REAL PROPERTY SYSTEM, BACKED UP AND BROUGHT TO THE REAL PROPERTY TAX SERVICE AGENCY NO LATER THAN JUNE 16th FOR FINAL ROLL PROCESSING.
- 5) ALL CHANGES FOR THE SCHOOL TAX PROCESSING SHALL BE SUBMITTED BY AUGUST 7TH.
- 6) ALL CHANGES FOR COUNTY AND TOWN TAX ROLLS SHALL BE SUBMITTED BY THE TOWN ON OR BEFORE NOVEMBER 13th.
- 7) ALL UNPAIDS TO BE MANUALLY ENTERED BY THE COUNTY MUST BE SUBMITTED BY NOVEMBER 1ST, RPSV4 MERGEABLE FILES MUST BE SUBMITTED BY NOVEMBER 18TH.
- 8) A SEPARATE AGREEMENT SHALL BE NEGOTIATED FOR THE PROVISIONS OF RPTL §1537, OPTIONAL COUNTY SERVICES.

PRICE FOR THE PREPARATION OF THE FOLLOWING IS \$ 0.50 PER PARCEL:

- 1) TENTATIVE ASSESSMENT ROLL (2 COPIES*) AND ASSOCIATED REPORTS, COA'S
- 2) FINAL ASSESSMENT ROLL (2 COPIES*)
- 3) TAX ROLL (2 COPIES*)
- 4) HARD & SOFT BINDERS FOR ROLLS
- 5) BANK CODE LISTINGS
- 6) APPORTIONMENT OF SPECIAL FRANCHISE
- 7) 1 SET OF TAX BILLS IN ENVELOPES
- 8) RPS 145D1, 155D1 & 160D1 TAX EXTRACTS
- 9) DATA ENTRY FOR PRO-RATAS
- 10) 1 SET TAX MAPS 24" x 36"

UNPAID WATER, SEWER, OR OTHER UNPAIDS WILL BE CHARGED A FEE IN THE AMOUNT OF 50.00 PER HUNDRED IF THE DATA HAS TO BE MANUALLY ENTERED, OR IF TAX MAP NUMBERS PROVIDED IN COMPUTER FORMAT ARE INVALID.

IF ANY ADDITIONAL SPECIAL DISTRICT ROLLS ARE REQUIRED THE TOWN WILL BE CHARGED A FEE OF 0.01 PER PARCEL.

IF ANY INSERTS ARE REQUESTED THE TOWN WILL BE CHARGED A FEE OF 0.01 PER ENVELOPE.

*.02 PER PARCEL WILL BE DEDUCTED IF ONE (1) COPY OF EACH ROLL IS REQUESTED INSTEAD OF TWO (2)

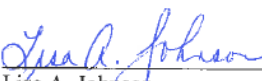
THE TOWN OF CARMEL HEREBY REPRESENTS THAT THE AGREEMENT HEREIN HAS BEEN APPROVED BY RESOLUTION OF THE TOWN BOARD, A COPY OF WHICH IS ANNEXED HERETO AND MADE A PART HEREOF:

IN WITNESS WHEREOF, THE PARTIES HAVE EXECUTED THIS AGREEMENT IN NEW YORK, ON THE DATE HEREIN ABOVE SET FORTH.

READ AND APPROVED BY:

MaryEllen Odell
County Executive

DATE: _____

 DATE: 3/19/15
Lisa A. Johnson
County Director, R.P.T.S.A.

William J. Carlin
Commissioner of Finance

DATE: _____

Jennifer S. Bumgarner
County Attorney

DATE: _____

Adrienne Spadaccini
Risk Manager

DATE: _____

Kenneth Schmitt
Town Supervisor

DATE: _____

**ATTENDANCE AT CONFERENCE AUTHORIZED - BUILDING INSPECTOR AND
DIRECTOR OF CODES ENFORCEMENT MICHAEL CARNAZZA - 4/28/15
THROUGH 4/30/15**

RESOLVED that the Town Board of the Town of Carmel hereby authorizes Building Inspector and Director of Codes Enforcement Michael Carnazza to attend the 2015 New York State Building Officials Conference on April 28th through April 30th, 2015 in Nyack NY; and

BE IT FURTHER RESOLVED that the cost of registration and other necessary expenses be advanced or reimbursed by the Town Comptroller's Office upon audit and approval.

Resolution

Offered by: Councilman Lombardi
Seconded by: Councilman Lupinacci

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

BUDGET MODIFICATIONS - #2015-01 - AUTHORIZED

WHEREAS the Town Comptroller has reviewed the 2015 year-to-date Budget Modifications/Revisions for the period ending February 28, 2015 with the Town Board, which are detailed and explained on the attached Budget Revisions Schedule identified as #2015-01;

NOW, THEREFORE, BE IT RESOLVED that the Town Board of the Town of Carmel hereby authorizes and ratifies the 2015 year-to-date Budget Modifications/Revisions for the period ending February 28, 2015 on the attached Schedule identified as #2015-01 which is attached hereto, incorporated herein and made a part hereof.

Resolution

Offered by: Councilman Lupinacci
Seconded by: Councilwoman McDonough

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

**TOWN OF CARMEL
BUDGET REVISIONS FOR JAN-FEB 2015 - #2015/01**

BUDGET REVISION NUMBER	ACCOUNT	ACCOUNT TITLE & TRANSFER DESCRIPTION	INCREASE USES & SOURCES OF FUNDS	DECREASE USES & SOURCES OF FUNDS
GENERAL FUND				
1	100-1355-0046	ASSESSOR CONTRACT EXPENSE	13,598.00	
	100-1620-0045	BUILDING SPECIAL IMPROVEMENTS	2,970.00	
	100-1680-0020	INFORMATION TECHNOLOGY	26,100.00	
	100-1680-0021	DATA IMAGING EQUIPMENT	15,000.00	
	100-3120-0027	POLICE EQUIPMENT	13,350.00	
	100-7020-0045	RECREATION BLDG SPECIAL REPAIRS	18,500.00	
	100-1989-9909	APPROPRIATED FUND BALANCE ENCUMBRANCES	89,518.00	
		- RECORD ENCUMBRANCES FORWARD INCREASING BUDGET		
2	100-7117-0040	CARMADA PARK CONTRACTUAL EXPENSE	15,174.94	
	100-1989-2681	INSURANCE RECOVERY	15,174.94	
		- PROVIDE FOR CAMADA PARK EXPENSE FROM INSURANCE CLAIM		

(Cont.)

3	100-1330-0013	TAX RECEIVER TEMPORARY STAFF	5,000.00	
	100-1620-0012	BLDG STAFF OVERTIME	1,000.00	
	100-1680-0042	INFORMATION TECH WEB SITE EXPENSE	850.00	
	100-1330-0011	TAX RECEIVER STAFF		5,000.00
	100-1620-0080	BLDG EMPLOYEE BENEFITS		1,000.00
	100-1680-0040	INFORMATION TECH CONTRACTUAL EXPENSE		850.00
		- TRANSFER FOR MISC EXPENSES		
4	100-1220-0042	SUPERVISOR UTILITIES EXP	400.00	
	100-1355-0042	ASSESSOR UTILITIES EXP	800.00	
	100-1440-0042	ENGINEER UTILITIES EXP	800.00	
	100-3620-0042	CODES DEPT UTILITIES EXP	1,200.00	
	100-1680-0040	INFORMATION TECH CONTRACTUAL EXPENSE		490.00
	100-3620-0045	CODES SYSTEM MAINTENANCE		2,720.00
		- TRANSFER FOR TABLET DATA COST		
5	100-3120-0017	POLICE UNIFORM ALLOWANCE	650.00	
	100-3120-0015	POLICE EDUCATION STIPENDS		650.00
		-TRANSFER FOR POLICE UNIFORM ALLOWANCE		
HIGHWAY FUND				
6	500-5130-0041	MACHINERY/EQUIPMENT CAPITAL EXPENSE	100,000.00	
	500-5010-9909	APPROPRIATED FUND BALANCE ENCUMBRANCES	100,000.00	
		- RECORD ENCUMBRANCES FORWARD INCREASING BUDGET		
7	500-5110-0019	GEN REPAIR PAID ABSENCES	2,312.88	
	500-5130-0019	PAID COMPENSATED ABSENCES	2,004.60	
	500-5140-0019	WEEDS & BRUSH OTHER COMP	1,135.94	
	500-5010-9877	FUND BALANCE COMP ABSENCES	5,453.42	
		- PROVIDE FOR SICK PAY PAYOUTS PER CONTRACT		
8	500-5142-0013	SNOW REMOVAL TEMP LABOR	500.00	
	500-5142-0040	SNOW REMOVAL RENTALS	300.00	
	500-5110-0013	GENERAL REPAIR LABOR TEMPORARY		500.00
	500-5142-0046	CONTRACTUAL SWEEPING		300.00
		- TRANSFER FOR SNOW TEMP LABOR/RENTALS		
9	500-5142-0012	SNOW REMOVAL OVERTIME	150,000.00	
	500-5010-9888	SNOW RESERVE FUND	150,000.00	
		- PROVIDE FOR SNOW REMOVAL OVERTIME		
CARMEL FIRE PROTECTION DISTRICT #1				
10	301-3410-0045	DRY HYDRANT EXPENDITURES	26,000.00	
	301-3410-9909	APPROPRIATED FUND BALANCE ENCUMBRANCES	26,000.00	
		- RECORD ENCUMBRANCES FORWARD INCREASING BUDGET		
LAKE CASSE PARK DISTRICT				
11	401-7140-0042	UTILITIES EXPENSE	1,000.00	
	401-7140-0099	REPAIR RESERVE FUND		1,000.00
		- TRANSFER FOR HEATING EXPENSE		
LAKE MAHOPAC PARK DISTRICT				
12	402-7110-0041	LAKE TREATMENT	645.00	
	402-7110-0040	CONTRACTUAL EXPENSES		645.00
		- TRANSFER FOR BIOMASS STUDY		

Budget Revisions Jan-Feb 2015 cover sheet.xls

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TOWN OF CARMEL
BUDGET REVISIONS FOR JAN-FEB 2015 - #2015/01

BUDGET REV/SION NUMBER	ACCOUNT	ACCOUNT TITLE & TRANSFER DESCRIPTION	INCREASE USES & SOURCES OF FUNDS	DECREASE USES & SOURCES OF FUNDS
TEAKETTLE LAKE PARK DISTRICT				
13	403-7140-0041	LAKE TREATMENT	4,600.00	
	403-7140-0040	CONTRACTUAL EXPENSES		4,600.00
		- TRANSFER FOR TREATMENT OF UPPER & LOWER LAKES		
CARMEL WATER & SEWER DISTRICTS				
14	602-8310-0045	OPERATION & MAINTENANCE CONTRACT	6,420.00	
	603-8310-0045	OPERATION & MAINTENANCE CONTRACT	905.00	
	612-8310-0045	OPERATION & MAINTENANCE CONTRACT	200.00	
	701-8130-0045	OPERATION & MAINTENANCE CONTRACT	226.00	
	702-8130-0045	OPERATION & MAINTENANCE CONTRACT	10,447.00	
	704-8130-0045	OPERATION & MAINTENANCE CONTRACT	4,921.00	
	705-8130-0045	OPERATION & MAINTENANCE CONTRACT	121.00	
	706-8130-0045	OPERATION & MAINTENANCE CONTRACT	775.00	
	707-8130-0045	OPERATION & MAINTENANCE CONTRACT	724.00	
	708-8130-0045	OPERATION & MAINTENANCE CONTRACT	321.00	
	713-8130-0045	OPERATION & MAINTENANCE CONTRACT	451.00	
	500-5130-0040	CONTRACTUAL EXPENSES		

(Cont.)

	602-8310-0040	CONTRACTUAL EXPENSES		6,420.00
	603-8310-0040	CONTRACTUAL EXPENSES		905.00
	612-8310-0040	CONTRACTUAL EXPENSES		200.00
	701-8130-0040	CONTRACTUAL EXPENSES		226.00
	702-8130-0040	CONTRACTUAL EXPENSES		10,447.00
	704-8130-0040	CONTRACTUAL EXPENSES		4,921.00
	705-8130-0040	CONTRACTUAL EXPENSES		121.00
	706-8130-0040	CONTRACTUAL EXPENSES		775.00
	707-8130-0040	CONTRACTUAL EXPENSES		724.00
	708-8130-0040	CONTRACTUAL EXPENSES		321.00
	713-8130-0040	CONTRACTUAL EXPENSES		451.00
		- TRANSFER FOR O&M CONTRACT INCREASE		
CARMEL WATER & SEWER DISTRICTS				
15	605-8310-0045	OPERATION & MAINTENANCE CONTRACT	6.00	
	606-8310-0045	OPERATION & MAINTENANCE CONTRACT	2.00	
	607-8310-0045	OPERATION & MAINTENANCE CONTRACT	7.00	
	608-8310-0045	OPERATION & MAINTENANCE CONTRACT	4.00	
	609-8310-0045	OPERATION & MAINTENANCE CONTRACT	12.00	
	614-8310-0045	OPERATION & MAINTENANCE CONTRACT	8.00	
	605-8310-0040	CONTRACTUAL EXPENSES		6.00
	606-8310-0040	CONTRACTUAL EXPENSES		2.00
	607-8310-0040	CONTRACTUAL EXPENSES		7.00
	608-8310-0040	CONTRACTUAL EXPENSES		4.00
	609-8310-0040	CONTRACTUAL EXPENSES		12.00
	614-8310-0040	CONTRACTUAL EXPENSES		8.00
		- TRANSFER FOR O&M CONTRACT INCREASE		
CARMEL WATER DISTRICT #1				
16	601-8310-0047	EMERGENCY REPAIRS	4,000.00	
	601-8310-0099	REPAIR RESERVE FUND		4,000.00
		- TRANSFER FOR WATER MAIN BREAKS		
CARMEL WATER DISTRICT #8				
17	608-8310-0047	EMERGENCY REPAIRS	20,000.00	
	608-8310-0099	REPAIR RESERVE FUND		12,000.00
	608-8310-0090	CONTINGENCY		8,000.00
		- TRANSFER FOR WATER MAIN BREAKS		
CARMEL WATER DISTRICT #10				
18	610-8310-0047	EMERGENCY REPAIRS	4,000.00	
	610-8310-0099	REPAIR RESERVE FUND		4,000.00
		- TRANSFER FOR WATER MAIN BREAKS		
CARMEL WATER DISTRICT #13				
19	613-8310-0047	EMERGENCY REPAIRS	6,000.00	
	613-8310-0099	REPAIR RESERVE FUND		6,000.00
		- TRANSFER FOR WATER MAIN BREAK & PUMP REPAIR		

ATTENDANCE AT CONFERENCE AUTHORIZED - ACCOUNT CLERK MICHELLE TENEFRANCIA - 5/19/15 THROUGH 5/21/15

RESOLVED that the Town Board of the Town of Carmel hereby authorizes Account Clerk Michelle Tenefrancia to attend the 2015 Advanced Accounting School Offered by the Office of the New York State Comptroller on May 19-21, 2015 in Onondaga County, NY; and

BE IT FURTHER RESOLVED that the cost of registration and other necessary expenses be advanced or reimbursed by the Town Comptroller's Office upon audit and approval.

Resolution

Offered by: Councilwoman McDonough
Seconded by: Councilman Lupinacci

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

Supervisor Schmitt stated that this is the follow-up to the basic accounting school previously attended by Ms. Tenefrancia.

2014 FINAL YEAR END BUDGET MODIFICATIONS - AUTHORIZED

WHEREAS the Town Comptroller has reviewed the final 2014 Budget Modifications/Revisions for the period ending December 31, 2014 with the Town Board, which are detailed and explained on the attached Budget Revisions Schedule;
NOW, THEREFORE, BE IT RESOLVED that the Town Board of the Town of Carmel hereby authorizes and ratifies the final 2014 year-to-date Budget Modifications/Revisions for the period of ending December 31, 2014 on the attached Schedule which is attached hereto, incorporated herein and made a part hereof.

Resolution
Offered by: Councilman Schneider
Seconded by: Councilman Lombardi

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

TOWN OF CARMEL
BUDGET REVISIONS FOR PERIOD ENDING 12/31/14

Revised 7/20/15

BUDGET REVISION NUMBER	ACCOUNT	ACCOUNT TITLE & TRANSFER DESCRIPTION	INCREASE USES & SOURCES OF FUNDS	DECREASE USES & SOURCES OF FUNDS
GENERAL FUND				
1	100-3120-0081	POLICE RETIREMENT EXP	25,000.00	
	100-3120-0083	POLICE WORKERS COMPENSATION EXP		25,000.00
		- TRANSFER FOR PAST SERVICE RETIREMENT EXP		
HIGHWAY FUND				
2	500-5110-0088	STAFF ACCRUED COMP ABSENCES	50,000.00	
	500-5110-0013	TEMPORARY STAFF EXPENSE		4,000.00
	500-5110-0041	GENERAL REPAIR FUEL EXPENSE		12,000.00
	500-5142-0080	EMPLOYEE RETIREMENT EXPENSE		9,000.00
	500-5010-2680	INSURANCE RECOVERY - PAYROLL	25,000.00	
		- TRANSFER/PROVIDE FOR ADDITIONAL HIGHWAY STAFF RETRO PAY ACCRUAL		
EAST OF HUDSON CAPITAL FUND				
3	904-1989-0040	CONTRACTUAL EXPENSES	43,225.00	
	904-1989-0044	PROJECT ENGINEERING	38,500.00	
	904-1989-0046	SPECIAL CONSULTING SERVICES	7,775.00	
	904-1989-0048	OTHER PROJECT EXPENSES	500.00	
	904-1989-3000	EAST OF HUDSON PROGRAM AID	90,000.00	
		- PROVIDE FOR M&A PROJECT EXPENSES FROM EAST OF HUDSON FUNDS		
PARK COMMUNITY CENTER CAPITAL FUND				
4	915-7140-0044	PROJECT ENGINEERING	129,100.00	
	915-7140-3000	STATE AID *DASNY	129,100.00	
		- PROVIDE FOR PROJECT ENGINEERING FROM STATE AID		
LONG POND ROAD IMPROVEMENT CAPITAL FUND				
5	955-5112-0044	TRANSFER TO OTHER FUNDS	242,000.00	
	955-5112-0048	CONTRACTUAL EXPENSE	18,000.00	
	955-5112-5710	PROCEEDS OF BOND ISSUE	260,000.00	
		- PROVIDE FOR PROJECT ENGINEERING/OTHER EXPENSES		

CARMEL WATER DISTRICT NO. 10 - EMERGENCY EXPENDITURE OF MONIES FROM THE REPAIR RESERVE FUND AUTHORIZED - NOT TO EXCEED \$7,196

WHEREAS, the Town of Carmel has a Repair Reserve Fund for Carmel Water District #10 established pursuant to GML 6d, and,

WHEREAS, in cases of emergency, monies in such fund may be expended by resolution approved by not less than two-thirds of the members of the governing body, and,

WHEREAS, it is recommended by the Town Comptroller's Office that monies in the fund be used to pay for the cost of emergency repairs.

NOW, THEREFORE BE IT RESOLVED, that the Town Board of the Town of Carmel authorizes the appropriation of monies from the Repair Reserve Fund not to exceed \$7,196 for emergency repair expenditures in 2015.

BE IT FURTHER RESOLVED, that not less than one-half of the monies so expended be repaid in fiscal year 2016 and the total amount shall be repaid in full not later than the last day of fiscal year 2017.

Resolution

Offered by: Councilman Lombardi

Seconded by: Councilman Lupinacci

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

CARMEL WATER DISTRICT NO. 1 - EMERGENCY EXPENDITURE OF MONIES FROM THE REPAIR RESERVE FUND AUTHORIZED - NOT TO EXCEED \$3,395

WHEREAS, the Town of Carmel has a Repair Reserve Fund for Carmel Water District #1 established pursuant to GML 6d, and,

WHEREAS, in cases of emergency, monies in such fund may be expended by resolution approved by not less than two-thirds of the members of the governing body, and,

WHEREAS, it is recommended by the Town Comptroller's Office that monies in the fund be used to pay for the cost of emergency repairs.

NOW, THEREFORE BE IT RESOLVED, that the Town Board of the Town of Carmel authorizes the appropriation of monies from the Repair Reserve Fund not to exceed \$3,395 for emergency repair expenditures in 2015.

BE IT FURTHER RESOLVED, that not less than one-half of the monies so expended be repaid in fiscal year 2016 and the total amount shall be repaid in full not later than the last day of fiscal year 2017.

Resolution

Offered by: Councilman Lupinacci

Seconded by: Councilman Schneider

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

CARMEL WATER DISTRICT NO. 13 - EMERGENCY EXPENDITURE OF MONIES FROM THE REPAIR RESERVE FUND AUTHORIZED - NOT TO EXCEED \$4,723

WHEREAS, the Town of Carmel has a Repair Reserve Fund for Carmel Water District #13 established pursuant to GML 6d, and,

WHEREAS, in cases of emergency, monies in such fund may be expended by resolution approved by not less than two-thirds of the members of the governing body, and,

WHEREAS, it is recommended by the Town Comptroller's Office that monies in the fund be used to pay for the cost of emergency repairs.

NOW, THEREFORE BE IT RESOLVED, that the Town Board of the Town of Carmel authorizes the appropriation of monies from the Repair Reserve Fund not to exceed \$4,723 for emergency repair expenditures in 2015.

BE IT FURTHER RESOLVED, that not less than one-half of the monies so expended be repaid in fiscal year 2016 and the total amount shall be repaid in full not later than the last day of fiscal year 2017.

Resolution

Offered by: Councilwoman McDonough

Seconded by: Councilman Lupinacci

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

CARMEL WATER DISTRICT NO. 8 - EMERGENCY EXPENDITURE OF MONIES FROM THE REPAIR RESERVE FUND AUTHORIZED - NOT TO EXCEED \$21,586

WHEREAS, the Town of Carmel has a Repair Reserve Fund for Carmel Water District #8 established pursuant to GML 6d, and,

WHEREAS, in cases of emergency, monies in such fund may be expended by resolution approved by not less than two-thirds of the members of the governing body, and,

WHEREAS, it is recommended by the Town Comptroller's Office that monies in the fund be used to pay for the cost of emergency repairs.

NOW, THEREFORE BE IT RESOLVED, that the Town Board of the Town of Carmel authorizes the appropriation of monies from the Repair Reserve Fund not to exceed \$21,586 for emergency repair expenditures in 2015.

BE IT FURTHER RESOLVED, that not less than one-half of the monies so expended be repaid in fiscal year 2016 and the total amount shall be repaid in full not later than the last day of fiscal year 2017.

Resolution

Offered by: Councilman Schneider

Seconded by: Councilwoman McDonough

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

APRIL 1, 2015
TOWN BOARD MEETING

DEPARTMENT OF RECREATION AND PARKS - REQUEST FOR PROPOSALS FOR BALL FIELD IMPROVEMENTS AT CAMARDA PARK AUTHORIZED

RESOLVED that the Town Board of the Town of Carmel, in accordance with the Town of Carmel's adopted procurement policy, hereby authorizes James R. Gilchrist, Director of Recreation and Parks, to request proposals for renovations and improvements to be performed at the Camarda Park ball fields in accordance with his memorandum dated March 19, 2015.

Resolution

Offered by: Councilman Lombardi
Seconded by: Councilman Lupinacci

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

POLICE DEPARTMENT - PROPOSAL ACCEPTED AND PURCHASE OF WEAPON LIGHTS AUTHORIZED - BUCKSHOLLOW EQUIPMENT - NOT TO EXCEED \$205.00 PER SERVICE WEAPON

RESOLVED THAT the Town Board of the Town of Carmel, upon the recommendation of Chief of Police Michael Cazzari, hereby accepts the proposal of Buckshollow Equipment, Mahopac NY for the purchase of weapon lights for the Town of Carmel Police Department at a unit cost not to exceed \$205.00 per service weapon; and

BE IT FURTHER RESOLVED that Town Supervisor Kenneth Schmitt is hereby authorized to execute any and all necessary contract documentation to effect acceptance of this proposal upon the terms authorized herein.

Resolution

Offered by: Councilman Lupinacci
Seconded by: Councilmen Schneider and Lombardi

<u>Roll Call Vote</u>	<u>YES</u>	<u>NO</u>
Jonathan Schneider	<u>X</u>	<u> </u>
John Lupinacci	<u>X</u>	<u> </u>
Suzanne McDonough	<u>X</u>	<u> </u>
Frank Lombardi	<u>X</u>	<u> </u>
Kenneth Schmitt	<u>X</u>	<u> </u>

POLICE DEPARTMENT - CERTAIN EQUIPMENT DECLARED OBSOLETE AND DISPOSAL AUTHORIZED

RESOLVED that, upon the recommendation of Chief of Police Michael Cazzari , the Town Board of the Town of Carmel hereby declares the following vehicles/equipment to be obsolete and authorizes its disposal in accordance with Town Law, including but not limited to Town Law §64(2-a):

2006 Ford Expedition VIN# 1FMPU16556LA72441
2003 Ford Expedition VIN# 1FMPU16L03LC18397
2004 Ford Crown Victoria VIN# 2FAFP71W74X102099
2004 Ford Crown Victoria VIN# 2FAHP71W34X143385
2001 Ford Crown Victoria VIN# 2FAFP71W21X177482
2008 Ford Crown Victoria VIN# 2FAHP71V48X179485

(Cont.)

Resolution

Offered by: Councilman Schneider
Seconded by: Councilman Lupinacci and Councilwoman McDonough

Roll Call Vote	YES	NO
Jonathan Schneider	X	
John Lupinacci	X	
Suzanne McDonough	X	
Frank Lombardi	X	
Kenneth Schmitt	X	

GENERAL AND HIGHWAY FUND EQUITY RESERVE BALANCES FOR FISCAL
YEAR END 2014 - AUTHORIZED

RESOLVED, that the Town Board of the Town of Carmel hereby authorizes the Town Comptroller Mary Ann Maxwell to establish and/or modify the balances in the Fund Equity Reserves for the General and Highway Funds for Fiscal Year End 2014 as set forth on the schedule attached hereto, which is incorporated herein and made a part hereof.

Resolution

Offered by: Supervisor Schmitt
Seconded by: Councilmen Schneider and Lupinacci

Roll Call Vote	YES	NO
Jonathan Schneider	X	
John Lupinacci	X	
Suzanne McDonough	X	
Frank Lombardi	X	
Kenneth Schmitt	X	

TOWN OF CARMEL
GENERAL AND HIGHWAY FUND COMBINED FUND EQUITY (YEARS 2009-2014)

** unaudited **

DESCRIPTION	2009	2010	2011	2012	2013	2014
GENERAL FUND						
RESERVE FOR PREPAID EXPENSES	212,902	263,904	532,604	490,430	514,577	450,029
RESERVE FOR ENCUMBRANCES	39,554	55,110	23,453	65,147	55,713	89,518
RESERVE FOR COMPENSATED ABS	750,000	750,000	600,000	800,000	1,000,000	1,000,000
DESIGNATED FOR TAX CERTIORARI	660,000	300,000	300,000	600,000	770,000	770,000
DESIGNATED FOR RETIREMENT CONTRIBUTIONS		-	-	160,000	200,000	200,000
DESIGNATED FOR CAPITAL PROJECTS		-	-		200,000	500,000
DESIGNATED RESERVE VEHICLE PURCHASES					80,000	150,000
UNRESERVED DESIGNATED EQUITY-FY	600,000	300,000	300,000	400,000	400,000	400,000
UNRESERVED DESIGNATED EQUITY - SUBSEQUENT YEARS BUDGET	620,000	850,000	250,000	-	-	-
UNRESERVED UNDESIGNATED EQUITY**	1,155,428	1,044,192	1,078,953	1,127,422	1,227,425	1,532,812
TOTAL GENERAL FUND EQUITY	\$ 4,037,882	\$ 3,563,206	\$ 3,085,010	\$ 3,642,999	\$ 4,447,715	\$ 5,092,359
HIGHWAY FUND						
RESERVE FOR PREPAID EXPENSES	94,751	123,027	226,467	85,875	123,500	117,500
RESERVE FOR ENCUMBRANCES						100,000
RESERVE FOR COMPENSATED ABSENCES	230,000	240,000	215,000	275,000	300,000	300,000
RESERVE FOR SNOW REMOVAL/ROADS	246,824	97,592		250,000	350,000	500,000
UNRESERVED DESIGNATED EQUITY	6,000	88,025	13,884	28,592	37,623	61,719
UNRESERVED UNDESIGNATED EQUITY	1,238	-				
TOTAL HIGHWAY FUND EQUITY	\$ 578,811	\$ 548,644	\$ 455,351	\$ 639,467	\$ 811,123	\$ 1,079,219
TOTAL GENERAL & HIGHWAY EQUITY	\$ 4,616,693	\$ 4,111,850	\$ 3,540,361	\$ 4,282,466	\$ 5,258,838	\$ 6,171,578
General Fund Total Annual Revenue	13,434,988	14,425,548	15,234,610	16,247,142	17,414,701	17,994,772
General Fund Total Annual Expenditures	14,570,604	14,900,222	15,712,808	15,688,843	16,809,984	17,343,984
Year End Surplus/Deficit	(1,135,636)	(474,676)	(478,196)	558,299	804,717	650,808
* GENERAL FUND UNDESIGNATED RATIO TO TOTAL EXPENDITURES & USES	7.9%	7.0%	6.9%	7.2%	7.4%	8.8%

PUBLIC COMMENTS - AGENDA ITEMS

No member of the public wished to comment at this time.

TOWN BOARD MEMBER COMMENTS - AGENDA ITEMS

No member of the Town Board wished to comment at this time.

PUBLIC COMMENTS - OPEN FORUM

No member of the public wished to comment at this time.

TOWN BOARD MEMBER COMMENTS - OPEN FORUM

Councilwoman McDonough announced that the Town of Carmel Recreation and Parks Advisory Committee will host an open meeting on April 9, 2015 at 7:30 p.m. at Sycamore Park. All residents and representatives of interested organizations are invited to attend and provide views on ways to improve the Recreation Department programs.

Councilman Lupinacci announced that the Carmel High School Post Prom Committee is seeking donations to assist with their sponsorship of supervised post prom alcohol-free events for their students.

Councilman Lupinacci announced that "Freezin' for a Reason", a fundraising jump into the lake at Sycamore Park to raise monies for Cystic Fibrosis research, will be held on April 11, 2015.

Supervisor Schmitt announced that the Putnam County Council of Veterans of Foreign Wars is sponsoring a Loyalty Day Jamboree on April 26, 2015 at the Putnam County Veteran's Memorial Park commencing at 11:00 a.m.

Councilman Lombardi announced that the Carmel Council Knights of Columbus is sponsoring Have-A-Heart Pasta Night on April 10, 2015 from 5:00 p.m. to 8:00 p.m. The proceeds will benefit a four-month old baby girl recovering from reconstructive heart surgery.

Councilman Schneider announced that the Best of Putnam - Shop Putnam Business and Home Expo will be held on April 19, 2015 at the Mahopac High School. The event is held by the Greater Mahopac-Carmel Chamber of Commerce in cooperation with Cornell Cooperative Extension of Putnam County, Putnam County EDC and the Putnam County Chambers of Commerce.

Councilman Lupinacci announced to water district customers that water meter readings were due March 31, 2015. If you have not sent in your meter reading, please do so as soon as possible. It may be called in to the Comptroller's Office, mailed to Town Hall, or entered on the Town of Carmel's website.

Supervisor Schmitt announced that previous Town Board, Planning Board and Zoning Board of Appeals meetings are now available for viewing on the Town of Carmel's website. He acknowledged Anne Pasquerello for her efforts in connection with the matter.

Councilman Lombardi addressed a recent article that appeared in a local newspaper. He cautioned that sometimes opinions expressed in newspapers in connection with things said at Town Board meetings may not be based in fact.

(Cont.)

Supervisor Schmitt clarified that the Town Board's recent letter sent to the Putnam County Executive to request that Putnam County explore the feasibility of police consolidation to reduce law enforcement costs was not meant to propose the abolishment or the downsizing of the Town of Carmel Police Department. Discussion ensued regarding the matter.

ADJOURNMENT

All agenda items having been addressed, on motion by Councilman Schneider, Councilman Lombardi and Councilwoman McDonough, seconded by Councilman Lupinacci, with all Town Board members present and in agreement, the meeting was adjourned at 8:59 p.m. to Executive Session to discuss a matter of personnel with Chief of Police Michael Cazzari.

Respectfully submitted,

Ann Spofford, Town Clerk