

COMMON POLICY DECLARATIONS

THIS POLICY IS ISSUED BY THE
STRATHMORE INSURANCE COMPANY
HOME OFFICE
 200 MADISON AVENUE NEW YORK, NY 10016
 A STOCK COMPANY

POLICY NUMBER **8106D31907**

POLICY TERM **1** Year ACCOUNT NUMBER **06D3190714** ENDORSEMENT NUMBER

NAMED INSURED AND MAILING ADDRESS 3300 PARK AVENUE CONDOMINIUM ASSOCIATION, INC. C/O DRUMM REAL ESTATE SVCS LLC PO BOX 320995 FAIRFIELD CT 06825-0995	PRODUCER 0010187 PEOPLE'S UNITED INSURANCE AGENCY, INC. 850 MAIN STREET BRIDGEPORT CT 06604
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POLICY PERIOD: FROM **11-01-2014** TO: **11-01-2015** AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN.

ENDORSEMENT DATE:
 BUSINESS DESCRIPTION: **CORPORATION**

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS:

		<u>PREMIUM</u>
COMMERCIAL PROPERTY COVERAGE PART	\$	16,687.00
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$	2,280.00
TOTAL		\$ 18,967.00

FORMS APPLICABLE TO ALL COVERAGE PARTS:

SEE SCHEDULE OF FORMS AND ENDORSEMENTS

TOTAL PREMIUM \$ 18,967.00

THE POLICY MAY BE SUBJECT TO ADJUSTMENT.

COUNTERSIGNED _____ BY *Darren H. Jacobs* AUTHORIZED REPRESENTATIVE
 DATE _____

DESIGNATION OF PREMISES SCHEDULE
 COMMERCIAL LINES POLICY
 THIS POLICY IS ISSUED BY THE
 STRATHMORE INSURANCE COMPANY

NAMED INSURED 3300 PARK AVENUE CONDOMINIUM ASSOCIATION, INC.		EFFECTIVE DATE 11-01-14	POLICY NUMBER 8106D31907 ENDORSEMENT NUMBER
LOC. NO.	BLDG. NO.	DESIGNATED PREMISES (ADDRESS, CITY, STATE)	OCCUPANCY
001	001	3300 PARK AVE, UNITS 1-8, BRIDGEPORT, CT 06604-1144 APPLIES TO: GENERAL LIABILITY, PROPERTY NUMBER OF STORIES: 002	RES CONDO 8 UNITS 1 BLDG
001	002	3300 PARK AVE, UNITS 9-16, BRIDGEPORT, CT 06604-1144 APPLIES TO: PROPERTY NUMBER OF STORIES: 002	RES CONDO 8 UNITS 1 BLDG
001	003	3300 PARK AVE, UNITS 27-36, BRIDGEPORT, CT 06604-1144 APPLIES TO: PROPERTY NUMBER OF STORIES: 002	RES CONDO 10 UNITS 1 BLDG

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE OF FORMS AND ENDORSEMENTS

THIS POLICY IS ISSUED BY THE
STRATHMORE INSURANCE COMPANY

NAMED INSURED 3300 PARK AVENUE CONDOMINIUM ASSOCIATION, INC.		POLICY NUMBER 8106D31907
		ENDORSEMENT NUMBER
		COUNTERSIGNED BY:
		AUTHORIZED REPRESENTATIVE
SCHEDULE OF FORMS & ENDORSEMENTS EFFECTIVE DATE: 11-01-14		POLICY PERIOD: FROM: 11-01-2014 TO: 11-01-2015
COMMON POLICY FORMS AND ENDORSEMENTS		
PG SIC	06-13	PROTECTO-GUARD
GNY 001	09-91	COMMON POLICY DECLARATIONS
GNY 002	06-91	DESIGNATION OF PREMISES SCHEDULE
GNY 003A	07-09	SCHEDULE OF FORMS AND ENDORSEMENTS
IDR COVDEC	02-09	IDENTITY RECOVERY COVERAGE PART DEC
IDRAS	03-10	IDENTITY RECOVERY COVERAGE FORM
IL 00 17	11-98	COMMON POLICY CONDITIONS
IL 00 21	09-08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDT
IL 01 40	11-05	CONNECTICUT CHANGES - CIVIL UNION
IL 01 43	01-09	CONNECTICUT CHANGES - CANC & NONRENL
IL 09 35	07-02	EXCL OF CERTAIN COMPUTER- RELATED LOSSES
IL 09 52	03-08	CAP/LOSSES FROM CERTIFIED ACTS OF TERROR
IL 09 95	01-07	COND EXCL-TERROR (REL TO DISP/FED TRIA)
IL 09 99	01-07	DISC OF PREM/EST PREM CERT ACTS/TERR COV
PROPERTY FORMS AND ENDORSEMENTS		
GNY 004	09-91	COMMERCIAL PROPERTY COVERAGE PART
GNY 005	06-91	COMMERCIAL PROPERTY COVERAGE PART
GNYCP 03	02-11	EQUIPMENT BREAKDOWN ENHANCEMENT ENDT
CPCIVIL	01-06	CLARIFICATION OF CIVIL AUTHORITY
LIMDED	12-13	AMENDMENT OF LIMITS AND DEDUCTIBLES
PACKC CW	04-13	ENHANCED PROPERTY COVERAGE ENDORSEMENT F
PERUDED	03-13	PER UNIT DEDUCTIBLE COV END
PUDSCH	03-12	PER UNIT DED. SCHEDULE OF COV, & LOCS
XREPCST	03-05	EXTENDED REPLACEMENT COST ENDORSEMENT
CP 00 30	06-07	BUSINESS INCOME COVERAGE (&/EX EXP)
CP 10 32	08-08	WATER EXCLUSION ENDORSEMENT
CP 00 17	06-07	CONDOMINIUM ASSOCIATION COVERAGE FORM
CP 00 90	07-88	COMMERCIAL PROPERTY CONDITIONS
CP 01 38	06-95	CONNECTICUT CHANGES - CONDO ADDL PROV
CP 01 39	06-95	CONNECTICUT CHANGES - CONDO ASSOC CHGS
CP 01 80	03-12	CONNECTICUT CHANGES
CP 03 21	06-07	WINDSTORM OR HAIL PERCENTAGE DED
CP 10 30	06-07	CAUSES OF LOSS - SPECIAL FORM
CP 14 15	07-88	ADDITIONAL BUILDING PROPERTY
CP 16 15	07-88	STATEMENT OF VALUES

GNY 003A 07/09

INSURED COPY

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SCHEDULE OF FORMS AND ENDORSEMENTS

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**COMMERCIAL PROPERTY DECLARATIONS
COMMERCIAL PROPERTY COVERAGE PART**

THIS POLICY IS ISSUED BY THE
STRATHMORE INSURANCE COMPANY

NAMED INSURED 3300 PARK AVENUE CONDOMINIUM ASSOCIATION, INC.	EFFECTIVE DATE 11-01-14	POLICY NUMBER 8106D31907 ENDORSEMENT NUMBER
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DESCRIPTION OF PREMISES: SEE DESIGNATION OF PREMISES SCHEDULE
COVERAGES PROVIDED: INSURANCE AT THE DESCRIBED LOCATION APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN.
OPTIONAL COVERAGES: APPLICABLE ONLY WHEN SHOWN BY "X" IN SCHEDULES BELOW.

LOC. NO.	BLDG NO.	COVERAGE/CONSTRUCTION	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	COINS.
001	003	BUILDING FRAME	BLKT GRP 1	SPECIAL	90

OTHER PROVISIONS

TERRITORY: **001** PROTECTION CLASS: **03** OCCUPANCY: **RES CONDO 10**
 AGREED VALUE: REPLACEMENT COST INFLATION GUARD: %
 BUSINESS INCOME INDEMNITY: MONTHLY LIMIT PERIOD: MAX. EXT. DAYS BI MEDIA
DEDUCTIBLE: **2,500** EARTHQUAKE DEDUCTIBLE: % EXCEPTIONS:

LOC. NO.	BLDG NO.	COVERAGE/CONSTRUCTION	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	COINS.
001	003	BUS INC (c) INCL EXTRA EXP FRAME	ACTUAL LOSS SUSTAINED	SPECIAL	100

OTHER PROVISIONS

TERRITORY: **001** PROTECTION CLASS: **03** OCCUPANCY: **RES CONDO 10**
 AGREED VALUE: REPLACEMENT COST INFLATION GUARD: %
 BUSINESS INCOME INDEMNITY: MONTHLY LIMIT PERIOD: MAX. EXT. DAYS BI MEDIA
DEDUCTIBLE: EARTHQUAKE DEDUCTIBLE: % EXCEPTIONS:
BLKT GRP # 2.

LOC. NO.	BLDG NO.	COVERAGE/CONSTRUCTION	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	COINS.

OTHER PROVISIONS

TERRITORY: PROTECTION CLASS: OCCUPANCY:
 AGREED VALUE: REPLACEMENT COST INFLATION GUARD: %
 BUSINESS INCOME INDEMNITY: MONTHLY LIMIT PERIOD: MAX. EXT. DAYS BI MEDIA
DEDUCTIBLE: EARTHQUAKE DEDUCTIBLE: % EXCEPTIONS:

LOC. NO.	BLDG NO.	COVERAGE/CONSTRUCTION	LIMIT OF INSURANCE	COVERED CAUSES OF LOSS	COINS.

OTHER PROVISIONS

TERRITORY: PROTECTION CLASS: OCCUPANCY:
 AGREED VALUE: REPLACEMENT COST INFLATION GUARD: %
 BUSINESS INCOME INDEMNITY: MONTHLY LIMIT PERIOD: MAX. EXT. DAYS BI MEDIA
DEDUCTIBLE: EARTHQUAKE DEDUCTIBLE: % EXCEPTIONS:

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CHANGE ENDORSEMENT

THIS POLICY IS ISSUED BY THE
STRATHMORE INSURANCE COMPANY

NAMED INSURED 3300 PARK AVENUE CONDOMINIUM ASSOCIATION, INC.	CHANGE ENDORSEMENT EFFECTIVE DATE: 04-17-15	POLICY NUMBER 8106D31907 ENDORSEMENT NUMBER 003
PRO-RATA .542	POLICY PERIOD: FROM: 11-01-2014 TO: 11-01-2015	
COVERAGE PART INFORMATION - Coverage Parts affected by this change are indicated by <input checked="" type="checkbox"/> below.		
<input checked="" type="checkbox"/> COMMERCIAL PROPERTY	NO CHARGE	
<input type="checkbox"/> COMMERCIAL GENERAL LIABILITY		
<input type="checkbox"/> COMMERCIAL CRIME AND FIDELITY		
<input type="checkbox"/> COMMERCIAL INLAND MARINE		
<input type="checkbox"/> _____		
<input type="checkbox"/> _____		
CHANGE DESCRIPTION		
THE FOLLOWING ADDITIONAL INTEREST (LOSS PAYEE) HAS BEEN ADDED TO THE POLICY: SAVINGS INSTITUTE BANK & TRUST COMPANY, ISAOA ATIMA 803 MAIN ST WILLIMANTIC CT 06226-2503		
THE FOLLOWING FORM(S) HAS BEEN ADDED: PF-LOSS 01-97 SCHEDULE OF LOSS PAYEE(S)		
{The following applies ONLY to change(s) applicable to premises located in the State of New York}		
"This endorsement cannot be used to alter or re-write provisions providing coverage under your policy. This endorsement can be used only to perform administrative changes, such as adding or deleting a location, changing your address, adding, removing or changing the name and address of a Loss Payee or Mortgagee or up-dating Limits after a purchase or acquisition or disposal of property in accordance with the reporting provisions of your policy."		
PREMIUM CHANGE		
ADDITIONAL \$NO CHARGE	RETURN \$NO CHARGE	

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CHANGE ENDORSEMENT

THIS POLICY IS ISSUED BY THE
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NAMED INSURED 3300 PARK AVENUE CONDOMINIUM ASSOCIATION, INC.	POLICY NUMBER 8106D31907
CHANGE ENDORSEMENT EFFECTIVE DATE: 04-17-15	ENDORSEMENT NUMBER 003 COUNTERSIGNED BY: <hr/>
PRO-RATA .542	AUTHORIZED REPRESENTATIVE <hr/>
	POLICY PERIOD: FROM: 11-01-2014 TO: 11-01-2015

CHANGE DESCRIPTION (Continued)

NO CHANGE IN PROPERTY PREMIUM:
NO CHANGE IN GENERAL LIABILITY PREMIUM:

{The following applies ONLY to change(s) applicable to premises located in the State of New York}

"This endorsement cannot be used to alter or re-write provisions providing coverage under your policy. This endorsement can be used only to perform administrative changes, such as adding or deleting a location, changing your address, adding, removing or changing the name and address of a Loss Payee or Mortgagee or up-dating Limits after a purchase or acquisition or disposal of property in accordance with the reporting provisions of your policy."

Policy Number
8106D31907

SCHEDULE OF LOSS PAYEE(S)

STRATHMORE INSURANCE COMPANY

Named Insured 3300 PARK AVENUE CONDOMINIUM

Effective Date: 04-17-15
12:01 A.M., Standard Time

Agent Name PEOPLE'S UNITED INSURANCE AGENCY, INC.

Agent No. 0010187

Loc. No.	Bldg. No.	Loss Payee Name and Mailing Address
001/001		SAVINGS INSTITUTE BANK & TRUST COMPANY,
001/002		ISAOA ATIMA
001/003		803 MAIN ST WILLIMANTIC, CT USA 06226-2503

CONDOMINIUM - NOTICE OF INSURANCE

To: To Whom it May Concern
UNIT OWNER

Date: November 13, 2014

3300 Park Avenue

Bridgeport, CT 06606

The 3300 Park Avenue Condominium Assoc. ASSOCIATION NAME has obtained the following insurance policy,
 Subject to its terms, conditions and exclusions, which is at present in force in:

Company(s): GNY

Policy Number(s): 8106D31907

Covering the Association's property at:

Policy Period: From: 11/1/14

3300 Park Avenue

To: 11/1/15

Bridgeport, CT 06606

COVERAGE PROVIDED BY THE ABOVE POLICY INCLUDES:

PROPERTY COVERAGES	PERILS INSURED AGAINST	LIMITS OF LIABILITY
Buildings	Blanket Building - All Units. All In Coverage Deductible Replacement Cost - 26 Units	\$10,624,226 \$2,500
Contents (owned and maintained by the Association)	<input type="checkbox"/> Same as Above <input type="checkbox"/> Named Perils	
Other Coverages (describe)	Employee Dishonesty 8106D31907	\$25,000

LIABILITY COVERAGES	LIMITS OF LIABILITY
Bodily Injury and Property Damage (single limit)	\$1,000,000 Each Occurrence \$2,000,000 Aggregate

Mortgagee: As applicable to each owner

People's United Insurance Agency

by: Patricia Fiebich