

POLICY NUMBER S 61 MZX 80937746

NAMED INSURED  
PARK AVENUE LOFTS CONDOMINIUM ASSOC

PORTFOLIO POLICY (R)

**PROPERTY-GARD (R) PROPERTY DECLARATIONS**

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES, ENDORSEMENTS AND  
LIMITS OF LIABILITY SHOWN BELOW.

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**BUSINESS PERSONAL PROPERTY - SPECIAL CAUSES OF LOSS FORM**

PROPERTY COVERED AND LIMITS OF LIABILITY

ITEM A - STOCK

ITEM B - FURNITURE, FIXTURES, EQUIPMENT AND MACHINERY

ITEM C - TENANTS IMPROVEMENTS

PROPERTY AT SPECIFICALLY IDENTIFIED LOCATIONS			
LOC COV	COIN	LIMITS OF	DEDUCTIBLE
ITEMS		LIABILITY	
001 A,B,C	100	\$18,000	\$2,500

REPLACEMENT COST

APPLIES AT LOCATIONS 001

AGREED VALUE APPLIES (REFER TO G.1 OF FORM 142000)

APPLIES AT LOCATIONS 001

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**BUSINESS REAL PROPERTY - SPECIAL CAUSES OF LOSS FORM**

LOCATIONS AND LIMITS OF LIABILITY

LOC	COINS	LIMITS OF	DEDUCTIBLE
		LIABILITY	
001	100	\$14,000,000	\$2,500

REPLACEMENT COST

APPLIES AT LOCATIONS 001

\* 7 0219 1 000000 0 0 16B \*

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AGREED VALUE APPLIES (REFER TO G.1 OF FORM 142000)

APPLIES AT LOCATIONS 001

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**TIME ELEMENT - SPECIAL CAUSES OF LOSS FORM**

RENTAL VALUE

LOCATIONS AND LIMITS OF LIABILITY

LOC	COINS	LIMITS OF LIABILITY	LOC	COINS	LIMITS OF LIABILITY
001	100	\$100,000			

AGREED VALUE APPLIES (REFER TO F.3 OF THE BUSINESS INCOME COVERAGE FORM)

APPLIES AT LOCATIONS 001

**PROPERTY ENDORSEMENTS**

TENTATIVE RATE (CP 99 93 10 90)

PROPERTY-GARD AMENDATORY ENDORSEMENT (141073 05 93)

**ENDORSEMENTS - OTHER PROPERTY COVERAGE**

143618	PROPERTY-GARD - REAL ESTATE OWNERS AND MANAGERS ENDORSEMENT
143618 04 08	

SCHEDULE

COVERAGE DESCRIPTION	LIMIT OF INSURANCE
BROADENED PREMISES COVERAGE	INCLUDED
ADDITIONAL COVERAGE FOUNDATIONS	INCLUDED
ROADWAYS, WALKS, PATIOS OR OTHER PAVED SURFACES	INCLUDED
UNDERGROUND PIPES, FLUES OR DRAINS	INCLUDED
RETAINING WALLS	INCLUDED
OUTDOOR SWIMMING POOLS	INCLUDED
OUTDOOR RECREATIONAL COURTS OR EQUIPMENT	INCLUDED
FIRE DEPARTMENT SERVICE CHARGE	\$25,000

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ENDORSEMENTS - OTHER PROPERTY COVERAGE (CONTINUED)

143618 PROPERTY-GARD - REAL ESTATE OWNERS AND MANAGERS ENDORSEMENT  
143618 04 08

(CONTINUED)

ELECTRONIC DATA PROCESSING EQUIPMENT, VOICE	INCLUDED
COMMUNICATION EQUIPMENT, MEDIA, SOFTWARE AND DATA	
FINE ARTS	\$50,000
TENANT MOVE BACK COVERAGE	\$25,000
CONTRACT PENALTY CLAUSE COVERAGE	\$25,000
LOST KEY COVERAGE	\$10,000
ALTERNATIVE KEY SYSTEMS	\$100,000
REALTY TAX - INCREASED ASSESSMENT	
LIMIT	\$50,000
MAXIMUM ANNUAL ASSESSMENT PERIOD(S)	ONE YEAR
FIRE PROTECTIVE EQUIPMENT RECHARGE	\$25,000
REWARD	\$25,000
MOBILE EQUIPMENT	\$25,000
EMERGENCY VACATING EXPENSE	\$100,000
COMMUNICABLE DISEASE EXTRA EXPENSE	\$100,000
UNINTENTIONAL PROPERTY ERRORS AND OMISSIONS	\$1,000,000
PROPERTY IN TRANSIT	\$25,000
Utility Services Coverage - Direct Damage	\$50,000
NEWLY ACQUIRED PROPERTY	\$1,000,000
PROPERTY OF OTHERS	\$25,000
VALUABLE PAPERS AND RECORDS	\$100,000
PROPERTY OFF PREMISES	\$25,000
OUTDOOR PROPERTY - TREES, SHRUBS, PLANTS AND LAWNS	
PER PLANT	\$1,000
PER OCCURRENCE	\$25,000
EXTRA EXPENSE, EXPEDITING EXPENSE AND	
LOSS ADJUSTMENT EXPENSE	\$25,000
ACCOUNTS RECEIVABLE	
(INCLUDING CREDIT CARD INVOICES)	\$100,000

Optional Deductibles:

\_\_\_ \$1,000 \_\_\_ \$2,500 \_\_\_ \$5,000 \_\_\_ \$10,000  X  POLICY DEDUCTIBLE

\* 7 0220 1 000000 0 0 16B \*

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**ENDORSEMENTS - OTHER PROPERTY COVERAGE (CONTINUED)**

**143619 BUSINESS INCOME - REAL ESTATE OWNERS AND MANAGERS  
ENDORSEMENT - 143619 04 08**

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER BUSINESS INCOME FORM  
AND EXTRA EXPENSE

SCHEDULE

COVERAGE DESCRIPTION LIMIT OF INSURANCE

REAL ESTATE MANAGERS CONTRACT CANCELLATION	Included
LOST LEASE COVERAGE - LESSOR'S INTEREST	\$25,000
UTILITY SERVICES COVERAGE - BUSINESS INCOME	\$250,000
NEWLY ACQUIRED PROPERTY BUSINESS INCOME	\$1,000,000
Newly Tenanted Property - Business Income	\$250,000
Impaired Tenantability Under Contract of Sale	\$250,000
CIVIL AUTHORITY	4 Weeks
EXTENDED PERIOD OF INDEMNITY	365 Days
INCREASED PERIOD OF RESTORATION DUE TO OPERATION OF BUILDING LAWS	365 Days

**143641 Ordinance or Law Coverage - Specified Location  
(143641SDEC 0909)  
Policy Amendment to Ordinance or Law Coverage - 143641 09 09**

Property Damage  
Specified Location Limits of Insurance

Schedule

Loc.No(s)	Coverage A	Coverage B	Coverage C	Coverage B and C Blanket
001	\$ INCLUDED	\$2,500,000	\$2,500,000	\$ _____
	\$ _____	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____	\$ _____

Business Income and Extra Expense  
Specified Location Limits of Insurance

Loc.No(s) Coverage D Coverage E

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**ENDORSEMENTS - OTHER PROPERTY COVERAGE (CONTINUED)**

**143641 Ordinance or Law Coverage - Specified Location  
(143641SDEC 0909)  
Policy Amendment to Ordinance or Law Coverage - 143641 09 09**

(CONTINUED)

\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**Coverage A, B, C, D, or E:**

1. Except as described below for Coverage A, a Limit of Insurance must be shown in the Schedule of this Endorsement in order for Coverage under this Endorsement to apply.
2. If Coverage A is not shown as "included" or no Limit of Insurance is shown in the Schedule of this Endorsement, then the coverage provided by this Endorsement does not apply.
3. If "0", "N/A", or "not covered" is shown as a Limit of Insurance in the Schedule of this Endorsement, then coverage provided by this Endorsement does not apply.

**Coverage A:**

1. If the Schedule of this Endorsement describes a Limit of Insurance for Coverage A as "included", then Coverage A is included within the Limit of Insurance shown in the Declarations for Covered Property
2. If the Schedule of this Endorsement shows a Limit of Insurance for Coverage A, then such limit of insurance is included within the Limit of Insurance shown in the Policy Declarations for Covered Property. The Coverage A Limit of Insurance provided by this Endorsement does not increase the Limit of Insurance shown in the Policy Declarations for Covered Property.

**Coverage B and C Blanket:**

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**ENDORSEMENTS - OTHER PROPERTY COVERAGE (CONTINUED)**

143641      **Ordinance or Law Coverage - Specified Location  
(143641SDEC 0909)  
Policy Amendment to Ordinance or Law Coverage - 143641 09 09**

(CONTINUED)

If the Schedule of this Endorsement describes a Limit of Insurance for Coverage B and C Blanket; in addition to a Limit of Insurance for Coverage B or Coverage C; then only the Coverage B and C Blanket applies

Coverage D and E:

If the Schedule of this Endorsement shows a Limit of Insurance for Coverage D or Coverage E, then such limits are included within and do not increase the Limits of Insurance for Business Income Coverage, Extra Expense Coverage, or any consequential coverage for any kind or nature provided elsewhere under this policy.

**PROPERTY-GARD EQUIPMENT BREAKDOWN COVERAGE ENDORSEMENT (143609 07 03)**

**SCHEDULE OF EQUIPMENT BREAKDOWN COVERAGE LIMITS**

COVERAGE DESCRIPTION	LIMIT OF INSURANCE
DAMAGE TO COVERED PROPERTY	POLICY LIMIT OF INSURANCE
TIME ELEMENT LOSS	POLICY LIMIT OF INSURANCE
PERISHABLE STOCK	\$250,000
HAZARDOUS SUBSTANCES	\$250,000
EXPEDITING EXPENSE	\$250,000
DATA RESTORATION	\$250,000
SERVICE INTERRUPTION	FOLLOWS THE TIME ELEMENT AND PERISHABLE STOCK LIMITS

**SCHEDULE OF EQUIPMENT BREAKDOWN COVERAGE DEDUCTIBLES**

DAMAGE TO COVERED PROPERTY:	POLICY DEDUCTIBLES
TIME ELEMENT LOSS:	POLICY DEDUCTIBLES
PERISHABLE STOCK:	POLICY DEDUCTIBLES