TUDOARM-01 NVERDERESE

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/14/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:	
Levitt-Fuirst Associates, LLC 520 White Plains Road 2nd Floor Tarrytown, NY 10591	PHONE (A/C, No, Ext): (914) 457-4200	FAX (A/C, No): (914) 457-4200
	E-MAIL ADDRESS: info@levittfuirst.com	

INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
Tudor Arms Owners Corp. c/o Robert Orlofsky Realty Inc 7 Bryant Crescent, Ste 1C White Plains, NY 10605-2603	INSURER A : Insurance Company of Greater New York	22195
	INSURER B : Spinnaker Insurance Company	24376
	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY			6131M21079	10/14/2026	10/14/2027	EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 1,000,000
	X WATER DAMAGE LEGAL L						MED EXP (Any one person)	$ 1,000,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	X POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$ Included
	OTHER:						EMPLOYEE BENEFI	$ 1,000,000
A	AUTOMOBILE LIABILITY			6131M21079	10/14/2026	10/14/2027	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X HIRED AUTOS ONLY / X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
B	X UMBRELLA LIAB X OCCUR			PPP7504587/PPP744000012	10/14/2026	10/14/2027	EACH OCCURRENCE	$ 5,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$ 5,000,000
	DED RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						PER STATUTE / OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N / A					E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	Commercial Property			6131M21079	10/14/2026	10/14/2027	Spec/AA/RC Bldg	18,035,742
A	Commercial Property			6131M21079	10/14/2026	10/14/2027	72 Hr Ded	1,308,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Location: 31 Pondfield Road West Bronxville, NY 10708
56 Units

CERTIFICATE HOLDER

Tudor Arms Owners Corp
c/o Robert Orlofsky Realty Inc
7 Bryant Crescent Ste 1C
White Plains, NY 10605

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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AGENCY CUSTOMER ID: TUDOARM-01 NVERDERESE

LOC #: 1

ADDITIONAL REMARKS SCHEDULE

AGENCY		NAMED INSURED
Levitt-Fuirst Associates, LLC		Tudor Arms Owners Corp. c/o Robert Orlofsky Realty Inc 7 Bryant Crescent, Ste 1C White Plains, NY 10605-2603
POLICY NUMBER SEE PAGE 1		
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Additional Coverages
Additional Coverages:

With Respects to Crime & D&O - Managing Agent Rider Applies

Total 56 Units

Additional Property Coverages:
RC = Replacement Cost Endorsement
AA = Agreed Amount Endorsement Applies: No coinsurance
$5,000 Deductible
Ordinance or Law-A-Undamaged portion of Bldg-Included-$5,000 Deductible
Ordinance or Law - B&C Demo & ICC - $5,000,000 Combined - $5,000 Deductible
Flood - $5,000,000 - $25,000 Deductible
Earthquake - $5,000,000 - $25,000 Deductible
Sewer Backup & Underground Water - Included in Building Limit w/ $5,000 Deductible
Equipment Breakdown-Included up to Building Limit w/ $5,000 Ded
wind and Hail Included - No Separate Deductible

Directors & Officers - Continental Casualty - 0598927544 - 10/14/2026-10/14/2027- $1,000,000 - $2,500 Ded

Crime - Continental Insurance Company - 0251225608 - 10/14/2026 - 10/14/2027 - $250,000 - $2,500 Ded

Policy does not contain a Wind/Hail Exclusion or Separate Deductible

Inflation guard 4%

Building is written Agreed Amount/Replacement Cost
Building valuation is maintained by endorsement as needed to increase limits.

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