

**PSC NO: 3 – WATER****COMPANY: NEW YORK AMERICAN WATER COMPANY, INC.****INITIAL EFFECTIVE DATE: October 14, 2012**

Issued in compliance with order in Case 12-W-0217 dated 08/17/2012

**LEAF: 59****REVISION: 0****SUPERSEDING REVISION:****GENERAL INFORMATION****J. Construction Loan Agreement for Real Estate Development with Applicant  
Performed Installation\*. (Cont'd)**

below. The Certificates of Insurance will be signed by an authorized representative of the insurance company(s). The authorized representative of the insurance company(s) shall include a statement certifying that all required insurance coverage and the amounts specified hereinafter are provided by the listed policies.

All insurance will be written on an occurrence basis. Contractor shall provide the following minimum amounts of insurance and require all Subcontractors to provide the following minimum amounts of insurance.

Type of Insurance	Amount of Insurance
Commercial General Liability	General Aggregate: \$2,000,000 Products and Completed Operations Aggreg. \$2,000,000 Personal & Advertising Injury: \$1,000,000 Each Occurrence: \$1,000,000 Fire Damage (any one fire): \$100,000

Coverage to include all premises and operations associated with the Work, Contractual Liability covering Contractors liability under the Indemnity provision of the Contract, Explosion, Collapse and Underground coverage, Personal Injury and Completed Operations coverage.

Business Automobile Liability	\$1,000,000 Combined Single Limit
-------------------------------	-----------------------------------

Coverage to be provided for any Auto, or all Owned, Hired and Non-Owned Autos.

Excess Liability	\$5,000,000 Each Occurrence \$5,000,000 Aggregate
------------------	--

Coverage to be at least as broad as the underlying insurance.

Workers' Compensation And Employers' Liability	Statutory  \$500,000 Each Accident \$500,000 Disease-Policy Limit \$500,000 Disease Each Employee
--	---

All-Risk Property Insurance	Complete Value-Replacement Cost
-----------------------------	---------------------------------

The Company will be added as an additional insured on the Commercial General Liability, Business Automobile Liability, Umbrella Liability and All-Risk Property Insurance policies.

All insurance policies will contain a provision stating that coverage will not be cancelled, materially changed or renewal refused until at least thirty (30) days prior written notice has been given to the Company.

All policies will contain a Waiver of Subrogation clause in favor of the Company.

**GENERAL INFORMATION**

Issued by: William M. Varley, President, 733 Sunrise Hwy., Lynbrook, NY 11563  
(Name of Officer, Title, Address)