



Forest Edge Cluster Association

Homeowners Insurance Information

Townhouse owners need an HO-6 policy to cover the insides and contents for their units.

The Forest Edge Cluster Association maintains insurance coverage for the full replacement value of units, as outlined and required in the Declaration & By-Laws.

Further insurance questions concerning the HOA responsibilities can be answered by:

[Lawley Insurance](#) | 361 Delaware Ave. | Buffalo, NY 14202 | (716) 849-8618



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
8/11/2023

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

PRODUCER NAME, CONTACT PERSON AND ADDRESS Lawley Real Estate Insurance Services 361 Delaware Avenue Buffalo, NY 14202	PHONE (A/C, No, Ext): (716) 849-8618	COMPANY NAME AND ADDRESS Travelers Indemnity Co of America	NAIC NO: 25666
Contact name:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
FAX (A/C, No): (716) 849-8291	E-MAIL ADDRESS: lawley@lawleyinsurance.com		
CODE:	SUB CODE:	POLICY TYPE	
AGENCY CUSTOMER ID #: FOREEDG-01	License # 1009544	Business Owners Package	
NAMED INSURED AND ADDRESS Forest Edge Cluster Association Inc PO Box 895 Getzville, NY 14068		LOAN NUMBER	POLICY NUMBER 6809L224293
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE 12/1/2022	EXPIRATION DATE 12/1/2023
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
		THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) **BUILDING** OR **BUSINESS PERSONAL PROPERTY**

LOCATION / DESCRIPTION
Loc # 1, Bldg # 1, 101-103 Forest Edge Drive, East Amherst, NY 14051, 3 Unit Condo
SEE ATTACHED ACORD 101

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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION	PERILS INSURED	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 44,884,960				DED: 10,000
<input checked="" type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	YES	NO	N/A	If YES, LIMIT: <input checked="" type="checkbox"/> Actual Loss Sustained; # of months: 12
BLANKET COVERAGE	<input checked="" type="checkbox"/>			If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE	<input checked="" type="checkbox"/>			Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		<input checked="" type="checkbox"/>		
IS DOMESTIC TERRORISM EXCLUDED?		<input checked="" type="checkbox"/>		
LIMITED FUNGUS COVERAGE	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)		<input checked="" type="checkbox"/>		
REPLACEMENT COST	<input checked="" type="checkbox"/>			
AGREED VALUE		<input checked="" type="checkbox"/>		
COINSURANCE			<input checked="" type="checkbox"/>	If YES, %
EQUIPMENT BREAKDOWN (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	<input checked="" type="checkbox"/>			If YES, LIMIT: 44,884,960 DED: 10,000
- Demolition Costs	<input checked="" type="checkbox"/>			If YES, LIMIT: 250,000 DED: 10,000
- Incr. Cost of Construction	<input checked="" type="checkbox"/>			If YES, LIMIT: 250,000 DED: 10,000
EARTH MOVEMENT (If Applicable)	<input checked="" type="checkbox"/>			If YES, LIMIT: 250,000 DED: 5
FLOOD (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT: DED:
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS			<input checked="" type="checkbox"/>	

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.

ADDITIONAL INTEREST		LENDER'S LOSS PAYABLE <input type="checkbox"/> LOSS PAYEE		LENDER SERVICING AGENT NAME AND ADDRESS
CONTRACT OF SALE	MORTGAGEE			
NAME AND ADDRESS				AUTHORIZED REPRESENTATIVE
FOR INFORMATION ONLY				

**ADDITIONAL REMARKS SCHEDULE**

AGENCY Lawley Real Estate Insurance Services		License # 1009544	NAMED INSURED Forest Edge Cluster Association Inc PO Box 895 Getzville, NY 14068 ERIE
POLICY NUMBER 6809L224293			
CARRIER Travelers Indemnity Co of America	NAIC CODE 25666	EFFECTIVE DATE: 12/01/2022	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE**Property Information:**

Loc # 2, Bldg # 1, 151-155 Forest Edge Drive, East Amherst, NY 14051, 5 Unit Condo
 Loc # 3, Bldg # 1, 201-206 Forest Edge Drive, East Amherst, NY 14051, 6 Unit Condo
 Loc # 4, Bldg # 1, 251-253 Forest Edge Drive, East Amherst, NY 14051, 3 Unit Condo
 Loc # 5, Bldg # 1, 301-304 Forest Edge Drive, East Amherst, NY 14051, 4 Unit Condo
 Loc # 6, Bldg # 1, 311-314 Forest Edge Drive, East Amherst, NY 14051, 4 Unit Condo
 Loc # 7, Bldg # 1, 351-354 Forest Edge Drive, East Amherst, NY 14051, 4 Unit Condo
 Loc # 8, Bldg # 1, 361-366 Forest Edge Drive, East Amherst, NY 14051, 6 Unit Condo
 Loc # 9, Bldg # 1, 401-405 Forest Edge Drive, East Amherst, NY 14051, 5 Unit Condo
 Loc # 10, Bldg # 1, 451-454 Forest Edge Drive, East Amherst, NY 14051, 4 Unit Condo
 Loc # 11, Bldg # 1, 501-503 Forest Edge Drive, East Amherst, NY 14051, 3 Unit Condo
 Loc # 12, Bldg # 1, 551-553 Forest Edge Drive, East Amherst, NY 14051, 3 Unit Condo
 Loc # 13, Bldg # 1, 601-606 Forest Edge Drive, East Amherst, NY 14051, 6 Unit Condo
 Loc # 14, Bldg # 1, 611-615 Forest Edge Drive, East Amherst, NY 14051, 5 Unit Condo
 Loc # 15, Bldg # 1, 651-656 Honeydale Court, East Amherst, NY 14051, 6 Unit Condo
 Loc # 16, Bldg # 1, 701-704 Forest Edge Drive, East Amherst, NY 14051, 4 Unit Condo
 Loc # 17, Bldg # 1, 751-754 Forest Edge Drive, East Amherst, NY 14051, 4 Unit Condo
 Loc # 18, Bldg # 1, 801-808 Red Fern Court, East Amherst, NY 14051, 8 Unit Condo
 Loc # 19, Bldg # 1, 851-856 Pine Tree Court, East Amherst, NY 14051, 6 Unit Owner
 Loc # 20, Bldg # 1, 901-906 Winterset Court, East Amherst, NY 14051, 6 Unit Condo
 Loc # 21, Bldg # 1, 951-958 Pine Tree Court, East Amherst, NY 14051, 8 Unit Condo
 Loc # 22, Bldg # 1, 1001-1006 Forest Edge Drive, East Amherst, NY 14051, 6 Unit Condo
 Loc # 23, Bldg # 1, 1051-1054 Flanders Court, East Amherst, NY 14051, 4 Unit Condo
 Loc # 24, Bldg # 1, 1101-1108 Netherton Court, East Amherst, NY 14051, 8 Unit Condo
 Loc # 25, Bldg # 1, 1151-1158 Flanders Court, East Amherst, NY 14051, 8 Unit Condo
 Loc # 26, Bldg # 1, 1201-1204 Netherton Court, East Amherst, NY 14051, 4 Unit Condo
 Loc # 27, Bldg # 1, 1301-1304 Netherton Court, East Amherst, NY 14051, 4 Unit Condo
 Loc # 28, Bldg # 1, 1401-1406 Netherton Court, East Amherst, NY 14051, 6 Unit Condo
 Loc # 29, Bldg # 1, 1501-1504 Forest Edge Drive, East Amherst, NY 14051, 4 Unit Condo
 Loc # 30, Bldg # 1, 1601-1604 Forest Edge Drive, East Amherst, NY 14051, 4 Unit Condo
 Loc # 31, Bldg # 1, 1701-1704 Forest Edge Drive, East Amherst, NY 14051, 4 Unit Condo

Special Conditions:

Earthquake Deductible is 5%- \$250,000 Per Occurrence/Aggregate Limit. Business Income and Extra Expense Not Included

Coverage is written Per By-Laws for Single Entity Concept- Units as Originally Sold- Not Including Improvements and Betterments