

Minutes of the Port Jervis Free Library Board of Trustees

June 17, 2025

10:15 a.m.

Present: Carl Hendrick, Curran Koehler, Valerie Maginsky, Dick Roberts

(Dolores Carnosa was excused due to medical issue; Liz Miller excused due to work conflict)

I Call to Order/Pledge of Allegiance - The meeting was called to order at 10:15 a.m.

II Public Comment - agenda

Support expressed for the Library and Director.

Statement that three board members in attendance does not constitute a forum so business cannot be discussed. (After the meeting it was clarified that three of five members present, or 60%, does constitute a majority.)

III Minutes (Attachment 1A-B)

The minutes from the May 20, 2025 regular meeting and the May 22, 2025 budget hearing meeting were made available. No vote was taken to approve.

IV Correspondence – none

V Approval of Statistics and Financial Reports (Attachment 3A-G)

The financial statements were not reviewed.

VI Director's Report (Attachment 4A-B)

A part-time position is expected to be filled by end of month.

There has been no response from the Civil Service office regarding full-time position.

Employee #18 has announced intention to retire in July.

A quote on a radiator fix is being created.

George Cheshire will install the new water fountain/dispenser.

A security camera quote was sent to the Board. RFP bids will be presented at the regular July board meeting.

Ralph wants to schedule another trash pick-up.

The gutters have been cleaned.

The Director and George Ballas will be meeting to finalize the Policy Manual; the document will be presented for approval at the July regular Board meeting.

The By-laws are with the Bachman attorneys.

The disability insurance policy has been brought up to date.

A quote for Directors & Officers insurance will be prepared by the next Board meeting.

Belsito will have the final website format available by the end of June.

A MOU with the Friends group will be circulated.

The Director will attempt to include the additional security cameras and new phone system as part of a grant request.

The Director will include the carpet replacement and electrical outlet plates (in lieu of sockets) into the DASNY grant.

The Director will be on vacation July 2 through July 7.

No vote was taken to approve the Directors report.

VII Unfinished Business (Attachment 5A-C)

The Director reviewed his proposed modifications to the 2025-26 budget, which eliminates proposed withdrawals from the Fund Balance and redistributes amounts allocated to various expense line items. He stated that he had consulted with Stephen Hoefel from RCLS regarding the changes. Valerie stated that her preference would be to leave the budget as approved with the understanding the Board has heard from the public and Director and has agreed to move funds between the expense item lines and needed and approved by the Board.

A Strategic Plan Committee Zoom meeting was held on June 9 and will be held on June 25 at 10:30 a.m.

The Director search proposal was discontinued on May 22.

VIII New Business -- none

IX Public Comment

The Community wants another time for Board meetings to be established after regular working hours.

The budget can be recast any time after approval.

The Board is not acting in accordance with the By-laws and has not earned the trust to administer funds properly.

Zoom meetings keep the public out of the loop. Director is asked to respond about the reason for Zoom meetings.

The budget changes should have been approved. Have any legal services been retained for anything of a personal nature.

X Next Meeting

The next regularly scheduled meeting will take place Tuesday, July 15, 2025 at 10:15 a.m.

A Strategic Plan Committee workshop will be held on Thursday June 25, 2025 at 10:30 a.m.

A Reorganization meeting will be held on July 1, 2025 at noon.

XI Adjournment – The meeting was concluded at 10:52 a.m.

Respectfully Submitted,

Susan Wade, Board Clerk

Minutes of the Port Jervis Free Library Board of Trustees
July 15, 2025
10:15 a.m.

Present: Carl Hendrick, Curran Koehler, Liz Miller, Dick Roberts
(Dolores Carnosa and Valerie Maginsky excused)

I Call to Order/Pledge of Allegiance - The meeting was called to order at 10:15 a.m.

II Public Comment - agenda

Daniel Schaaf spoke in opposition to the adoption of the By-laws as proposed.

III Minutes (Attachment 1A-B)

Dick made a motion, seconded by Liz, to approve the minutes from the May 20, 2025 and July 1, 2025 meetings. Unanimously carried. A vote to approve the minutes from the May 22, 2025 and June 17, 2025 meetings was held over to a future meeting.

IV Correspondence

A letter was submitted at the meeting regarding the provision of the by-laws regarding appeals or amendments to those by-laws.

V Approval of Statistics and Financial Reports (Attachment 3A-G)

Liz made a motion, seconded by Dick, to approve the June 2025 statistics and financial report as previously submitted at the June meeting. Unanimously passed. Liz made a motion, seconded by Dick, to approve the July 2025 statistics and financial report as submitted. Unanimously passed.

VI Director's Report (Attachment 4A-B)

A part-time position interview is expected to occur on July 18.

The City Civil Service office is to contact the Director regarding the status of testing. Liz suggested that the Director make the contact.

Awaiting the third bid on the security cameras.

The final Policy Manual draft is expected by end of month.

The D&O policy is still outstanding.

The website is up and the posting issues have been resolved.

The refrigerator purchased with funds donated by the Friends has not been received after three attempts to deliver.

The NYS Construction Aid application has been prepared and is ready for signature and filing.

The June Director's report was presented at the June meeting but had not been approved.

Dick made a motion, seconded by Liz, to approve the June and July 2025 Director's Reports as submitted. Unanimously passed.

VII Unfinished Business

A Strategic Plan Committee Zoom meeting was held on June 9. There have been three community conversations conducted to gather input for the plan. The Board conducted a workshop on June 25 and had the conversation amongst the Trustees. The committee met on July 14. The next meeting of the committee is scheduled for August 11.

VIII New Business (Attachment 5-A-C)

Liz made a motion, seconded by Dick, to approve the NYS Construction Aid application as prepared. Unanimously passed. By executing this document, the Library acknowledges its intent to complete the project as identified in the NYS Public Library Construction Aid Project. The project includes additional security cameras and a new phone system. Carl signed the document.

Dick made a motion, seconded by Liz, to appoint Alexandria Fairweather to the position of part-time Library Clerk at an hourly rate of \$16.50 per hour, effective July 14, 2025, with a maximum of 19 hours per week and a probationary period of six (6) months, to begin with the date of hire. Unanimously passed. Curran stated that Alexandria is in agreement with the plan to reclassify her as a per-diem employee in September.

Dick made a motion, seconded by Liz, to approve the 2024-2025 budget modifications as presented and to acknowledge an increase in the Fund Balance of \$152,106 for the fiscal year ended June 30, 2025. Unanimously passed.

Liz made a motion, seconded by Dick, to adopt the Amended By-Laws of the Board of Trustees of Port Jervis Free Library. Unanimously passed.

Dick made a motion, seconded by Liz, to approve the agreement between Susan Wade, Treasurer, and the PJFL for the period July 1, 2025 through June 30, 2026, with annual remuneration of \$66,000 to be paid in 12 monthly installments of \$5,500 at the end of each month for which service is provided, the rate being retroactive to July 1, 2025. Unanimously passed. The rate of compensation is the same amount as last year.

IX Public Comment

Anton Treuting avered that the indemnification clause of the approved By-laws is self-serving and stated that election fraud was committed in past elections.

Sandiemarie Seger questioned the expenditures made and not made during the fiscal year just ended.

Anonymous led a letter prepared that questioned language in the approved By-laws.

X Next Meeting

The next regularly scheduled meeting will take place Tuesday, August 12, 2025 at 6 PM.

XI Adjournment

Dick made a motion, seconded by Liz, to adjourn the meeting at 10:48 a.m. Unanimously passed.

Respectfully Submitted,
Susan Wade, Board Clerk

Port Jervis Free Library Director's Report
August 12, 2025

Staffing Issues

1. Staffing Shortage

- a. August – We are currently looking to fill full-time and part-time positions. After clarification from Cheryl, I am currently interviewing candidates for both positions.

2. Staff Day

- a. August – The next staff day will be sometime in September on a date TBD.

3. Staff Evaluations

- a. August – Staff evaluations have started and should be wrapping up soon.

Building Issues

1. Facilities Updates

- a. March – The Circulator on the Boiler may need to be replaced before next fall. Replace valves on the radiators before next fall.
- b. April – I told Ralph to get quotes on the radiator fix. A list of other projects is being compiled by me and Ralph at the board's request.
- c. July – George has send the Radiator fix quote.
- d. August – I have created an RFP for the Radiator fix and have bids for the board's review.

2. Carpet

- a. August – The carpet project has been put on hold.

3. Property

- a. August – No update.

4. Security

- a. June – I have sent the first security camera quote to the board with the other bids coming in soon.
- b. August – The security camera bids should be in before the board meeting. These will include a quote for new phones, as most companies do phone support as well now too.

5. Garbage

- a. June – Ralph would like another trash pickup scheduled. He is still requesting that we rent a bin instead of calling someone as requested.
- b. July – I have scheduled a time for the trash bin.
- c. August – The bin should be here the last full week of August.

Policies, Procedures, and Insurance

1. Employee Policy Manual Update

- a. October – We received a grace period to make the necessary changes to our internal policies.
- b. December – I have attached additional edits that I would like to see in the manual with my report.
- c. January – The policy manual is with FLEA.
- d. February – Flea should have the policy manual done by the end of the month.

- e. March/April/May/June – The policy manual is with the Greenwald Doherty law firm for final review.
- f. July – I spoke with Greenwald Doherty law firm and they hope to have it completed soon.
- g. August – They hope to have the policy manual completed soon.

2. Insurance

- a. June – I am looking at getting a quote completed for a Directors and Officers (D&O) policy.
- b. July – The insurance company has what they need. We are waiting for the underwriters to complete the quote.
- c. August – The completed quote has been submitted to the board for review.

Tech Issues

- 1. None at this time.

Friends of the Library and Community Organizations – August 2025

- 1. I have finished the Memorandum of Understanding and submitted it to the board for review. Some staff members and I have been going to the local farmers market with the Friends to help promote the library.
- 2. I have been going to Rotary and the Outdoor club meetings regularly to help promote the library.
- 3. The Artful Gardeners have put the native wildflower and grasses project on hold. I will keep the board updated with the timeline as it becomes available.

Programs and Patron Report – August 2025

- 1. Connie will give the program report.

Grants and Funding – August 2025

- 1. RCLS Grants – We have properly submitted all documents required to get started on the Security Cameras project. I will report my progress.
- 2. DASNY Grants – I have met with members of Skoufis's office and we will be in communication to get started on using the grant. I will report my progress

Edward A. Hartzog, Esq.
Attorney and Counselor at Law
New York ● Washington, D.C.

July 23, 2020

VIA E-MAIL: cvhendrick@yahoo.com

Mr. Carl V. Hendrick, President
Board of Trustees
Port Jervis Free Library
138 Pike Street
Port Jervis, New York 12771

Re: Engagement Letter – Dept. of Education /State Library Investigation

Dear Mr. Hendrick:

This letter shall serve as an agreement to retain my services, (the "Agreement"), on behalf of the "Board of Trustees of the Port Jervis Free Library (the "Library") – a duly chartered public library by the Board of Regents of the State of New York, pursuant to Education Law § 216 – in assisting with and responding to the investigation into the Library's governance and electoral procedures, by Ms. Grace Riario, Executive Director of the Ramapo Catskill Library System, on behalf of the Department of Education /State Library (the "Client"), dated as of July 23, 2020.

Scope of Engagement. I will provide legal counsel to the Client on all issues regarding the above-referenced matter including but not limited to any and/or all: investigation(s), research, discovery, interview(s), hearing(s), pre-trial preparation, trial, appeal(s) and /or negotiation(s) of settlement.

a. Scope Strictly Limited. The scope of this engagement is exclusively limited to those matters and issues specifically enumerated in ~~This Agreement~~. ~~This Agreement~~ is expressly limited to establishing an attorney-client relationship with the Client named above. The attorney client relationship created hereby is expressly limited to Client, and no un-named party or entity will be considered a client.

b. Acceptance. This offer of engagement is valid only if signed and returned to my office within 10 days. The engagement will

commence upon Client signing this Agreement and returning the signed version in person or, via mail to my New York City office, located at 1110 Avenue of the Americas, 3rd Floor, New York, New York 10036. The correspondence must also contain payment, as detailed in paragraph 2 below. I encourage Client to keep a copy of the signed version of this Agreement for Client's Records.

2. Consideration for Services Rendered. The legal fee for services rendered will be fixed at an hourly rate of \$500.00 (five hundred ~~Seventy five dollars~~ ~~representation~~ ~~bill~~ ~~require~~ ~~increments~~ ~~deposit~~ ~~of~~ ~~\$5,000.00~~ ~~five thousand dollars~~ with the return of the signed version of this Agreement to my office.

a. Termination of Engagement If a party terminates this Agreement under paragraph 2 below, any unearned fees will be returned to Client within 30 days.

Disbursements and Outside Charges. The consideration for services rendered does not include disbursements and outside charges reasonably connected with the scope of the engagement contemplated by this Agreement, including (but not limited to) expenses, costs, fees, and the like in connection with copying, printing, publishing, recording, appraisal, valuation, service of process, mail, delivery, or courier; such disbursements and outside charges will be the sole responsibility of Client. No such disbursements or outside charges in excess of \$200 will be incurred without first informing Client and obtaining Client's approval. Disbursements and outside charges will be tabulated on an invoice sent to Client by regular mail, e-mail, or both at least once per 30 days.

c. Payment of Fees. Detailed bills are provided upon request or at the completion of and /or preparation of any complaint, motion or other application to the Court for relief, and reflect time and expenses from the date of any prior bill. Once the retainer is exhausted, the Client is responsible for the payment of all fees and expenses over and above the Retainer Amount. Fees are payable upon receipt of the statement. The Firm ordinarily will not perform work for any client whose account is more than 30 days in arrears. We reserve the right to charge market rate interest on accounts unpaid for more than 30 days. You have the right to terminate the representation at any time – as set forth in paragraph 3 "Termination" below – I have the same right, subject to an obligation to give you reasonable notice and to pay any unearned fees. The date of termination must be paid as described in this letter.

3. Termination. Client has the unrestricted right to terminate this Agreement at any time, and for any reason, upon written notice by regular mail, e-mail, or both. I may terminate this Agreement on account of an impasse between us, a material breach of this Agreement (including non-payment of consideration for services rendered), or for any other permissible reason under

~~This Agreement is subject to the New York Rules of Professional Conduct.~~ I have the right to collect from Client (i) any consideration due for services rendered and (ii) any disbursements or outside charges incurred but not yet paid. I may seek any remedy allowable by law and the New York State Rules of Professional Conduct, including (but not limited to) a retaining or charging lien.

Cooperation. I represent that all legal advice will be rendered in my best professional judgment and in the best interests of Client. Client's refusal to follow or cooperate with such legal advice may be considered an impasse giving me good cause to terminate this Agreement under paragraph 2 above.

~~Client acknowledges that I do not~~ ~~Guarantee of Results~~ I do not guarantee the successful outcome of any transaction or litigation with respect to any person or government agency not party to this Agreement, and I have not made, do not make, and will not make any such guarantee or representation to Client.

Initial here to affirm acknowledgement of Paragraph 6 above:

this 6. Arbitration and Governing Law. Any dispute under Agreement will be governed by the laws of the State of New York. In the event a dispute arises with respect to fees between \$1,000 and \$50,000, Client shall have the right to seek arbitration with respect to such fees. Any such arbitration shall be governed by 22 NYCRR Part 130. I may also, with the consent of Client, request arbitration of any fee dispute. Arbitration is considered to be a more efficient and less costly method of resolving disputes and results in a final and binding determination. Upon the occurrence of a dispute, I will provide Client with the necessary information and forms regarding arbitration.

Kindly indicate your understanding and acceptance of the Agreement and the attached Statement of Clients' Rights and Responsibilities by signing where indicated below.

I have read the above Agreement and attached Statement and have received a copy of both and accept all of the terms of the Agreement.

CLIENT:

Date: _____

By: Carl V. Hendrick, President
Board of Trustees
Port Jervis Free Library

FIRM:

Date: _____

Edward A. Hartzog, Esq.

Statement of Clients' Rights and Responsibilities

Your attorney is providing you with this statement to inform you of what you, as a client, are entitled to by law or by custom. To help prevent any misunderstanding between you and your attorney, please read this statement carefully. If you ever have any questions about these rights, or about the way your case is being handled, do not hesitate to ask your attorney. He or she should be readily available to represent your best interests and keep you informed about your case. An attorney may not refuse to represent you on the basis of race, creed, color, sex, sexual orientation, age, national origin or disability. You are entitled to an attorney who will be capable of handling your case; show you courtesy and consideration at all times; represent you zealously; and preserve your confidences and secrets that are revealed in the course of the relationship. You are entitled to a written retainer agreement which must set forth, in plain language, the nature of the relationship and the details of the fee arrangement. At your request, and before you sign the agreement, you are entitled to have your attorney clarify in writing any of its terms, or include additional provisions. You are entitled to fully understand the proposed rates and retainer fee before you sign a retainer agreement, as in any other contract. You may refuse to enter into any fee arrangement that you find unsatisfactory. Your attorney may not request a fee that is contingent on the securing of a divorce or on the amount of money or property that may be obtained. Your attorney may not request a retainer fee that is nonrefundable. That is, should you discharge your attorney, or should your attorney withdraw from the case, before the retainer is used up, he or she is entitled to be paid commensurate with the work performed on your case and any expenses, but must return the balance of the retainer to you. However, your attorney may enter into a minimum fee arrangement with you that provides for the payment of a specific amount below which the fee will not fall based upon the handling of the case to its conclusion. You are entitled to know the approximate number of attorneys and other legal staff members who will be working on your case at any given time and what you will be charged for the services of each. You are entitled to know in advance how you will be asked to pay legal fees and expenses, and how the retainer, if any, will be spent.

At your request, and after your attorney has had a reasonable opportunity to investigate your case, you are entitled to be given an estimate of approximate future costs of your case, which estimate shall be made in good faith but may be subject to change due to facts and circumstances affecting the case.

You are entitled to receive a written, itemized bill on a regular basis, at least every 30 days.

You are expected to review the itemized bills sent by counsel, and to raise any objections or errors in a timely manner. Time spent in discussion or explanation of bills will not be charged to you.

You are expected to be truthful in all discussions with your attorney, and to provide all relevant information and documentation to enable him or her to competently prepare your case.

You are entitled to be kept informed of the status of your case, and to be provided with copies of correspondence and documents prepared on your behalf or received from the court or your adversary.

You have the right to be present in court at the time that conferences are held.

You are entitled to make the ultimate decision on the objectives to be pursued in your case, and to make the final decision regarding the settlement of your case.

Your attorney's written retainer agreement must specify under what circumstances he or she might seek to withdraw as your attorney for nonpayment of legal fees. If an action or proceeding is pending, the court may give your attorney a "charging lien," which entitles your attorney to payment for services already rendered at the end of the case out of the proceeds of the final order or judgment.

You are under no legal obligation to sign a confession of judgment or promissory note, or to agree to a lien or mortgage on your home to cover legal fees. Your attorney's written retainer agreement must specify whether, and under what circumstances, such security may be requested. In no event may such security interest be obtained by your attorney without prior court approval and notice to your adversary. An attorney's security interest in the marital residence cannot be foreclosed against you.

You are entitled to have your attorney's best efforts exerted on your behalf, but no particular results can be guaranteed.

If you entrust money with an attorney for an escrow deposit in your case, the attorney must safeguard the escrow in a special bank account. You are entitled to a written escrow agreement, a written receipt, and a complete record concerning the escrow. When the terms of the escrow agreement have been performed, the attorney must promptly make payment of the escrow to all persons who are entitled to it.

In the event of a fee dispute , you may have the right to seek arbitration . Your attorney will provide you with the necessary information regarding arbitration in the event of a fee dispute , or upon your request .

REQUEST FOR PROPOSAL	RFP 05 
	0001
New AutoAdjustingValveThermometersforRadiators	Date: 7/22/2020

1. General

- a. Objectives /Purpose – New automatically adjusting radiator valves are required to maintain a constant temperature in the library.
- b. Necessary Dates – Submissions must be in before 8/12/2020 and must have a start date no later than 8/29/2020.

2. Background

- a. History – Staff and maintenance have constantly battled with the radiators to get the right temperatures while the boiler and circulator have been keeping up. As these constant temperature adjustments put an extra burden on the boiler and circulator, we have decided to hire a contractor to install the necessary thermostats and valves so the radiator temperature adjustments can be made automatically by the thermostat when necessary.

3. Service /Work Requirements

a. Expectations

- i. Work should be completed in a timely manner as agreed upon and at a quality befitting the historic Port Jervis Free Library. In return, the library can guarantee prompt payment to be scheduled upon completion.

b. Mandatory Requirements

- i. All contractors working on the library must be properly licensed and bonded with an insurance company in good standing with the contractor's respective state.
- ii. All contractors must bring their own, equipment for the work they are to do, items for their sustenance they might need while performing work, and cleanup equipment to ensure the space is brought back to its original condition after each work day and /or upon the completion of their work.
- iii. The selected company will need to complete the Contractor Agreement located on the library's website before work may start.

c. Pricing

- i. A walkthrough with the director will be necessary to ensure the accuracy of the quote.
- ii. The terms of payment will be negotiated before the beginning of work.

4. Submission Guidelines

a. Where to Submit

- i. All Request for Proposal submissions should be submitted to the library director at CKoehler@rcls.org or placed in an envelope with the headline "Request for Proposal – Radiators ATTN: Director" and handed in to the front desk staff at the Port Jervis Free Library.

b. Disqualifications

- i. Failure to meet all requirements or adhere to all expectations listed above will result in disqualification from consideration.
- ii. If the contractor's background, experience, or that of their employees are found to be misrepresented in any way, this will result in disqualification from consideration.
- iii. If the terms listed above are found to be in breach after the work has begun, the library reserves the right to dismiss the contractors immediately and refuse all payment or offer partial payment for the work completed at the library board's discretion.
- iv. By submitting a proposal, the contractor agrees to all the terms listed above and acknowledges all submitted materials are correct.

Travelers Casualty and Surety Company of America
QUOTE OPTION #1

LIABILITY COVERAGES:

Coverage	Limit	Additional Defense Limit	Retention	Continuity Date	Prior & Pending Proceeding Date
Non-Profit D&O	\$1,000,000	N/A	\$100* (A) \$0 (B) \$0 (C)	Inception	Inception

*for each Insured Person for each Claim under Insuring Agreement A; not to exceed \$1,000 in the aggregate, each Claim under Insuring Agreement A

TOTAL ANNUAL PREMIUM - \$539.00

(Other term options listed below, if available)

COVERAGE DETAILS:

Supplemental Personal Indemnification Coverage: \$500,000

for all Non-Profit Organization Directors and Officers Liability **Claims**

Coinurance:

Coinurance by Insureds is 0.10% of the first \$1,000,000 in Loss in excess of the applicable retention.

LIMIT DETAIL:

Shared Additional Defense Limit of Liability: N/A

EXTENDED REPORTING PERIOD AND RUN-OFF:

Extended Reporting Period for Liability Coverages:

Additional Premium Percentage: 75%

Additional Months: 12

Run-Off Extended Reporting Period for Liability Coverages:

Additional Premium Percentage: N/A

Additional Months: N/A

CLAIM DEFENSE FOR ASSOCIATION MANAGEMENT LIABILITY COVERAGE, LIABILITY COVERAGES AND/OR CYBER COVERAGE:

Duty to Defend

ANNUAL REINSTATEMENT:

Liability Coverage Limit of Liability: Applicable

PREMIUM DETAIL:

Term	Payment Type	Premium	Taxes	Surcharges	Total Premium	Total Term Premium
3 Year	Installment	\$539.00	\$0.00	\$0.00	\$539.00	\$1,617.00

POLICY FORMS APPLICABLE TO QUOTE OPTION # 1:

NDO-2001-0109 Non Profit Organization Directors and Officers Liability Declarations Page

NDO-3001-0109 Non Profit Organization Directors and Officers Liability Policy

ENDORSEMENTS APPLICABLE TO QUOTE OPTION # 1:

ACF-7003-0110 New York Timely Notice and Direct Action Endorsement

ACF-7006-0511	Removal of Short-Rate Cancellation Endorsement
AFE-19029-0719	Cap On Losses From Certified Acts Of Terrorism Endorsement
AFE-19030-0920	Federal Terrorism Risk Insurance Act Disclosure Endorsement
LIA-19002-1111	Advancement of the Retention Endorsement
LIA-19053-0712	Amend Cancellation Condition -- Pro Rata Computation of Premium Refund Endorsement
LIA-19097-0315	Global Coverage Compliance Endorsement
LIA-19109-0415	Amend Change of Control and Extended Reporting Period Conditions Endorsement
LIA-19137-0517	Automatic Coverage for All Formed Subsidiaries and Acquired Subsidiaries with Assets not Exceeding 35% Endorsement
LIA-3001-0109	Liability Coverage Terms and Conditions
LIA-4043-DOL-0615	New York Changes Endorsement - Defense Expenses in Addition to the Limit
LIA-5031-0511	New York Cancellation and Nonrenewal Endorsement
LIA-7115-0911	Amend Definition of Subsidiary Endorsement
LIA-7116-0109	Amend Insured's Duties In Event of a Claim Condition Endorsement -- Replace Executive Officer Designation
NDO-19001-0512	Amend Definition of Outside Entity Endorsement
NDO-19005-0525	Extradition Coverage Endorsement
NDO-19006-1112	Bankruptcy And Whistleblower Carvebacks Endorsement
NDO-19009-0713	Amend Section III. Exclusions B. 1. Final Non-Appealable in Any Proceeding Other Than A Proceeding Initiated By The Company
NDO-19016-0517	Amend Definition of Insured Person to Include Advisory Board Members Endorsement
NDO-19030-0122	Data And Privacy Exclusion With Side A Carveback Endorsement
NDO-4010-0912	New York Changes Endorsement
NDO-7002-0109	Amend Contract Exclusion Endorsement
NDO-7011-0109	Addition of Publishing, Broadcasting, and Advertising Exclusion Endorsement
NDO-7012-NY-0819	Addition Of Sexual Misconduct And Child Abuse Exclusion With Sexual And Workplace Harassment Carveback Endorsement -- New York
NDO-7017-0720	Crisis Event Management Coverage Endorsement
NDO-7018-0109	Delete Coverage for Employment Related Wrongful Acts Endorsement
NDO-7019-0109	Supplemental Personal Indemnification Coverage Endorsement

CONTINGENCIES APPLICABLE TO QUOTE OPTION # 1:

This quote is contingent on the acceptable underwriting review of the following information prior to the quote expiration date.

- 1 Need more information on the insurance that the applicant promotes, sponsors or provides to its members or non-members

COMMISSION: 15.00%