

REQUEST FOR PROPOSALS

Liability and Property Insurance Proposals
For the
Housing Authority of the
County of Lebanon, Pennsylvania

May 2018

The Housing Authority
of the County of Lebanon
303 Chestnut Street
Lebanon, PA 17042

STOP

EXTREMELY IMPORTANT

Before proceeding further you MUST complete this form and return it via fax to the Housing Authority at the number listed below. ALL vendors who obtain the Liability and Property Insurance solicitation MUST register with the Authority.

IF YOU DO NOT COMPLETE THIS FORM AND RETURN IT TO THE AUTHORITY YOUR BID WILL NOT BE CONSIDERED.

Company Name: _____

Company Address: _____

Contact Name: _____

Contact Telephone: _____ Contact Fax: _____

Contact Email: _____

RETURN THIS FORM TO: Mrs. Karen Raugh

By Fax to: 717-274-1870 or by email to: kraugh@lcha.com

Once this form is received by the Authority you will be added to the list of firms who have received the RFP and who are authorized to submit a bid for this solicitation. You will receive a return fax or email from the Authority acknowledging receipt of you registration.

If you have any questions please contact the Authority staff member referenced in the solicitation.

FOR AUTHORITY USE ONLY

The Authority hereby acknowledges receipt of your registration for the above referenced solicitation.

Received by the Authority by: _____

Date Received: _____

*Liability and Property
Insurance Specifications*

I.	Stipulation by the Housing Authority	2
II.	General Specifications	3
III.	Schedule for Receiving Quotations	4
	Requirements for Quotations	
IV.	Inspections	5
V.	Property Insurance Specifications	6
VI.	Liability Insurance Specifications	7
VII.	Required Endorsements.....	8
	Underwriting Information	A
	Loss History.....	B
	Proposal Form	

PART I

Stipulation by the Housing Authority

The Housing Authority of the County of Lebanon reserves the right to select the proposal or combination of proposals which, in its opinion, is in the best interests of the Housing Authority, or to reject any or all proposals.

Failure to meet any of the requirements of Part II and III may result in disqualification and rejection of the proposals.

By submitting a proposal in accordance with the following liability and property insurance specifications, the agent, and/or broker, and the company accept the above specifications.

The attached Statements of Values, Schedules, and Underwriting Information represent, to the best of our knowledge and belief, all known property and/or exposures to loss now existing for the Housing Authority of the County of Lebanon.

HOUSING AUTHORITY OF
THE COUNTY OF LEBANON

INVITATION FOR BIDS

The Housing Authority of the County of Lebanon will receive sealed bids for Property and Liability Insurance at multiple locations until 2:00 PM prevailing time, on June 13, 2018, at the Authority's Stevens Towers Office, 930 Willow Street, Lebanon, PA 17042. All bids will be publicly opened and read immediately thereafter.

The following bids will be received:

Property and Liability Insurance – Housing Authority of the County of Lebanon

Proposed forms of contract documents, including specifications are on file in electronic PDF format on the Authority's website <http://www.lebanoncountyhousing.com>. Bidders obtaining the file must register by completing the form provided.

Prospective bidders are encouraged to visit the project sites prior to submission of their bid.

Questions pertaining to this solicitation must be submitted in writing. Writing for purposes of questions and inquires includes fax and electronic mail. Email is the preferred method of contact. Direct all inquiries to:

Mrs. Karen Raugh – Chief Operating and Financial Officer
Housing Authority of the County of Lebanon
P.O. Box 420
Lebanon, PA 17042
Telephone: 717-274-1401, ext 111, Fax: 717-274-1870
Email: kraugh@lcha.com

Inquiries will not be answered directly. Instead, if necessary, the Housing Authority will issue an addendum to the RFP. Acquiring any addendum is the responsibility of the bidder. Any such addendum will be posted under the "Bid Information" section of the Authority's website (<http://www.lebanoncountyhousing.com>).

Attention is called to the provisions for equal employment opportunity. The Housing Authority of the County of Lebanon reserve the right to reject any or all bids and to waive any informality in the bidding.

No bid shall be withdrawn for a period of thirty (30) days subsequent to the opening of bids without the consent of the Housing Authority of the County of Lebanon.

PART II

General Specifications

1. Proposals shall be sealed, addressed, and submitted as set forth in Part III.
2. The Authority will consider only those proposals submitted for non-assessable insurance policies, from companies having a policyholders rating of "B+" or better in the most recent edition of *Best Insurance Reports*. Also, only insurance companies licensed to do business in the Commonwealth of Pennsylvania shall be considered.
3. The Authority will consider only those proposals submitted by insurance agents or brokers who are engaged in the insurance business or insurance and real estate business on a full-time basis.
4. Each proposal must be accompanied by:
 - a. A separate sheet shall be inserted in the proposal setting forth any exceptions, exclusions, or differences from requested coverages. If there are none, this shall be so noted.
 - b. Each policy provided under these specifications shall contain the following endorsement:

Delayed Notice of Occurrence Clause

In consideration of the premiums charged, it is understood and agreed that the knowledge of any accident or occurrence, falling within the coverage provided by this policy, by any agent, servant, or employee of the insured shall not, in itself, constitute knowledge by the insured, unless the Executive Director shall have received such notice.

Part III

Schedule for receiving quotations And requirements for quotations

Sealed proposals for a Property and Comprehensive Liability Insurance policy will be received at the Stevens Towers office of the Lebanon County Housing Authority, 930 Willow Street, Lebanon, PA until **2:00 p.m., prevailing time, Wednesday, June 13, 2017**. Proposals shall be submitted sealed in an envelope and plainly marked "Proposal for Insurance". Proposals shall be firm for 30 days from the above date.

Specifications and proposal blanks for this insurance may be obtained in an electronic format available on the Authority's website. Quotations shall be submitted on the forms provided or photocopies thereof. No substitution is permitted. Failure to use the required forms may result in disqualification of the quotation. Each page of the proposal form shall be marked with the name of the agency and the name of the insuring company (carrier). Only one Company's quotation is permitted on each form. If an agent is submitting quotations from more than one company, separate forms must be submitted for each Company. All blanks on the proposal forms are to be completed. If a company is unable or unwilling to provide any of the coverage requested, or parts thereof, the blanks for that coverage shall be marked "N.A." (meaning "Not Available"). The premium figures as requested shall be supplied for all coverage being quoted. Breakdowns and options are requested for a reason. Simply to state that the premium for a particular coverage is "Included" is not acceptable. If a premium breakdown is requested, it must be supplied. However, if a Company makes no specific charge for a Coverage and the premium would be the same whether or not the Coverage is purchased, it is permissible to insert the words "Free" in the appropriate space.

All applicable package and rating credits are to be applied to this quotation. It is hereby declared to be the intent and desire of the Authority to purchase a package including Property Coverage and General Liability Coverage. If a company is unwilling to write a Package Policy, a quote for monoline Property and/or monoline General Liability will be accepted for consideration.

Nothing in the above should be construed to limit the Housing Authority in selecting options or in determining whether or not to purchase insurance for a particular exposure.

These specifications are intended to provide all information necessary for most companies to quote the insurance. They are not, however, intended to limit any company needing specific underwriting information not included herein. It shall be the responsibility of the quoting agent to obtain such other information as required, including signed applications, pictures, or any other data. Additional information or signatures can be obtained by contacting Karen Raugh of the Housing Authority. The providing of additional data or signatures on applications to one agent shall in no way obligate the Housing Authority of the County of Lebanon (PA) or any of its agents or officers to provide such data or signatures to agents or companies to quote the insurance. No agent is or will be designated, by the applicant, as an exclusive agent for the purpose of obtaining quotations for the coverage herein requested.

This is not intended to alter or change any Insurance Company's rules or agreements with their Agents pertaining to duplicate submissions.

Reference and special note is again made to the "Delayed Notice of Occurrence "Clause" as set forth under Part II, Specifications, section 4, paragraph "b."

The Authority **WILL NOT** issue any Broker of Record Letters nor will they assign insurance Markets. Interested participant should access the insurance market place directly on a first in basis.

The Authority reserve the right to waive any informalities in the Proposals and to select the proposal or combination of proposals which, in its opinion, is in the best interests of the Housing Authority or to reject any or all proposals, or portions thereof.

The term of the policy shall be June 30, 2018 to June 30, 2019

Note: Due to project-based management requirements of the U. S. Department of Housing and Urban Development, the Housing Authority will ask the successful agent to provide a premium breakdown (for the combined property and liability coverage) for each of the three groups of locations, when the premium invoice is sent.

1. Locations 1 and 5.
2. Locations 2, 3, & 7 and 8.
3. Locations 4, 6, 9, 10, & 11.
4. Location 12

PART IV

Inspections

It is expected that the prospective Company will wish to inspect the property prior to submitting a quotation.

Each company and/or Agent shall be responsible for arranging their own appointments for inspections of the property.

Inspections for the properties may be arranged by contacting David Fitzkee at (717)507-5438.

PART V

Property Insurance Specifications

Unless otherwise noted, all values included in the various schedules of property, equipment, contents, or other real or personal property are the estimates or values supplied by the Housing Authority. Any questions or requests for further information should be directed to David Fitzkee of the Housing Authority at (717) 507-5438.

Building and Contents

Housing Authority of the County of Lebanon

Proposals are to be based on 90% Replacement Cost. See Statements of Values. Blanket Insurance Coverage on Building and Contents shall be provided in the 90% amount of \$55,774,002. Said amount is established by the Statement of Values.

All property shall be covered for Fire and Extended Coverage/Special Form. Coverage shall also include Replacement Cost and Agreed Amount endorsements.

Deductible: \$5,000 deductible applying to all perils.

The Company shall provide the named insured with a **loss run, 120 days prior to the expiration date of the policy**, showing the status of each loss incurred during the policy term. The loss run shall include, as a minimum: Date of loss, location, type of loss, amount paid, amount held in reserve, and if the loss has been closed without a payment. The loss runs shall continue for a period of 12 months after the expiration of the policy.

PART VI

Liability Insurance Specifications

Commercial general liability insurance shall be provided using I.S.O. form CG0001, or equivalent, for the following limits:

Description	
General Aggregate Limit	\$1,000,000
Products - Completed Operations Aggregate Limit	\$1,000,000
Personal & Advertising Injury Limit	\$ 500,000
Each Occurrence Limit	\$1,000,000
Fire Damage Limit	\$ 50,000
Medical Payments Limit	\$ 5,000

Deductible. CGL coverage is preferred *with* no deductible. If the CGL coverage is **not** available on a first-dollar basis (no deductible), then please provide an optional bid for a deductible of \$500 per occurrence.

If a company is unwilling to provide all the coverages contained in the I.S.O Form CG0001, the quotation shall clearly state what coverages are being excluded.

Required Endorsements

In consideration of the premium charged, the following endorsements shall be made a part of the **Comprehensive General Liability** section (or policy):

1. "It is understood and agreed that the coverage provided by this policy shall not be invalidated or affected by any inadvertent errors, omissions, or **improper description** of premises or other items mentioned in this policy."
2. "**Cancellation** may not be affected by the Company without complying with current Pennsylvania insurance laws including written notice to the insured."
3. "All rates and premiums quoted should take into consideration any extension of **tort or sovereign immunity** granted to housing Authority in the Commonwealth of Pennsylvania."
4. "**Delayed Notice of Occurrence Clause**" (See Part II)

NOTES

Housing Authority of the County of Lebanon Property:

- A. Locations 1, 2, 3, 4, 5, 7, 8, 9, 10, and 12 are all located in the City of Lebanon, Lebanon County, Pennsylvania - Protection Class 4.

Location 6 is located in North Cornwall Township, Lebanon County, Pennsylvania - Protection Class 7.

Location 11 is located in South Lebanon Township, Lebanon County, Pennsylvania - Protection Class 6.

- B. Locations 1 and 5 are equipped with pull-type fire alarm boxes on each floor as well as electric smoke detectors in hallways with a direct line to an alarm monitoring service. Location 1 has smoke detectors in each apartment with a direct line to the service. Location 5 has electric smoke detectors in each apartment. Location 1 has heat-activated sprinklers in hallways and apartments on all floors (apartments are located on floors 2 through 11). Location 5 has heat-activated sprinklers in hallways on all floors.

Liability

Premises/Operations:

1. Dwelling Units - see above.
2. Location 2: Community Building, 3,123 sq. ft.; Garage, 3,600 sq. ft.; and Storage Building, 1,200 sq. ft.
Locations 4 and 6: Storage Buildings, 800 sq. ft. each.
Location 11: Storage Building, 1,400 sq. ft.
3. Playgrounds with the usual playground equipment. One at Location 6 and one at Location 11.
4. Elevators: Location 1 - Two self-operated passenger elevators. Location 5 - Two self-operated passenger elevators.
5. The Housing Authority operates a Section Eight Program, which uses funds from the federal government to subsidize the rents of families in private apartments. The Housing Authority currently provides subsidies for 625 rental units. An Authority employee initially inspects these apartments to determine if they qualify for the program and then inspects them on a yearly basis to ensure that they are being maintained in a safe manner. The Authority has, on staff, a certified Risk Assessor for lead paint, who identifies, as part of his inspection, possible risks of lead-based paint. (The Authority is not doing lead-based paint testing or lead abatement, nor is it a party in contracting for this work to be done.)

6. The Housing Authority is contracted to serve as a managing agent for a 100-unit apartment building for older residents in Palmyra, PA, which is operated by a non-profit organization called the Palmyra Area Interfaith Housing Council. The Housing Authority also is contracted to serve as a managing agent for four other buildings, having 41 units, 40 units, 20 units and 22 units, located in Palmyra, Lebanon, and Annville. The latter properties are owned by "limited partnerships" consisting of a financial lender as one partner and a non-profit group as the other partner. Property and liability coverage is in force for all of the above named projects.

7. The Request for Proposal includes the following underwriting information:

Named Insured: Lebanon County Housing Authority
EIN #57-1207986
P.O. Box 420
Lebanon, PA17042

SQUARE FOOTAGES OF AUTHORITY PROPERTIES

Webster Manor:

5-BR Duplex 3056.26 sq. ft. (1528.13/unit)
4-BR Duplex 2660.16 sq. ft. (1330.08/unit)
3-BR Duplex 2381.17 sq. ft. (1190.59/unit)
2-BR Duplex 1650.25 sq. ft. (825.13/unit)
1-BR Duplex 1223.11 sq. ft. (611.56/unit)
Quadraplex 4992.00 sq. ft. (for 4 units)

Stevens Tower:

71,025 sq. ft. + 1316 sq. ft. for balconies (71,025 includes covered arcades at ground floor entry and 2 floors of elevator penthouse)

Washington Arms:

52,705.79 sq. ft. (includes stair penthouse)

Modulars (Lafayette, Steckbeck and Meily Street):

4-BR Townhouse 1414.04 sq. ft. /unit
3-BR Townhouse 1147.67 sq. ft. /unit

Gloninger Meadows:

3-BR Townhouse 1140.21 sq. ft. /unit + 64 sq. ft. storage shed
2-BR Townhouse 951.05 sq. ft. /unit + 64 sq. ft. storage shed
2-BR ADA unit 833.92 sq. ft. /unit (single story)

City Scattered Sites (Federal, S. 11th, Weidman and E. Cherry Street units):

2-BR Townhouses 991.50 sq. ft. /unit
2-BR ADA unit 906.42 sq. ft. /unit (single story)

Cedar Court:

3-BR Townhouse 1164.00 sq. ft. /unit (1196.33 for end unit)
2-BR Townhouse 992.00 sq. ft. /unit (1023.00 for end unit)
2-BR ADA unit 975.33 sq. ft. /unit (single story)

Loss History

None since 2008

2018

Agent _____
Carrier _____
EIN # _____

HOUSING AUTHORITY OF THE COUNTY OF LEBANON
Proposal for Insurance

I (we) hereby propose to provide Property and Liability Insurance for the Housing Authority of the County of Lebanon in strict accordance with the specifications provided:

Coverage

Commercial Property (Special Form excluding Vandalism) and Commercial General Liability

By Location:

Premium

Locations 1 and 5 \$ _____

Locations 2, 3, 7 and 8 \$ _____

Locations 4, 6, 9, 10 and 11 \$ _____

Location 12 \$ _____

TOTAL PREMIUM 06/30/18-06/30/19 \$ _____

ALTERNATIVE QUOTATIONS:

Our Agency was unable to secure a quotation for a Package Policy including both Property and Liability coverages in the same policy. We hereby submit the following monoline quotations:

Coverage

B. Monoline Commercial Property - Fire and Extended Coverage (Broad Form excluding Vandalism)

By Location:

Premium

Locations 1 and 5 \$ _____

Locations 2, 3, 7 and 8 \$ _____

Locations 4, 6, 9, 10 and 11 \$ _____

Location 12 \$ _____

TOTAL PREMIUM 06/30/18-06/30/19 \$ _____

HOUSING AUTHORITY OF THE COUNTY OF LEBANON

C. Monoline Commercial General Liability (Option 1)

By Location:	<u>Premium</u>
Locations 1 and 5	\$ _____
Locations 2, 3, 7 and 8	\$ _____
Locations 4, 6, 9, 10 and 11	\$ _____
Location 12	\$ _____
TOTAL PREMIUM 06/30/18-06/30/19	\$ _____

D. Additional Premium to provide Monoline Commercial General Liability Limits shown in Option 2

By Location:	<u>Premium</u>
Locations 1 and 5	\$ _____
Locations 2, 3, 7 and 8	\$ _____
Locations 4, 6, 9, 10 and 11	\$ _____
Location 12	\$ _____
TOTAL PREMIUM 06/30/18-06/30/19	\$ _____

In submitting this bid, it is understood that the right is reserved by the Housing Authority of the County of Lebanon to reject any and all bids and that no bids may be withdrawn for a period of forty (40) days subsequent to the opening of bids without the consent of the Housing Authority of the County of Lebanon.

The undersigned hereby certifies that this bid is genuine, and not a sham or collusive, or made in the interest or on behalf of any persons, firm, or corporation not herein named; that the undersigned has not directly or indirectly induced or solicited any bidder to refrain from bidding, and that the undersigned has not, in any manner, sought by collusion to secure for himself an advantage over any other bidder.

The coverage will be placed with (company) _____

Submitting Agency _____

By _____

Date _____

HOUSING AUTHORITY OF THE COUNTY OF LEBANON
Underwriting Information

Statement of Values:

<u>Property</u>	<u>100% Replacement Cost Values</u>
<u>Location 1 -- Stevens Towers (Project PA 52-1)</u>	
930 Willow Street, Lebanon, PA 17046	
11-story, fire-resistive, fully sprinklered, high-rise apartment building	
80 dwelling units for the elderly with management offices, maintenance areas, and community rooms	\$14,175,884
Contents in Location 1(including electronic data equipment)	\$62,611
<u>Location 2 -- Webster Manor (Project PA 52-1)</u>	
800-840 Coleman Circle	
1005-1132 Brock Drive	
840-854 Jonestown Road	
848-851 N. 10th Street	
971-1022 Steckbeck Street	
Lebanon, PA 17046	
100 Family Townhouses and 1 office building in 48 1 and 2 story frame/brick veneered buildings	
5BR 2 2-story duplexes (4 total units)	\$846,661
4BR 5 2-story duplexes (10 total units)	\$1,932,768
3BR 23 2-story duplexes (46 total units)	\$7,569,537
2BR 10 1-story duplexes (20 total units)	\$2,774,592
1BR 4 1-story duplexes (8 total units)	\$944,492
3 Quadraplexes w/2-3BR & 2-4BR 2-story units each (12 total units)	\$1,862,923
Community Building, 1-story wood/concrete block framed w. brick veneer office building	\$524,237
Community Building Contents	\$23,347
Maintenance/Garage building (1-story, prefabricated steel)	\$229,221
Maintenance/Garage building contents	\$116,733
Storage Building (1-story wood framed/metal clad)	\$61,126
Storage Building Contents	\$10,612
<u>Location 3 - Meily & Steckbeck Street Modulares (Project PA 52-2)</u>	
1001-1011 Steckbeck Street	
1001-1027 Meily Street	
Lebanon, PA 17046	
6-4BR and 14-3BR townhouse dwelling units in three buildings, vinyl clad prefabricated wood framed w/some brick veneer, 2-story. Fire wall every four units.	
1001-1011 Steckbeck Street (2-4BR and 4-3BR units)	\$904,525
1001-1011 Meily Street (2-4BR and 4-3BR units)	\$904,525
1013-1027 Meily Street (2-4BR and 6-3BR units)	\$1,188,075

Location 4 - Lafayette Street Modulares (Project PA 52-2)

1320-1516 Lafayette Street

1401-1409 Lafayette Street

Lebanon, PA 17042

14-4BR and 26-3BR townhouse dwelling units in five row house type buildings, vinyl clad prefabricated wood framed w/some brick veneer, 2-story. Fire wall every four units.

1320-1340 Lafayette Street (3-4BR and 8-3BR units)	\$1,640,338
1402-1420 Lafayette Street (2-4BR and 8-3BR units)	\$1,471,626
1430-1440 Lafayette Street (2-4BR and 4-3BR units)	\$904,525
1502-1516 Lafayette Street (2-4BR and 6-3BR units)	\$1,188,075
1401-1409 Lafayette Street (5-4BR)	\$843,560
Storage Garage (wood framed)	\$40,750
Storage Garage Contents	\$10,612

Location 5 - Washington Arms (Project PA 52-3)

303 Chestnut Street, Lebanon 17042

4-story, fire resistive, partially sprinklered mid-rise apartment building w/58 dwelling units for the elderly, management offices, maintenance areas, and community room

Building contents \$7,973,141

\$53,060

Location 6 - Gloninger Meadows (Project 52-5)

2100-2148 Center Street (North Cornwall Township)

Lebanon, PA 17042

11-3BR and 14-2BR townhouse dwellings in 5 row-type buildings, wood framed w/full brick veneer, 2-story except for 2 1-story ADA units. Masonry fire wall between units

2100-2110 Center Street (2-3BR and 4-2BR units)	\$747,816
2112-2126 Center Street (4-3BR and 4-2BR units)	\$1,031,367
2128-2132 Center Street (1-3BR and 2-2BR units)	\$373,908
2134-2136 Center Street (2-2BR ADA units)	\$232,133
2138-2148 Center Street (4-3BR and 2-2BR units)	\$800,567
Storage Garage (wood framed)	\$40,750
Storage Garage Contents	\$10,612

Location 7 - East Cherry Street. Scattered Site (Project 52-6)

103-109 East Cherry Street

111-117 East Cherry Street

Lebanon, PA 17046

8-2BR townhouse units in two buildings of 4 units each, 2-story, wood framed, vinyl clad on the upper level w/brick veneer faced lower level. 2-hr. fire-rated wall between units.

103-109 E. Cherry Street (4-2BR units)	\$464,266
111-117 E. Cherry Street (4-2BR units)	\$464,266

Location 8 - Weidman Street, Scattered Site (Project 52-6)

**21-33 Weidman Street
Lebanon, PA 17046**

7-2BR townhouse units in one building, 2-story, wood framed, vinyl clad on the upper level w/brick veneer faced lower level. 2-hr. fire-rated wall between units.

21-33 Weidman Street (7-2BR units) \$812,465

Location 9 - Federal Street, Scattered Site (Project 52-6)

**1110-1116 Federal Street
1124-1130 Federal Street
1113-1121 Federal Street
1143-1151 Federal Street
Lebanon, PA 17042**

18-2BR townhouse units in 4 buildings, 2-story, wood framed, vinyl clad on the upper level w/brick veneer faced lower level. 2-hr. fire-rated wall between units.

1110-1116 Federal Street (4-2BR units) \$464,266
1124-1130 Federal Street (4-2BR units) \$464,266
1113-1121 Federal Street (5-2BR units) \$580,332
1143-1151 Federal Street (5-2BR units) \$580,332

Location 10 - South 11th Street, Scattered Site (Project 52-6)

**222-232 South 11th Street
Lebanon, PA 17042**

4-2BR townhouse units and 2-2BR ADA units in one building, townhouse units are 2-story, wood framed, vinyl clad on the upper level w/brick veneer faced lower level. ADA units are single story, brick faced. 2-hr. fire-rated wall between units.

222-232 South 11th Street (4-2BR units and 2 ADA 2BR units) \$696,399

Location 11 - Cedar Court (Project 52-8)

**502-582 Cedar Court (South Lebanon Township)
Lebanon, PA 17042**

15-3BR, 24-2BR and 2-2BR ADA townhouse units in 7 row type buildings with stand-alone Community Building, 3 and 2 BR units are 2-story, wood framed, aluminum clad on the upper level w/brick veneer faced lower level. ADA units and stand-alone Community Building are single story, brick faced. Fire walls between every 2 units.

500 Cedar Court (Community Building) \$217,548
502-510 Cedar Court (1 ADA 2BR, 2-3BR & 2-2BR units) \$631,750
512-522 Cedar Court (2-3BR & 4-2BR units) \$747,816
524-534 Cedar Court (2-3BR & 4-2BR units) \$747,816
536-546 Cedar Court (2-3BR & 4-2BR units) \$747,816
548-558 Cedar Court (2-3BR & 4-2BR units) \$747,816
560-570 Cedar Court (1 ADA 2BR, 3-3BR & 2-2BR units) \$773,525
572-582 Cedar Court (2-3BR & 4-2BR units) \$747,816
41 Exterior Storage Units in 5 buildings \$21,755
Pre-Fabricated Storage Garage (12'x24') \$5,306
Storage Garage Contents \$7,959
Community Building Contents \$38,203

Sewage Lift Station \$37,142

Location 12 - 28 N. 10th Street

Lebanon, PA 17046

Property is 4-BR, three-story Craftsman style townhouse, with two-story 'ell' extension, all brick masonry façade, 1-1/2 baths. House has approximately 3025 gross sq. ft., not including a full basement. House is heated by gas-fired forced-air furnace with electric water heater. Three-story portion of house is partially roofed with slate shingles, the remainder and the 'ell' extension with asphaltic roll roofing. House has higher quality craft finishes and detailing on the interior.

\$477,544

Total 100% Blanket Buildings and Contents Replacement Cost Value \$61,971,114

Total 90% Blanket Buildings and Contents Replacement Cost Value \$55,774,002

Electronic Data Equipment Value (100%) \$139,018

(This amount is also included in value of contents at locations 1, 2, 5)