ROUND LAKE VILLAGE BOARD OF TRUSTEES WORKSHOP MEETING
October 19, 2022 7pm

PRESENT: Trustee Thomas Bergin
Trustee Heidi Parker

Absent: Mayor Gary Putman
John Stevenson
Frank Mazza

Also Present: Trustee Tina Alviar

Richard Burke (RLFD)
Danielle & Scott Rigney
Lydia Hoffman
Lauren Zell – Zoom
Florie

The Deputy Mayor called the meeting to order at 7pm and the pledge of allegiance was recited.

PRESENTATION
Dave Meager from Amsure Insurance addressed the Board. He presented a summary of the insurance for the Village. He noted that the Fire Department insurance is handled with a different policy. He did note about the FD policy that the dividend is 15% this year.

Mr. Meager commented that the premium is up 2.7% this year. The coverage is $1M with a $3M umbrella for a total of $4M in total coverage. Mr. Meager noted that the Village has $50K worth of cyber security insurance that he would like to increase to $200K. He said that the premium was minimal. Mr. Meager reviewed the vehicles covered by the plan as well as the public official’s coverage, crime policy, and disability coverage. He noted that the renewal premium for the year is $28,119.53.

Mr. Meager also spoke about working with the Village office and Sarah Rodda with Markets at Round Lake to answer questions about liability policies. He noted he provided guidance to the Village office about alcohol liability coverage. Trustee Bergin asked about the term ‘prior notice’ and when that would come into effect. Mr. Meager explained that a claimant would have had to have given notice to the Village about an issue in order for a future claim against the Village to be considered. Mr. Meager said the Village has a prior notice policy as part of their coverage.

PUBLIC COMMENT
None

REPORTS
Superintendent

John Stevenson was absent – Kim Sheridan-Dugmore gave his report.
The crew has been cleaning up the parks and getting the trucks ready for winter.
Paving at the north end of the Village will start Monday 10/24 and should take only a couple of days. A few questions were raised from the public. The road widths remain the same.

**Treasurer**
Jessica Max distributed the monthly financial report to the Board via email. She also distributed the reserve account totals for the Board’s review. Attached.

**Chief**
First assistant chief Ed Cameron gave the monthly report. He noted there were 54 calls in September noting they are on track to exceed last year’s total. They have had 380 calls so far this year. He also noted there will be two trucks in the Village for Halloween and the Santa Express is scheduled for December 17th.

**Code Enforcement**
No report

**Parking Enforcement**
No report

**Auditorium**
Sharon Walsh addressed the Board. She said that 10/31 is the last day of the season. She noted that the last two events went well (Coleman photo shoot, Linda Connors memorial). She also noted that the Hudson Valley Walkers had a guided stroll through the Village and Erin Flood & Jeff Gannon had their wedding at the Auditorium in the past few weeks. Ms. Walsh thanked Dan Peczka, Phyllis Wildberger, and Jackie Morrell for their efforts this season. Report attached.

**AP3**
Lydia Hoffman addressed the Board. She noted that she had not been at the last AP3 meeting so she let Scott Riney speak about the fans. Mr. Riney stated that he had the fan vendor split the invoices so both the Village and AP3 could pay accordingly. He noted the fans would be hard wired over the winter. He described the fans as being attached to the posts, quiet, and oscillating. He said their style was in keeping with the interior of the Auditorium. He also noted that the lead time would be quick.

**Clerk**
We finished the property tax collection for the year and re-levied 23 accounts to the county treasurer. Collection of June water/sewer bills wraps up this month and then get re-levied to December billing which we start in mid-November. We have posted a job opportunity for a FT DPW crew member and have received one application so far. Applications are open until 11/1. I will be sending out policies for trustee review in the coming weeks including a few new ones. Streetlight replacement on Herlihy Rd is has been moved to priority and should be worked on ASAP. We made several attempts to address the people who own the abandoned car at the basketball court and the car has finally been removed.
Halloween preparations for haunted house and costume contest are underway and we are requesting to close Wesley Ave and streets leading to the Auditorium for the evening. There is a voucher for the Auditorium fans in the abstract this month.

OLD BUSINESS
Short-term rental
Trustee Coldrick commented that the Board members spoke at the last board meeting about extending the temporary certificate of occupancy on 11 Ames Ave for another 18 months.

RESOLUTION No. 96 of 2022

WHEREAS Capital Ventures LLC has reached the end of its 18-month temporary certificate of occupancy for 11 Ames Ave; and
WHEREAS the Round Lake Village Board of Trustees and Code Enforcement Officer have reviewed its request for an additional 18-month period; therefore
BE IT RESOLVED that the Round Lake Village Board of Trustees, in consideration of the investment made by the applicant, agrees to permit the Code Enforcement Officer to extend the temporary certificate of occupancy by an additional 18 months and advises the owner that any additional relief must be obtained from the Village Zoning Board of Appeals.
RESOLVED by Trustee Bergin SECONDED by Trustee Parker

Mayor Putman – absent
Trustee Bergin – aye
Trustee Parker – aye
Trustee Coldrick – aye
Trustee Alvior – absent

NEW BUSINESS
Bulky Waste
Trustee Coldrick commented that Malta has discontinued their bulky waste collection for the town and the village so he has gone ahead and priced out collection for the village. He noted that he got prices from Twin Bridges and County Waste. He explained that collection would happen in one day as opposed to a week-long collection period as had previously been done. He noted that each household would be limited to one load at the curb. Prices came in as follows:

- County Waste $5000 flat rate + $100 per ton disposal
- Twin Bridges $3200 flat rate + $115/ton disposal

Trustee Coldrick said he ran the numbers and calculated that Twin Bridges would be a better value for the Village based on projected volume. He estimated that it would cost the Village between $5,000 - $7,000. He thought it best to schedule it the Saturday after the garage sale. He noted that the Village could do it as a trial and see how often it would be necessary going forward. It was tabled until next meeting to see if we needed to get an additional quote and to decide which fund would cover the cost.
CORRESPONDENCE
None

MINUTES

RESOLUTION No. 97 of 2022

BE IT RESOLVED that the Round Lake Village Board of Trustees approves the minutes from the meeting of October 5, 2022 RESOLVED by Trustee Bergin SECONDED by Trustee Coldrick

Mayor Putman – absent  Trustee Coldrick – aye
Trustee Bergin – aye  Trustee Alviar – absent
Trustee Parker – aye

RESOLUTION ADOPTED

ABSTRACT

RESOLUTION No. 98 of 2022

BE IT RESOLVED that the October 2022 abstract in the amount of $237,704.62 is approved RESOLVED by Trustee Coldrick SECONDED by Trustee Bergin

Mayor Putman – absent  Trustee Coldrick – aye
Trustee Bergin – aye  Trustee Alviar – absent
Trustee Parker – aye

RESOLUTION ADOPTED

ATTORNEY
Attorney Peterson stated he reviewed the Greenlight contract and has no objection to it.

RESOLUTION No. 99 of 2022

BE IT RESOLVED that the Round Lake Village Board of Trustees authorizes the Mayor to sign the internet services contract with Greenlight for in a form approved by the Village Attorney RESOLVED by Trustee Coldrick SECONDED by Trustee Parker

Mayor Putman – absent  Trustee Coldrick – aye
Trustee Bergin – aye  Trustee Alviar – absent
Trustee Parker – aye

RESOLUTION ADOPTED
TRUSTEES
Nothing for this meeting

PUBLIC COMMENT
None

Motion by Trustee Coldrick to enter into executive session for the purpose of discussing matters leading to the appointment of a particular person, Seconded by Trustee Bergin

Motion by Trustee Bergin to return to regular session, Seconded by Trustee Coldrick

RESOLUTION No. 100 of 2022

BE IT RESOLVED that the Round Lake Board of Trustees accepts new members Seth LaBarbera, Alfred Bracy, and Blake Hall to the Fire Department upon fully signed applications from the Village Board RESOLVED by Trustee Coldrick SECONDED by Trustee Bergin

Mayor Putman – absent
Trustee Bergin – absent
Trustee Parker – aye
Trustee Coldrick – aye
Trustee Alviar – absent

RESOLUTION ADOPTED

ADJOURN MEETING
MOTION by Trustee Bergin to adjourn meeting at 7:48pm. Seconded by Trustee Coldrick
MEETING ADJOURNED

Respectfully submitted,
Kim Sheridan-Dugmore
Village Clerk
Sign in

1. Richard Burke (ALFD)

2. Ed Cameron

3. Danielle Riggs

4. Scott Riggs

5. Sharon Walker

6. Lydia Hoffman
Summary of Insurance

Village of Round Lake

(Fire Department insured separately)

Presented by:

David R. Meager

This presentation is designed to give you an overview of the insurance coverage we currently have for your company. It is meant only as a general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies that are written for you. Please refer to your specific insurance contracts for details on coverage, conditions, and exclusions.
AGENCY INFORMATION

As your insurance agent, it is our goal to exceed your service expectations – during business hours and after business hours. The following information will assist you in contacting and corresponding with us.

<table>
<thead>
<tr>
<th>OFFICE HOURS</th>
<th>8:30 AM – 4:30 PM Mon. – Fri.</th>
</tr>
</thead>
<tbody>
<tr>
<td>TELEPHONE</td>
<td>518.584.5300</td>
</tr>
<tr>
<td>TOLL FREE</td>
<td>1.800.464.5301</td>
</tr>
<tr>
<td>FAX</td>
<td>518.584.7306</td>
</tr>
<tr>
<td>WEBSITE</td>
<td><a href="http://www.amsureins.com">www.amsureins.com</a></td>
</tr>
<tr>
<td>MAILING ADDRESS</td>
<td>PO Box 336, 31 Church Street, Saratoga Springs, NY 12866</td>
</tr>
</tbody>
</table>

YOUR TEAM

No matter how comprehensive or price competitive your insurance program is, it’s the people who must perform to ensure that the policies respond when needed. We feel our people are our greatest asset – courteous professionals who know that you expect and deserve the very best.

<table>
<thead>
<tr>
<th>ACCOUNT EXECUTIVE</th>
<th>David R. Meager, ext. 3243</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>email: <a href="mailto:dmeager@amsureins.com">dmeager@amsureins.com</a></td>
</tr>
<tr>
<td>ACCOUNT MANAGER</td>
<td>Dianne Mjaatvedt, ext. 3274</td>
</tr>
<tr>
<td></td>
<td>email: <a href="mailto:dmjaatvedt@amsureins.com">dmjaatvedt@amsureins.com</a></td>
</tr>
<tr>
<td>CLAIMS REPRESENTATIVE</td>
<td>Jeanine Giroux, ext. 3324</td>
</tr>
<tr>
<td></td>
<td>email: <a href="mailto:jgiroux@amsureins.com">jgiroux@amsureins.com</a></td>
</tr>
<tr>
<td>PRESIDENT/CEO</td>
<td>Matthew D’Abate, ext. 3225</td>
</tr>
<tr>
<td></td>
<td>email: <a href="mailto:matt@amsureins.com">matt@amsureins.com</a></td>
</tr>
</tbody>
</table>
**Commercial Package Policy:**

Selective  
Policy #: S1671989  
Effective: 10/01/2022-10/01/2023  
Premium: $25,092.53

**Property Coverage—Includes:**  
- Special Perils  
- Agreed Amount  
- Replacement Cost Valuation  
- Equipment Breakdown  
- Business Income w/Extra Expense, 24 Months, Actual Loss Sustained

**Blanket Coverage**

<table>
<thead>
<tr>
<th>Blanket #</th>
<th>Coverage</th>
<th>Limit</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Blanket Building and Contents</td>
<td>$3,653,196</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**Location Specific Coverage**

**Location # 1: 49 Burlington Ave, Round Lake, NY, 12151**

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Subject of Insurance</th>
<th>Coverage Amount</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Municipal Building/Post Office</td>
<td>Building</td>
<td>$1,077,963</td>
<td>$1,000</td>
</tr>
<tr>
<td>Municipal Building/Post Office</td>
<td>Business Personal Property</td>
<td>$46,357</td>
<td>$1,000</td>
</tr>
<tr>
<td>Veterans Memorial</td>
<td>Building</td>
<td>$13,656</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**Location # 2: Route 9 and George Ave, Round Lake, NY, 12151**

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Subject of Insurance</th>
<th>Coverage Amount</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>(2) Gateway Monuments w/Bronze Plaques</td>
<td>Building</td>
<td>$26,263</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**Location # 3: S/S Bangs Ave, Round Lake, NY, 12151**

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Subject of Insurance</th>
<th>Coverage Amount</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water Tower</td>
<td>Building</td>
<td>$575,427</td>
<td>$1,000</td>
</tr>
<tr>
<td>Water Station</td>
<td>Building</td>
<td>$280,801</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**Location # 4: 1 Burlington Ave, Round Lake, NY, 12151**

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Subject of Insurance</th>
<th>Coverage Amount</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highway Garage</td>
<td>Building</td>
<td>$388,997</td>
<td>$1,000</td>
</tr>
<tr>
<td>Salt Shed/Storage</td>
<td>Building</td>
<td>$170,331</td>
<td>$1,000</td>
</tr>
<tr>
<td>Salt Shed</td>
<td>Building</td>
<td>$119,391</td>
<td>$1,000</td>
</tr>
</tbody>
</table>
Location #5: 2 Wesley Ave, Round Lake, NY, 12151

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Subject of Insurance</th>
<th>Coverage Amount</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auditorium</td>
<td>Building</td>
<td>$820,829</td>
<td>$1,000</td>
</tr>
<tr>
<td>Auditorium</td>
<td>Business Personal Property</td>
<td>$106,918</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

Location #8: County Route 80, Round Lake, NY, 12151

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Subject of Insurance</th>
<th>Coverage Amount</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monument Sign(s) w/Bronze Plaque</td>
<td>Building</td>
<td>$26,263</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**General Liability Coverage – Includes:**

- Premises & Operations
- Independent Contractors
- Contractual
- Products & Completed Operations
- Streets & Roads
- Volunteers & Employees as Insureds
- Aggregate Per Location
- Blanket Additional Insureds Applied by Contract
- Potable Water

<table>
<thead>
<tr>
<th>Limit</th>
<th>Coverage Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,000,000</td>
<td>Bodily Injury/Property Damage Aggregate</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>Personal &amp; Advertising Injury Aggregate</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>Products/Completed Operations Aggregate</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>Each Occurrence</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>Damage to Premises Rented to You</td>
</tr>
<tr>
<td>$5,000</td>
<td>Medical Expense</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>Employee Benefits Per Employee</td>
</tr>
<tr>
<td>$1,000 Deductible</td>
<td>Claims Made Basis</td>
</tr>
<tr>
<td>$200,000</td>
<td>Cyber Liability and Data Breach Response Aggregate</td>
</tr>
<tr>
<td>Sublimits:</td>
<td>Information Security and Privacy Liability</td>
</tr>
<tr>
<td>$100,000</td>
<td>Privacy Breach Response Services</td>
</tr>
<tr>
<td>$50,000 – Retention $2,500</td>
<td>Maximum Notified Individuals</td>
</tr>
<tr>
<td>10,000</td>
<td>Website Media and Content Liability</td>
</tr>
<tr>
<td>$100,000</td>
<td>Cyber Extortion</td>
</tr>
<tr>
<td>$20,000</td>
<td>First Party Data Protection</td>
</tr>
<tr>
<td>$20,000</td>
<td>First Party Data Protection Business Interruption</td>
</tr>
<tr>
<td>$10,000</td>
<td>Fraudulent Instruction</td>
</tr>
<tr>
<td>$10,000</td>
<td>Electronic Crime</td>
</tr>
<tr>
<td>$10,000 – Retention $2,500</td>
<td>Consequential Reputational Loss</td>
</tr>
<tr>
<td>$10,000</td>
<td>Criminal Reward</td>
</tr>
<tr>
<td>$10,000 – Retention $2,500</td>
<td>Telephone Fraud</td>
</tr>
</tbody>
</table>
Automobile Coverage-Includes:
- Employees & Volunteers as Insureds
- Deductible Reimbursement up to $1,000 for Physical Damage to any Employee's
  Personally Owned Vehicles While in Course of Municipal Duties/Responsibilities

<table>
<thead>
<tr>
<th>Limit</th>
<th>Coverage Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000</td>
<td>Bodily Injury &amp; Property Damage</td>
</tr>
<tr>
<td>$50,000</td>
<td>Personal Injury Protection</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>Supplemental Uninsured/Underinsured Motorist</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>Hired &amp; Non-Owned Auto Liability</td>
</tr>
<tr>
<td>$10,000</td>
<td>Medical Payments</td>
</tr>
</tbody>
</table>

Vehicle Schedule

*Physical Damage is covered under Inland Marine

<table>
<thead>
<tr>
<th>Year</th>
<th>Make</th>
<th>Model</th>
<th>Comp</th>
<th>Collision</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>International</td>
<td>Dump</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>2000</td>
<td>International</td>
<td>Dump</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>2004</td>
<td>O’Brien</td>
<td>Hydrojeter</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>2009</td>
<td>Ford</td>
<td>F350</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>2011</td>
<td>International</td>
<td>Dump</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>2013</td>
<td>Ford</td>
<td>F350</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>2020</td>
<td>CITC</td>
<td>Golf Cart</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>2022</td>
<td>Ford</td>
<td>F350 Dump w/Plow</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>2003</td>
<td>Cat</td>
<td>Loader 924G</td>
<td>*</td>
<td></td>
</tr>
<tr>
<td>2013</td>
<td>New Holland</td>
<td>Backhoe Loader</td>
<td>*</td>
<td></td>
</tr>
</tbody>
</table>
Inland Marine Coverage-Includes:
- Special Perils
- $1,000 Deductible
- **Replacement Cost on items 10 years old or newer**
- Actual Cash Value applies to all items over 10 years of age
- Unscheduled Tools & Equipment Limit: $20,000 ($2,000 max. per item)
- Leased/Rented/Borrowed Equipment: $100,000

Municipal Equipment Schedule

<table>
<thead>
<tr>
<th>Year</th>
<th>Description</th>
<th>Value*</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>CATERPILLAR LOADER 924G</td>
<td>$90,856</td>
</tr>
<tr>
<td>1986</td>
<td>JOHN DEERE MOWER</td>
<td>$4,000</td>
</tr>
<tr>
<td>1990</td>
<td>BEEVERS BRUSH CHIPPER</td>
<td>$4,500</td>
</tr>
<tr>
<td>0000</td>
<td>HOMELITE DIAPHRAGM UMP 3 IN, 80 GALLONS PER MIN.</td>
<td>$600</td>
</tr>
<tr>
<td>0000</td>
<td>HOMELITE TRASH DUMP 3 IN AND 1.5 IN</td>
<td>$400</td>
</tr>
<tr>
<td>0000</td>
<td>HONDA TRASH PYMP 4 IN MDL IP</td>
<td>$3,000</td>
</tr>
<tr>
<td>0000</td>
<td>HONDA TRASH PUMP 1 1/2 IN MDL 2P</td>
<td>$4,000</td>
</tr>
<tr>
<td>1999</td>
<td>HONDA WATER GENERATOR 6500</td>
<td>$1,000</td>
</tr>
<tr>
<td>0000</td>
<td>SEWER CAMERA SYSTEM W HYDROJETTER</td>
<td>$8,699</td>
</tr>
<tr>
<td>2007</td>
<td>TENTS - TWO @ $3,163 EACH</td>
<td>$6,326</td>
</tr>
<tr>
<td>1987</td>
<td>ROAD HOG TRAILER</td>
<td>$2,000</td>
</tr>
<tr>
<td>2011</td>
<td>INTERNATIONAL DUMP TRUCK W PLOW &amp; SANDER</td>
<td>$173,791</td>
</tr>
<tr>
<td>2015</td>
<td>JOHN DEERE MOWER 1570</td>
<td>$40,000</td>
</tr>
<tr>
<td>2003</td>
<td>KLEANLINE PRESSURE WASHER</td>
<td>$3,785</td>
</tr>
<tr>
<td>2001</td>
<td>VERIFIER DIGITAL LOCATOR BY MCLAUGHLIN</td>
<td>$3,000</td>
</tr>
<tr>
<td>2012</td>
<td>TROY BILT HORSE TILLER</td>
<td>$2,170</td>
</tr>
<tr>
<td>2013</td>
<td>NEW HOLLAND BACKHOE LOADER B95C</td>
<td>$88,120</td>
</tr>
<tr>
<td>2013</td>
<td>JOHN DEERE MOWER 1445</td>
<td>$35,000</td>
</tr>
<tr>
<td>2008</td>
<td>HONDA PUMP 1 1/2 GX160</td>
<td>$3,000</td>
</tr>
<tr>
<td>2020</td>
<td>CITC GOLF CART</td>
<td>$14,685</td>
</tr>
<tr>
<td>2022</td>
<td>JOHN DEERE MOWER/SNOW BLOWER 1585</td>
<td>$41,300</td>
</tr>
</tbody>
</table>

Umbrella Coverage - Includes
Applies Over:
- General Liability
- Automobile Liability
- Employee Benefits Liability
- Public Officials Liability

<table>
<thead>
<tr>
<th>Limit</th>
<th>Coverage Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,000,000</td>
<td>Each Occurrence</td>
</tr>
<tr>
<td>$3,000,000</td>
<td>Aggregate</td>
</tr>
<tr>
<td>$10,000</td>
<td>Retention</td>
</tr>
</tbody>
</table>
**Public Officials Liability Policy:**
Selective
Policy #: S1323328
Effective: 10/01/2022-10/01/2023
Premium: $2,495

- Employment Practices Liability
- Full Prior Acts
- Consent to Settle
- Defense Outside Limits

<table>
<thead>
<tr>
<th>Limit</th>
<th>Coverage Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000</td>
<td>Public Officials Liability Limit</td>
</tr>
<tr>
<td>$2,500 Deductible</td>
<td>Claims-Made Basis</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>Public Officials Liability Aggregate</td>
</tr>
</tbody>
</table>

**Crime Policy:**
Travelers
Policy #: 106576500
Effective: 10/01/2022-10/01/2023
Premium: $532

<table>
<thead>
<tr>
<th>Limit</th>
<th>Coverage Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200,000</td>
<td>Blanket Employee Dishonesty, including Volunteers</td>
</tr>
<tr>
<td>$2,000 Deductible</td>
<td></td>
</tr>
<tr>
<td>$200,000</td>
<td>Forgery or Alteration</td>
</tr>
<tr>
<td>$2,000 Deductible</td>
<td></td>
</tr>
<tr>
<td>$200,000</td>
<td>Computer Crime</td>
</tr>
<tr>
<td>$2,000 Deductible</td>
<td></td>
</tr>
<tr>
<td>$200,000</td>
<td>Funds Transfer Fraud</td>
</tr>
<tr>
<td>$2,000 Deductible</td>
<td></td>
</tr>
</tbody>
</table>

**NYS Disability Benefits Policy - Statutory**
ShelterPoint Life Ins Co
Policy #: D317005
Effective: 4/01/2022-4/01/2023
Premium: Self-Calculated

<table>
<thead>
<tr>
<th>Limit</th>
<th>Coverage Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 times Statutory Benefits ($340 max. weekly)</td>
<td>Benefit Level</td>
</tr>
</tbody>
</table>
# PREMIUM SUMMARY

<table>
<thead>
<tr>
<th>LINE OF BUSINESS</th>
<th>EXPIRING ANNUALIZED PREMIUM</th>
<th>RENEWAL PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Package Policy</td>
<td>$23,106</td>
<td>$25,092.53</td>
</tr>
<tr>
<td>Public Officials Liability Policy</td>
<td>$2,398</td>
<td>$2,495</td>
</tr>
<tr>
<td>Crime Policy</td>
<td>$532</td>
<td>$532</td>
</tr>
<tr>
<td>NYS Disability Policy</td>
<td>Self-calculated</td>
<td>Self-calculated</td>
</tr>
</tbody>
</table>

**TOTAL**

|                                                | $26,036                    | $28,119.53      |

*Disclaimer: This document is intended to provide an abbreviated summary of the coverage provided. Please refer to the actual policy and endorsement form for full terms and conditions contained in the insuring agreement.*

- Property values +2.7% (Auditorium was increased by approx. 5.5%)
- Added two registered mobile equipment items to auto liability schedule
- Cyber Liability limit increased
Village of Round Lake

Items for Consideration

Updated Values – The following categories were adjusted to keep pace with increased costs of construction and/or replacement valuation. Please review these limits for adequacy.

- Building values were increased by 2.7%
- Contents values were increased by 2.7%

Certificates of Insurance – We recommend that you secure these documents from those organizations (for example, for use of your facilities) or contractors with which you have a contract. It is good risk management to require limits of at least $1,000,000 and to be named additional insured on a primary, non-contributory basis on their policy. We also suggest that any contract include a hold harmless clause in your favor and be approved by your attorney. We will be glad to review certificates for compliance.

Earthquake & Flood – Your policy does not include coverage for earthquake and flood. For an additional premium, riders covering these exposures are available. In order to be eligible for flood coverage locations must be in flood zone C.

Vehicle and Equipment Schedules – Please review the Vehicle Schedule and the Equipment Limits included above for accuracy and notify us immediately of any revisions needed.

Umbrella Liability – Higher limits are available and can be quoted upon request.
Terms and Conditions

The coverage presented in this proposal is not an insurance contract. We have summarized important details to provide you with a convenience overview. The policies issued by the insurance company contain the actual coverage terms, conditions and limitations. Determination as to whether or not coverage applies to specific loss situations can only be performed by the Insurer.

We have attempted to be concise without sacrificing accuracy and clarity. However, because of the limitations of time and space, our explanation of the coverage provided under the various policies is necessarily brief and is intended to provide only a general explanation of the nature of the coverage. Specific policy provisions must be examined to determine the exact limitations in coverage. Obviously, the explanations contained in this summary do not in any way modify the coverage of the policies themselves.

The following disclosure is provided pursuant to Insurance Department Regulation No. 194 (11 NYCRR 30.1 et seq.):

Adirondack Trust Company Financial Services, Inc. ("the producer") is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities. Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation. The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.
Budget Update:
Monthly Financial Report (handout emailed)
Annual Reserves Update (handout emailed)

Abstract:
The Treasurer has provided the October Abstract for approval, which includes September prepaid invoices and October claims.

The total for the October Abstract is $237,704.62, and is to be approved per fund as follows:

$234,085.56 from the A Fund
$3,293.88 from the F Fund
$325.18 from the G Fund
Board Meeting October 19, 2022

Monday, October 31 will be the last day of the Auditorium 2022 season. Since the last meeting the two requests that the board waived the fees took place. Daniellle Coleman did a photo shoot for her vintage clothing company and the community celebrated the life of Linda Connors. Also, Round Lake residents Jeff Gannon and Erin Mason celebrated their wedding in the Auditorium on a lovely October day. The Hudson Valley Walkers also used the Auditorium as a gathering spot for a Village walking tour given by Scott Rigney. Jonathan Fuller was kind enough to play the organ for the group. There is a movie this Friday one for children and one for everyone else then the haunted house and the Halloween celebration.

I would like to thank Dan Peczka for his dedication to the Auditorium and his hard work to make every event enjoyable. I would also like to thank both Phyllis Wildberger and Jackie Morrell for keeping the Auditorium clean during the course of the season, no easy task.

I have spent time reviewing procedures, looked into new print and online marketing opportunities, started connecting with people for the 2023 season, and would like to move forward.

It has been a pleasure planning and implementing the 2022 season. The profit and the dollars remaining in budget at this time is $19,035.48.

Thank you.

Sharon Walsh

[Handwritten notes:]
- Record stories from Dave Meager
- 15-25 tons - $5,000 - $7,500
- after garage sale
- earmark Dan movie
- We finished the property tax collection for the year and re-levied 23 accounts to the county treasurer.
- Collection of June water/sewer bills wraps up this month and then get re-levied to December billing which we start in mid-November.
- We have posted a job opportunity for a FT DPW crew member and have received one application so far. Applications are open until 11/1.
- I will be sending out policies for trustee review in the coming weeks including a few new ones.
- Streetlight replacement on Herlihy Rd is has been moved to priority and should be worked on ASAP.
- We made several attempts to address the people who own the abandoned car at the basketball court and the car has finally been removed.
- Halloween preparations for haunted house and costume contest are underway and we are requesting to close Wesley Ave and streets leading to the Auditorium for the evening.
- There is a voucher for the Auditorium fans in the abstract this month.
October 12, 2022

The Village of Round Lake
49 Burlington Ave
Round Lake, NY 12151

County Waste prides itself on providing superior service to our customers at a competitive rate and years of experience and expertise to deliver on our commitments. With this concept, County Waste would like to present you with this proposal for your Bulk Waste Day.

Village wide clean up. One rear load truck on day agreed up by Village and County Waste.

➢ $5,000.00 flat rate for Labor and Truck
➢ $100/ton for disposal. Limit one pick up load worth of trash per resident.

If you have any further questions, please feel free to contact me.

Sincerely,

Mike Doyle
District Manager
County Waste & Recycling

Cell: 208-932-3156
E-Mail: mikedo@wcnx.org
From: Jim Beard <jbeard@tbrecycling.com>
Date: October 14, 2022 at 1:11:00 PM EDT
To: Matt Coldrick <MColdrick@roundlakevillage.org>
Subject: Twin Bridges/Village of Round Lake Cleanup

Matthew,

Thanks for taking my call the other day.

Twin Bridges can offer a curbside bulk collection for the Village of Round Lake in Spring 2023.

Pricing is as follows:

$3200.00 Flat Rate
&
$115.00/per ton

We would provide a list of acceptable/unacceptable items and guidelines for the Village to provide to residents. We would make 1 pass and cover all streets within the village limits.

If you have any questions, please call me at the number below.

Thanks for the opportunity!

---

Jim Beard
Twin Bridges Waste and Recycling
PO Box 442 Clifton Park NY 12065
(518) 807-0220 - Office
(518) 914-8442 - Cell
jbeard@tbrecycling.com
twinbridgeswasteandreycling.com
Please Click on Our Logo and Leave Us a Review!!
AGREEMENT FOR INTERNET SERVICES

THIS AGREEMENT, entered into the 27th day of November, 2022 (the “Agreement”) is by and between the VILLAGE OF ROUND LAKE, a New York municipal corporation having offices at P.O. Box 85, 49 Burlington Avenue, Round Lake, New York (the “Village”) and GREENLIGHT NETWORKS, LLC, a New York limited liability company with offices at 1255 University Avenue, Suite 204, Rochester, New York 14607 (“Greenlight”).

WHEREAS, the Village and Greenlight intend to enter into an agreement in which the Village of Round Lake will grant Greenlight an easement to install fiber optic cable withing the right of ways of Village of Round Lake roads on the same date herewith;

WHEREAS, the Village and Greenlight intend to enter into this Agreement, whereby Greenlight will license space at the Round Lake Village Hall in exchange for internet service, at no cost, to the Village at the Village offices and Community Room, and to additional Village/Community facilities as follows: (a) the Round Lake Library, (b) the Round Lake Auditorium, (c) the Round Lake Department of Public Works (i.e., Highway Garage), (d) Round Lake Fire House (i.e., The Round Lake Hose Co., No. 1);

NOW, THEREFORE, in consideration of the foregoing recitals and mutual covenants set forth below and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Village and Greenlight agree as follows:

1. LICENSE AREA. The Village licenses to Greenlight a maximum of ___ square feet of space in the Round Lake Village Hall basement (the “License Area”). The License Area may only be used as a HUB site or point of presence site for Greenlight to build out its fiber network and for no other purposes. In the event the Village determines, in its reasonable discretion, that the License Area is needed for other Village purposes, the Village and Greenlight agree to work together to find alternative space reasonably acceptable to both parties. If the Village and Greenlight cannot agree on alternative space, this Agreement shall terminate as if it expired pursuant to its terms.

2. IMPROVEMENTS TO LICENSE AREA: Greenlight may within the License Area make interior, non-structural Alterations to the Premises that do not exceed Two Thousand Dollar ($2,000.00) per project at any time without the Village’s consent, provided such are made in good and workmanlike condition. Greenlight shall obtain all other consents, approvals, or permissions required for the performance of this Agreement.

3. CONDUIT. Subject to Section 2 of this Agreement, the Village hereby permits Greenlight to utilize any existing Village-owned conduit system, if any, to enter and exit the Round Lake Village Hall.

4. ACCESS. The Village grants Greenlight reasonable ingress and egress to and from the License Area, subject to the following conditions: (1) for access during normal business hours, Greenlight shall give the Village twelve (12) hour prior written notice by electronic mail; or (2)
in the event of an emergency, by contacting the Mayor. Greenlight will install a lock box next to the northern exterior door for key/fob access at no cost to the Village.

5. TERM. The term of this agreement shall commence on ______, 2022 the “Commencement Date”) and terminate on _______ 2027, unless earlier terminated as provided herein (the “Initial Term”). The Village Board of Trustees (“Board”) shall have the right to renew this Agreement for up to four (4) additional terms of five (5) years each (together with the Initial Term, the “Term”), each on the same terms and conditions provided herein. Notwithstanding the foregoing, this Agreement will terminate upon termination of the Lease. Additionally, this Agreement may be terminated by either party upon thirty (30) days’ prior written notice to the other party. In the event that the agreement is terminated, Greenlight shall promptly remove its property from the License Area.

6. ELECTRICAL BUILD OUT AND UTILITIES. Greenlight shall install, at its sole cost and expense, and subject to Section 2 of this Agreement, all circuits, outlets, and meters required by Greenlight for its use of the License Area. Greenlight shall reimburse the Village for all electricity consumed by Greenlight, to be measured via meter or consumption formula. Greenlight shall pay such reimbursement on a quarterly basis, upon receipt of a statement from the Village Treasurer.

7. FIBER INTERNET SERVICES. In consideration for use of the License Area, during the Term of this Agreement, Greenlight hereby agrees to provide at no cost to the Village, including but not limited to no installation fees, service fees, rental fees, or additional charges, at the fastest level of business class internet service offered by Greenlight, as amended or changed during the Term of this Agreement (e.g., as of the commencement of this term, service of up 1 Gbps download/1 Gbps Upload & 5 static IPs per location as needed), along with one ONT (fiber modem) to the Village at the Village offices and Community Room, and to additional Village/Community facilities as follows: (a) the Round Lake Library, (b) the Round Lake Auditorium, (c) the Round Lake Department of Public Works (i.e., Highway Garage), (d) Round Lake Fire House (i.e., The Round Lake Hose Co., No. 1);

8. INSURANCE. a. Greenlight shall, at its expense, procure and maintain the following insurance coverage during the Term of this Agreement, which may be satisfied by any combination of primary and excess or umbrella liability insurance policies: (a) worker’s compensation insurance as required by law; (b) employer’s liability coverage of not less than ONE HUNDRED THOUSAND DOLLARS ($100,000.00); (c) commercial general liability insurance covering all claims of damages for all injuries, including death and all claims on account of property damage with a limit of liability not less than ONE MILLION DOLLARS ($1,000,000.00) per occurrence and TWO MILLION DOLLARS ($2,000,000.00) aggregate, combined single limit which shall include coverage of the contractual liability assumed in this Agreement; (d) comprehensive automobile liability insurance with respect to any and all owned, hired and non-owned vehicles with a combined single limit of not less than ONE MILLION DOLLARS ($1,000,000.00); and (e) all risk property damage insurance covering all personal property of Greenlight at the License Area, including equipment and supplies for the full replacement value of such property. The primary insurance required to be maintained hereunder
shall be maintained under policies issued by insurers rated not less than “A” in Best’s insurance reports (or a comparable rating in an equivalent insurance report) and licensed to do business in the State of New York. b. Greenlight’s insurance policies shall: (i) name the Village as additional insured on the commercial general and any excess liability policy required hereunder; (ii) use commercially reasonable efforts to provide for thirty (30) days’ notice to the Village prior to any amendment, change, modification, lapse or cancellation of coverage; and (iii) be written on an “occurrence” basis and as primary policy coverage and not contributing with or in excess of any coverage which the Village may carry. Greenlight shall direct any third-party that contracts with Greenlight to provide services to the License Area to maintain insurance in the types and amounts reasonably sufficient to protect the Village and Greenlight from any and all liabilities and damages, but in no event less than the amounts required of Greenlight. The liability of Greenlight and the Village or any third parties relating to either the Village or Greenlight shall not be limited to the insurance required to be maintained as part of this Agreement. c. Greenlight shall furnish the Village with a certificate of insurance at least ten (10) days before the Commencement Date showing the coverage required and thereafter such evidences of coverage shall be furnished by Greenlight to the Village not less than ten (10) days prior to the expiration date of each such policy.

9. SURRENDER OF POSSESSION.

a. Upon expiration or termination of this Agreement, Greenlight shall surrender possession of the License Area to the Village broom cleaned and in the same condition and repair as existed on the Commencement Date, reasonable wear and tear and damage from fire or other casualty excepted. In addition, Greenlight shall, at its sole cost and expense, remove: (i) all improvements and alterations, if any, to the License Area made by Greenlight; (ii) all of Greenlight’s equipment and machinery; and (iii) any other personal property owned by Greenlight.

b. If Greenlight has not removed its personal property on or before the expiration or termination of this Agreement, the Village may remove any and all of Greenlight’s personal property from the License Area and may handle, remove or store at the risk, cost and expense of Greenlight, and the Village shall in no event be responsible for the value, preservation or safekeeping thereof. Greenlight shall pay to the Village, upon demand, any and all expenses incurred in such removal and all storage charges against such property.

10. INDEMNIFICATION. Greenlight shall indemnify and hold the Village harmless from and against all costs, damages, claims, liabilities and expenses (including reasonable attorneys’ fees) suffered by or claimed against the Village, based on, arising out of or resulting from: (i) Greenlight’s use and occupancy of the License Area or the business conducted by Greenlight therein; (ii) any negligent act or omission by Greenlight or its employees, agents, consultants, contractors, and/or invitees; and/or (iii) any breach or default by Greenlight in the performance or observance of its covenants or obligations under this Agreement. Greenlight shall also Greenlight shall indemnify and hold the Village harmless from and against all costs, damages, claims, liabilities and expenses (including reasonable attorneys’ fees) suffered by or claimed against the Village, based on, arising out of or resulting from damage to Greenlight’s equipment or property. NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED IN
THIS AGREEMENT, IN NO EVENT SHALL EITHER PARTY BE LIABLE TO THE OTHER FOR ANY INDIRECT, CONSEQUENTIAL OR INCIDENTAL DAMAGES, INCLUDING LOSS OF GOODWILL OR LOSS OF PROFITS.

11. NOTICES. All notices, demands, requests, consents or approvals (collectively, “Notice”) which may or are required to be given by either party to the other shall be in writing and delivered by registered or certified mail or by a national courier service. A Notice shall be deemed given if delivered by registered or certified mail, return receipt requested, on the fifth business day following such mailing, or, if delivered by a national courier service, on the next business day following such mailing. Any such Notice shall be mailed or delivered to the following:

To the Village: Village of Round Lake, P.O. Box 85, 49 Burlington Avenue, Round Lake, New York 12151, Attn: Kimberly Sheridan-Dugmore, Village Clerk.

To Greenlight: Greenlight Networks, LLC 1255 University Ave, Suite 204 Rochester, NY 14607

12. ASSIGNMENT. This Agreement may not be assigned without written consent by the other party, which may be granted or withheld in the consenting party’s sole discretion.

13. COMPLIANCE WITH LAWS. Greenlight agrees to abide by all federal, state, and local laws, including but not limited to the regulations set forth in the Village of Round Lake Code. Greenlight will report all incidents and accidents to the Village as soon as practicable, but in no event more than four (4) hours after the incident or accident. Notwithstanding anything to the contrary in this Agreement, Greenlight shall not make or permit to be made any use of the License Area or any part thereof that would reasonably be likely to be dangerous to life, limb, or property, or which would reasonably be likely to invalidate or increase the premium of any policy of insurance carried by the Village. Greenlight shall not use, keep or permit the License Area to be occupied or used in such a way as to cause an unreasonable nuisance or in a manner offensive or objectionable to the Village by reason of noise, odors and/or vibrations, or interfere in any way with the Village’s business.

14. SIGNS. Greenlight shall not display, inscribe, print, paint, maintain or affix on any place in, on, or at any Village property, any sign, notice, legend, direction, figure, or advertisement display materials.

15. MISCELLANEOUS. The captions of this Agreement are for convenience and reference only and in no way define, limit or describe the scope or intent of this Agreement. This Agreement is a license and does not create an estate in the License Area and/or any other Village property. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, and all of which shall constitute one and the same Agreement.

16. LITIGATION AND DISPUTE RESOLUTION. Any litigation arising under or interpreting this Agreement shall be commenced in New York State Supreme Court and venued in Saratoga County. Prior to commencing litigation, the party deeming itself agreed will offer to meet with the other party informally to discuss areas of conflict or disagreement.
Greenlight Networks, LLC

By: __________________, Member

Village of Round Lake

By: Gary Wm Putman, Mayor

(STATE OF NEW YORK)

(COUNTY OF SARATOGA) ss

On the ___ day of November, in the year 2022, before me, the undersigned, a Notary Public in
and for said State, personally appeared Gary Wm Putman, personally known to me or proved to
me on the basis of satisfactory evidence to be the individual whose name is subscribed to the
within instrument and acknowledged to me that he executed the same in his capacity, and that by
his signature on the instrument, the individual, or the person upon behalf of which the individual
acted, executed the instrument.

__________________________________________
Notary Public

(STATE OF NEW YORK)

(COUNTY OF SARATOGA) ss

On the ___ day of November, in the year 2022 before me, the undersigned, a Notary Public in
and for said State, personally appeared ___________________, personally known to me or proved
to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the
within instrument and acknowledged to me that he executed the same in his capacity, and that by
his signature on the instrument, the individual, or the person upon behalf of which the individual
acted, executed the instrument.

__________________________________________
Notary Public