



Overview of Today's Information Session

- The New Terminal One at JFK: Commitment to Diversity
- Presentation by The Cayemitte Group: Understanding Insurance
 - Liz Duncan- Gilmour, Senior Vice President & General Counsel, The Cayemitte Group
 - Christine Hanson, Licensed Broker, The Cayemitte Group
- Stay connected with The New Terminal One



The New Terminal One Commitment

Reaffirming Our Commitments

- 30% M/WBE goal (20% MBE, 10% WBE) across all phases and disciplines of the project
- Driving New York State's nation leading M/WBE participation for the project beyond \$1 billion
- Hiring goals for minorities (40% for laborers, 30% for other trades and 7% for women)
- Prioritization of local firms starting with SE
 Queens and Western Nassau, followed by Borough of Queens and NY/NJ Port District

Dear Partners:

We are delivering one of the most important infrastructure projects across the globe at The New Terminal One at JFK International Airport. We are proud to partner with the Port Authority of New York and New Jersey and execute on Governor Cuomo's vision of a world-class airport. To that end, we are committed to driving innovation, excellence, and diversity and inclusion.

One of the most important themes central to our designation as the developer and operator of The New Terminal One is our commitment to" Diversity and Inclusion." We are building a business where our DNA reflects the importance of building partnerships embracing and reflecting the diversity of the JFK-area community, New York City, and the State of New York.

We require our partners to create opportunities for Minority- and Women-Owned-Business Enterprises (MWBE) and Local Business Enterprises (LBE). We expect our engagements to present plans and benchmarks to meet and exceed the 30% MWBE goals. Our procurements are designed to deliver best-in-class services and commodities. We are also looking for our partners to be strategic and innovative in how they work with MWBE and LBE firms to build capacity, grow, and employ a diverse workforce. This expectation extends to all segments of our project: finance, design and construction, operations, and commercial activity. These commitments permeate everything we do as we drive innovation and performance at The New Terminal One at JFK and deliver a world-class terminal.

We demand your best thinking and expect you to deliver exceptional results. Our team, including Kim Hardy, Director, MWBE Participation, at khardy@onejfk.com or (917) 405-0526, will engage with you throughout the project. We look forward to working closely with you to achieve these goals.

Best regards.

Gerrard P. Bushell, Ph.D.

JFK INTERNATIONAL AIRPORT

Commitment to Diversity

Diversity efforts start with The New Terminal One's Leadership:

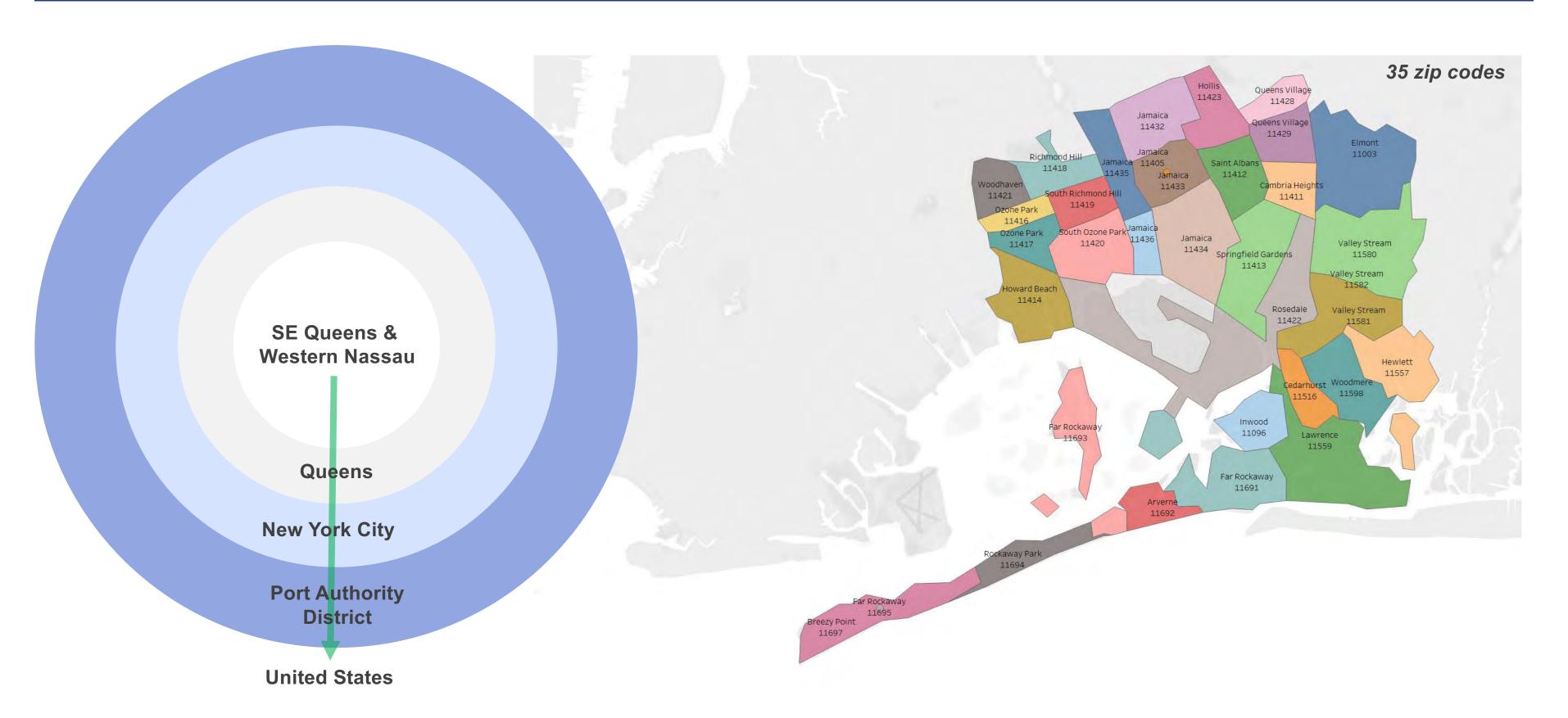
- **Dr. Gerrard P. Bushell**, Executive Chair of The New Terminal One and Chair of Carlyle Airport Group Holdings, is a leader with experience in government, labor and the private sector. Dr. Bushell served as the President and CEO of the Dormitory Authority of the State of NY (DASNY) where he deployed more than \$38 billion of capital and financing and managed a construction portfolio valued at over \$6 billion in construction projects all while advancing the State's M/WBE goals beyond 30% for DASNY.
- **JLC Infrastructure** is a 30% equity partner. JLC Infrastructure is a leading investment firm with a strong track record and presence in NY and is a registered MBE with the PANYNJ. JLC's participation since the inception of the project has helped to drive the commitment to fostering diversity.
- McKissack & McKissack, the oldest woman and minority-owned design and construction firm in the US, is leading the Project Management Office. Cheryl McKissack Daniel, its President and CEO, is actively engaged with The New Terminal One as an advisor. McKissack has a formidable track record of delivering projects that meet and often exceed MWBE goals. Its portfolio of projects includes: World Trade Center, Columbia University, Metropolitan Transportation Authority (as Independent Engineering Consultant for 8 years), Philadelphia International Airport and LaGuardia Airport.







Local Prioritization for New Opportunities

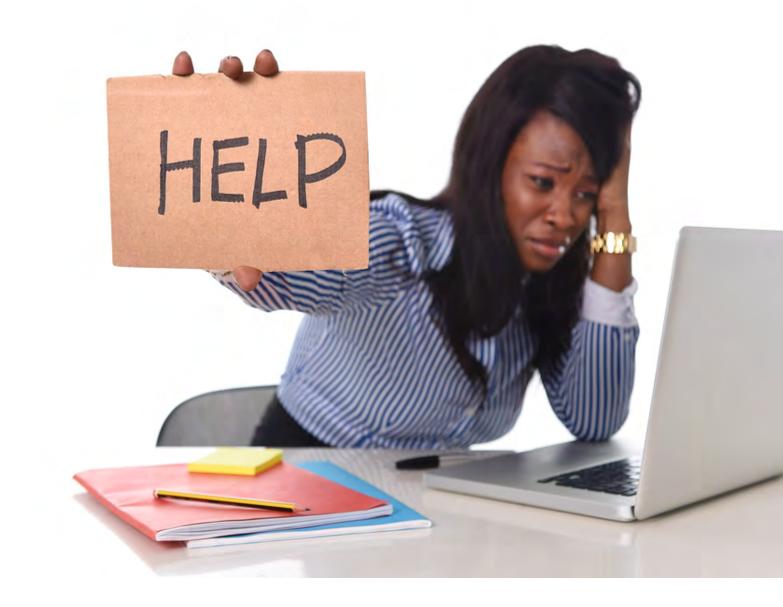




THE CAYEMITTE GROUP

Insurance.... Insights, Tips & Strategies

Simplified Advice for Company Owners





The Cayemitte Group



Christine Hanson

Licensed Insurance & Surety Broker

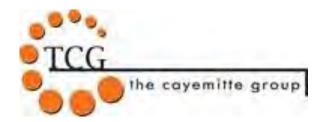
- 12 years industry experience
- Experienced in NYC Construction Insurance
- Mentored more than 450 firms in the last 10 years
- Obtained surety bonding for clients in excess of \$100mil

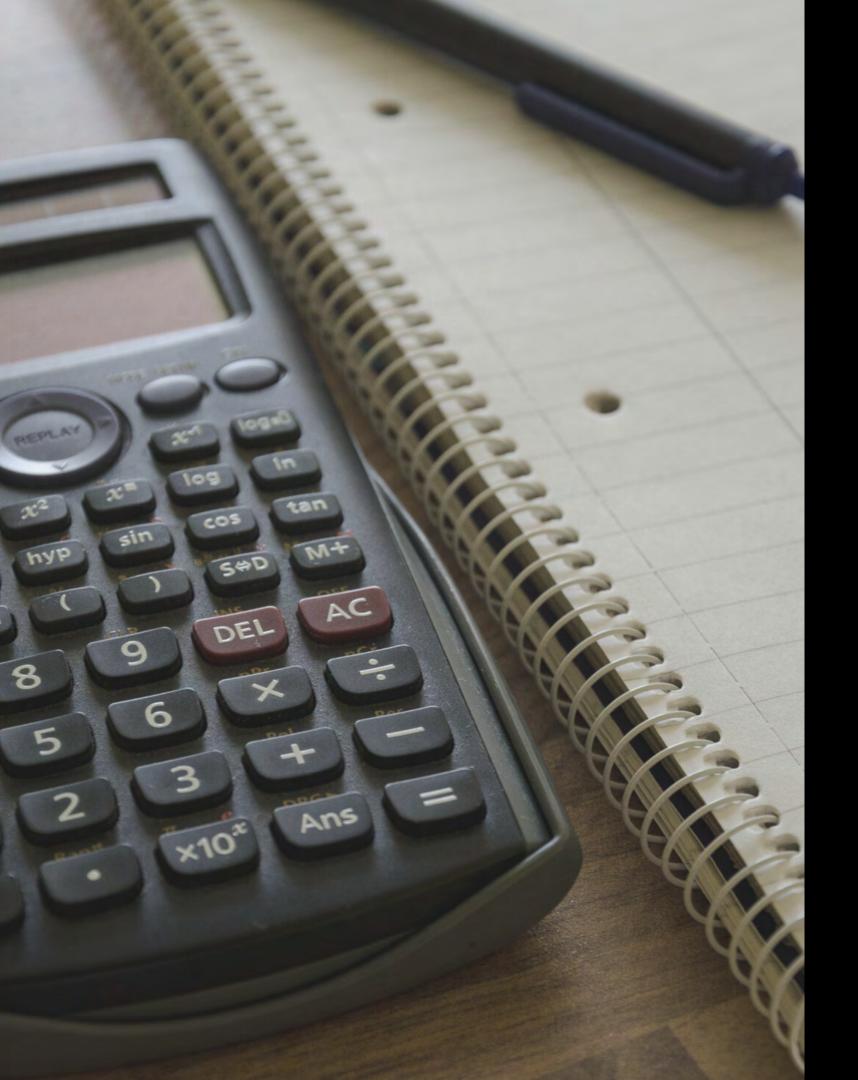
Liz Duncan-Gilmour, Esq.

Licensed Insurance & Surety Broker General Counsel

- 20+ years industry experience
- Mentored more than 450 firms in the last 10 years
- Develops and Oversees Capacity Building Programs for Diverse Businesses
- Oversees procurement and bidding for TCG
- Manages contract negotiations







Q&A

Use the Chat Box to Ask Questions Throughout the Presentation

Please Note: We cannot answer questions that are specific to your company's insurance policy (since we do not have the policy to refer to)

Business Relationships



Understanding Insurance

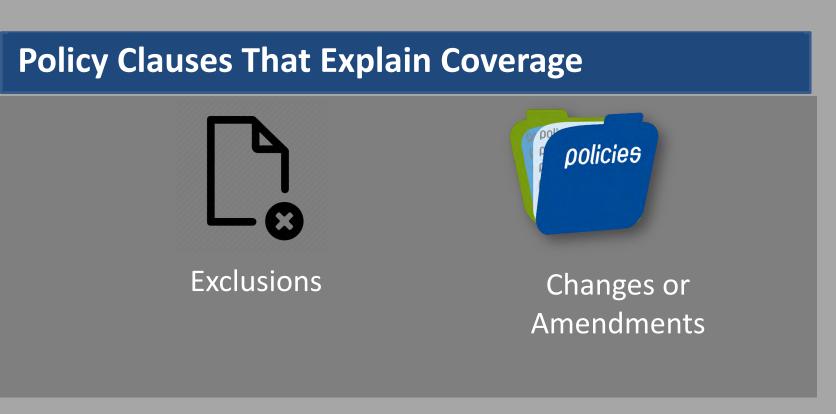


General Liability Policy



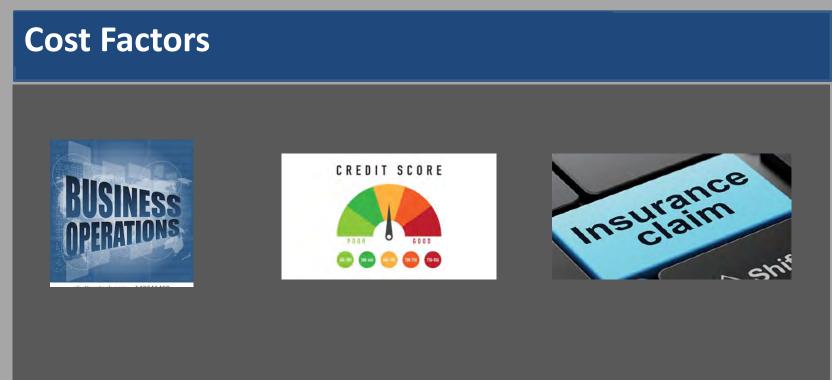






How is the Cost Determined?









GENERAL LIABILITY POLICY

Covers the insured's liability to others for property damage, bodily injury, personal injury (such as mental or emotional injury) arising from the insured's premises, operations and products, subject to exclusions



GENERAL LIABILITY POLICY

Exclusions are addressed in two ways

Coverage specifically excluded

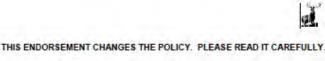
Coverage not specifically mentioned

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GENERAL LIABILITY - CONTRACTORS
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  CG TO 07 09 87 DECLARATIONS PREMIUM SCHEDULE
      TO 08 11 03 KEY TO DECLARATIONS PREMIUM SCHEDULE
  CG TO 34 11 03 TABLE OF CONTENTS
                  COMMERCIAL GENERAL LIABILITY COV FORM
  CG D2 55 11 03 AMENDMENT OF COVERAGE - POLLUTION
  CG D4 71 01 15 AMEND COVERAGE B - PERS & ADV INJURY
  CG F5 61 02 09 AMEND OTHER INS CONDITION - NEW YORK
  CG D2 11 01 04 DESIGNATED PROJECT(S) GEN AGGR LIMIT
  CG D2 46 08 05 BLANKET ADDITIONAL INSURED (CONTRACTORS)
  CG D3 16 11 11 CONTRACTORS XTEND ENDORSEMENT
  CG D2 88 11 03 EMPLOYMENT-RELATED PRACTICES EXCLUSION
  CG D2 93 11 03 EXCL-CONSTRUCT MANAGE ERRORS & OMISSIONS
  CG D3 22 01 04 EXCLUSION-SUITS BY ONE NAMED INSURED
  CG D3 56 05 14 MOBILE EQUIP REDEFINED-EXCL OF VEHICLES
  CG D3 91 08 13 EXCL-PROJ SUBJ TO WRAP-UP-LTD EXCEPTIONS
  CG D5 46 10 11 EXCL - ARCHITECT/ENG/SURVEY PROF SERV
  CG D6 18 10 11 EXCL-VIOLATION OF CONSUMER FIN PROT LAWS
  CG D7 46 01 15 EXCL-ACCESS OR DISCL OF CONF/PERS INFO
  CG D1 42 01 99 EXCLUSION-DISCRIMINATION
                  EXCL-EXTERIOR INSULATION & FINISH SYSTEM
  CG D2 40 06 01 EXCLUSION - SILICA
                  EXCLUSION WAR
  CG T3 20 11 03 EXCL-ALL POLLUTION INJURY OR DAMAGE
  CG 26 21 10 91 NY CHANGES-TRANSPER OF DUTLES
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SMALL BUSINESS OWNERS POLICY (BOP)

General Liability Coverage + Other Coverage Other Coverages can vary Exclusions – Not Covered Coverage Not Specifically Mentioned



CONTRACTORS TOOLS COVERAGE

This endorsement modifies insurance provided under the following:

SPECIAL PROPERTY COVERAGE FORM

Except as otherwise stated in this endorsement, the terms and conditions of the policy apply to the insurance

A. CONTRACTORS TOOLS COVERAGE

1. Covered Property

We will pay for direct physical loss to Covered Property caused by any of the Covered Causes of Loss. Covered Property as used in this endorsement means the Contractor's Tools valued at not more than \$500 per Item, owned by you or others who are not employees, from whom you have leased or rented such property under written contract or agreement and for which you are legally liable.

2. Property Not Covered

Form \$5 04 27 10 09

Covered Property under this endorsement does

- a. Equipment which is loaned, rented, hired, or leased to others by you;
- b. Equipment or tools owned by employees of
- c. Automobiles, motor trucks, tractors, trailers, motorcycles, aircraft, or watercraft: d. Property while waterborne or airborne.
- carrier for hire; e. Property used or to be used in the construction of any dam, tunnel, flood control project, bridge, overpass, pler,
- wharf, or dock; Typewriters, photocopiers, computers, adding machines, calculators, dictation equipment, or other general office equipment;

- g. Two-way or citizen's band radios, cellular telephone or similar communications equipment devices while contained on or in any motor vehicle licensed for highway or road use;
- h. Currency, "money," deeds, notes, "securities," checks, drafts or stamps; I. Contraband or property in the course of
- Illegal transportation or trade; I. Tires or tubes except for loss directly
- caused by fire, windstorm or theft, or k. Crane booms or derrick booms while such booms are being operated or used except for loss directly caused by fire, lightning, windstorm, explosion or overturning of the
- machine of which it is a part. B. ADDITIONAL EXCLUSION

We will not pay for loss caused by or resulting from theft from any unattended vehicle unless at the time of theft its windows, doors and compartments wer closed and locked, and there are visible signs that theft was the result of forced entry.

C. LIMITS OF INSURANCE

The most we will pay in any one occurrence is the Limit of Insurance shown in the Declarations or Schedule for Contractors Tools Coverage. But we will not pay more than \$500 on any one item of Covered Property.

D DEDUCTIBLE

We will not pay for loss or damage under this endorsement until the amount of loss or damage in any one occurrence exceeds \$250. We will then pay the amount of loss or damage in excess of the Deductible up to the applicable Limit of insurance.

Page 1 of 2

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT - AGGREGATE LIMITS (PER PROJECT)

This endorsement modifies insurance provided under the following:

BUSINESS LIABILITY COVERAGE FORM

- A. Section D. LIABILITY AND MEDICAL EXPENSES LIMITS OF INSURANCE is amended as follows:
- The General Aggregate Limit under Section D. LIABILITY AND MEDICAL EXPENSES LIMIT OF INSURANCE applies separately to each of your "projects".
- 2. The limits shown in the Declarations for Liability and Medical Expenses, Damage To Premises Rented To You and Medical Expenses continue
- 3. When coverage for liability arising out of the "products-completed operations hazard" is provided, any payments for damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard" will reduce the Products-Completed Operations
- 4. If the applicable "project" has been abandoned delayed, or abandoned and then restarted, or if the authorized contracting parties deviate from timetables, the "project" will still be deemed to be the same "project".
- 5. The provisions of Section D. LIABILITY AND MEDICAL EXPENSES LIMIT OF INSURANCE not otherwise modified by this endorsement
- The following definition is added to Section G. LIABILITY AND MEDICAL EXPENSES DEFINITIONS:
- 1. "Project" means "your work" at location(s) away

General Liability Per Policy Per Project

Persocation



Open Your Chat Box

Question: Lawsuits against insuring companies have increased in the last 12 months. What are the insurance companies being sued for?

Question: Do you know your company's policy limits?



PRIME



General Liability Policy

Third Party Action Over Coverage

- Employee of SUB C (your company) is injured at job site
- Employee sues SUB A, SUB B and PRIME
- Injured Employee cannot sue SUB C
- SUB A, SUB B and Prime will sue SUB C
- 3rd Party Action Over coverage will pay for judgement awarded against SUB C













YOUR
EMPLOYEES



SUB A

EMPLOYEES
OF SUB A



This is NOT included in General Liab policies unless you pay for it

Avoiding Losses or Claims

Single Policy Limit and Aggregate Policy Limit

No Policy Coverage - Exclusions

No Policy Coverage - Fraud

No Policy Coverage - Application





BIDS and GENERAL CONDITIONS

Insurance Requirements

Most Firm's General Liability Policy Limits are \$1mil single and \$2mil aggregate

NYC DEP SUPPLY AND SERVICE CONTRACT INVITATION FOR BIDS ("IFB") CONTENTS LIST

Part A: Information for Bidders

- Cover Page/Summary (fill in bidder information and submit with the bid)
- Special Notices (included in IFB if applicable to the bid)
- DEP Standard Information for Bidders
- "Schedule A" (significant contract-specific information, including bonding and insurance requirements)

Part B: Bid Submission Materials (documents that the bidder must submit with the bid when applicable, or the bid will be rejected as non-responsive)

- Bid Form, including:
 - a) Bidder Informatio

CONTRACT NO. 1510-ACS: MAINTENANCE AND REPAIR OF ACCESS CONTROL AND CCTV SYSTEMS AT VARIOUS WASTEWATER TREATMENT PLANTS, PUM STATIONS AND ASSOCIATED DEPARTMENT OF ENVIRONMENTAL PROTECTION FACILITIES

SUPPLY AND SERVICE CONTRACT SCHEDULE "A"

TYPES OF INSURANCE, MINIMUM LIMITS AND SPECIAL CONDITIONS

Note: All certificate(s) of insurance submitted pursuant to Article 15(C)(2) must be accompanied by a Certification of Broker consistent with the form at the end of this Schedule A and must include the following information:

- For each insurance policy, the name and NAIC number of issuing company, number of policy, and effective dates;
- · Policy limits consistent with the requirements listed below;
- · Additional insureds or loss payees consistent with the requirements listed below; and
- The number assigned to the Contract by the City (in the "Description of Operations" field).

All such certificate(s) of insurance (including Certification(s) of Broker, where required) must be sent to the New York City Department of Environmental Protection, Agency Chief Contracting Officer, ATTN: Contract Management Office (INSURANCE), 17th Floor, 59-17 Junction Boulevard, Corona, New York 11368

Insurance indicated by a blackened box () or by X in a to left will be required under this Contract.

Types of Insurance (per Article 15 in its entirety, including listed paragraph)		Minimum Limits and Special Conditions	
■ Commercial General Liability	Art. 15(A)(1)	\$2,000,000.00 per occurrence \$4,000,000.00 aggregate Additional Insureds: 1. City of New York, including its officials and employees, with coverage at least as broad as ISO Forms CG 20 10 and CG 20 37. 2	

CONTRACT NO. 1510-ACS: MAINTENANCE AND REPAIR OF ACCESS CONTROL AND CCTV SYSTEMS AT VARIOUS WASTEWATER TREATMENT PLANTS, PUMP STATIONS AND ASSOCIATED DEPARTMENT OF ENVIRONMENTAL PROTECTION FACILITIES

SUPPLY AND SERVICE CONTRACT

SCHEDULE "A"				
Types of Insurance (per Article 15 in its entirety, including listed paragraph)	Minimum Limits and Special Conditions			
■ Workers' Compensation	Workers' Compensation, Employers' Liability, and Disability Benefits Insurance: Statutory per New York State law without regard to jurisdiction. Note: New York State Workers' Compensation Board form C-105.2, State Insurance Fund form U-26.3, and Request for WC/DB Exemption form CE-200 are acceptable for Workers' Compensation Insurance. For Disability Benefits, submit form DB-120.1 or Request for WC/DB Exemption (form CE-200). ACORD forms are not acceptable for proof of Workers' Compensation or Disability Benefits Insurance. Jones Act and U.S. Longshoremen's and Harbor Workers' Compensation Act: Statutory per U.S. law.			
■ Commercial Auto LiabilityArt. 15(A)(4)	\$1,000,000.00 per accident combined single limit. If vehicles are used for transporting hazardous materials, the Contractor shall provide pollution liability broadened coverage for covered autos (endorsement CA 99 48) as well as proof of MCS 90.			
□ Contractors Pollution LiabilityArt. 15(A)(5)	\$per occurrence \$aggregate Additional Insureds: 1. City of New York, including its officials and employees. 23.			



Certificates of Insurance

- Required by project owners, joint venture partners, banks, lenders, surety agents, etc.
- Certificates represent a summary of the coverage(s) provided in the policies
- Project Owners CANNOT demand a certificate that contains wording if the policy does not provide the coverage

-(6)-	Certificates of Insurance should be project specific and issued with a project name or reference in the Description Box
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Certificates of Insurance

Common Wording

Additional Insured (AI)

One who qualifies as an insured under the terms of the policy. Additional Insureds usually have the same coverage as the named insured (your company)

Primary Insurance

The first policy or coverage

Non-Contributory

Most insurance policies contain wording that your firm's policy pays first before any other insurance AND without seeking contribution from other policies

Hold Harmless

An agreement that you give to protect your client from any loss arising out of your work or product or services

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PRIME





SUB A



SUB B







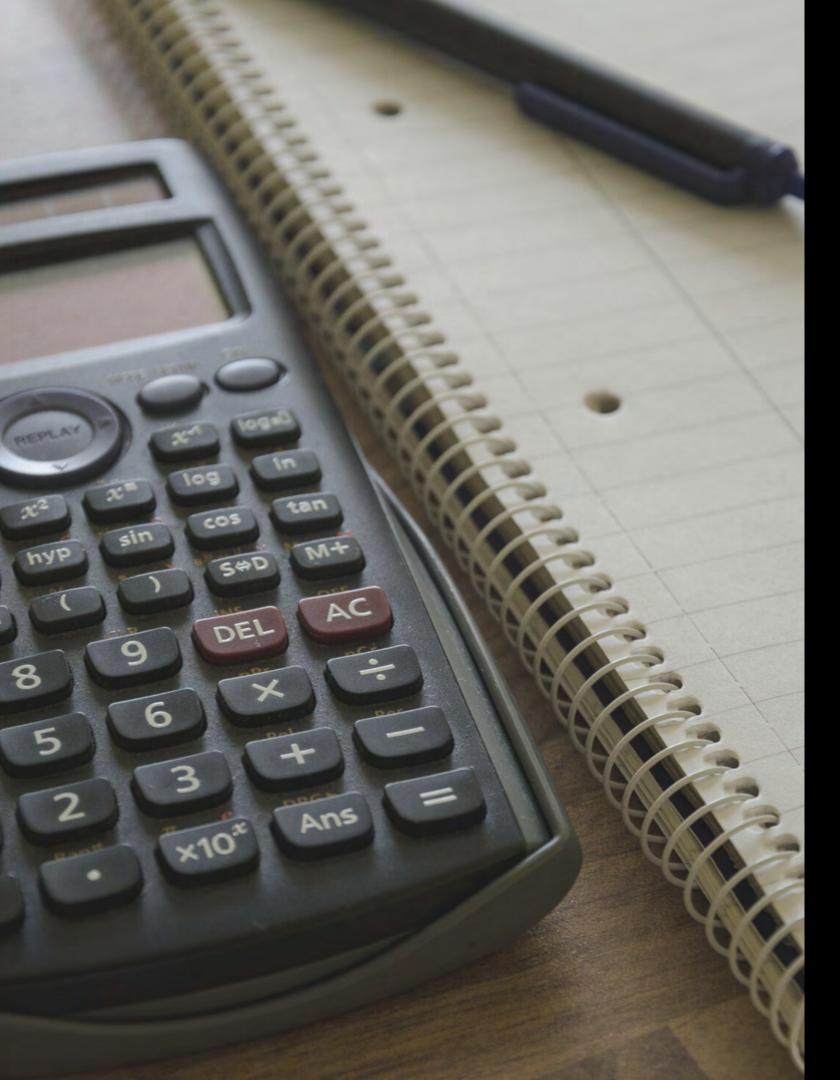
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Hiring Sub-Contractors

Your Company's Exposure and Liability

- Policy Limits of Subcontractor
- Clauses / Wording to Protect Your Firm
- Proof of WC
- Proof of Coverage Request the Declaration Page
- Hammer Clause exclusionary language Restricts or eliminates coverage
- Completed Operations

BUSINESS LIABILITY	LIMITS OF INSURANCE
LIABILITY AND MEDICAL EXPENSES	\$1,000,000
MEDICAL EXPENSES - ANY ONE PERSON	\$ 10,000
PERSONAL AND ADVERTISING INJURY	\$1,000,000
DAMAGES TO PREMISES RENTED TO YOU ANY ONE PREMISES	\$1,000,000
AGGREGATE LIMITS PRODUCTS-COMPLETED OPERATIONS	EXCLUDED
FORM SS 05 16 GENERAL AGGREGATE	\$2,000,000



What Impacts Profitability?

WC or GL Audit Premiums

Purchase of additional insurance to meet project requirements

Hammer clause

Subcontractor insurance issues



Managing Insurance Relationships

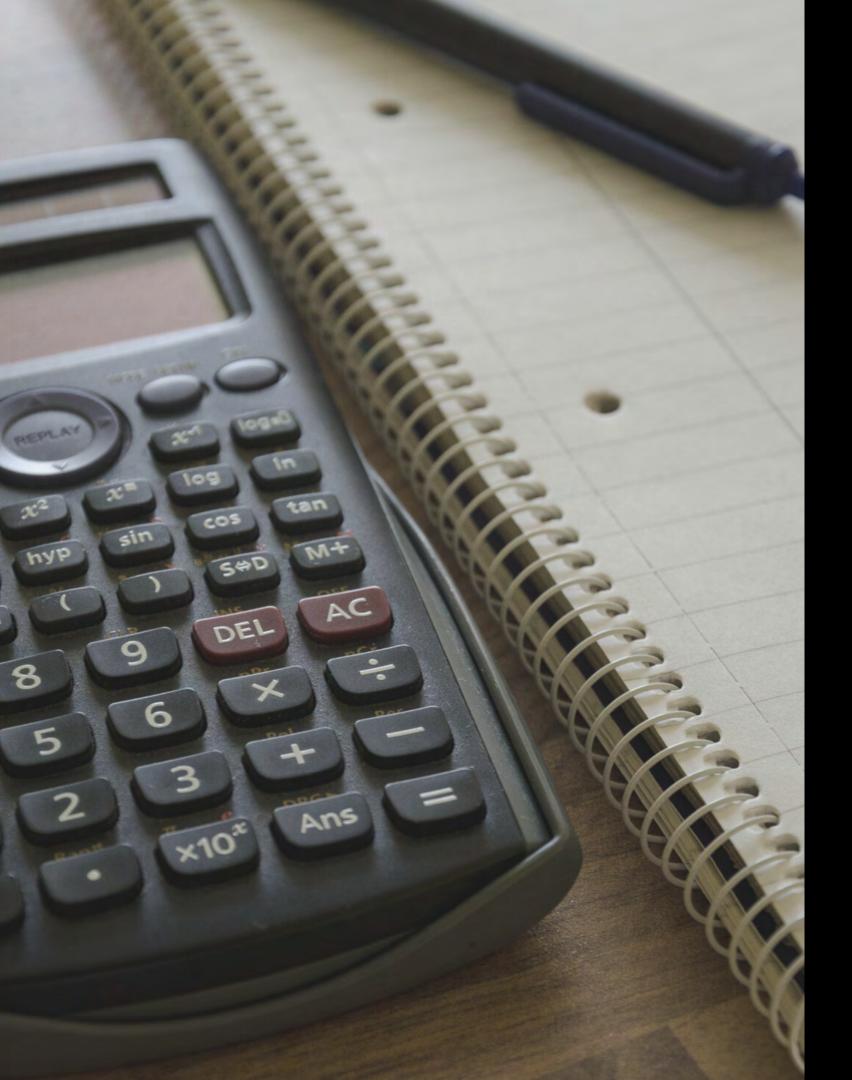
Annual review of policies

Broker Explains Coverage Gaps

Assistance with Year End Audits

Involved in Managing Claims

Certificates of Insurance Issues



Q8A

Use the Chat Box to Ask Questions

THE CAYEMITTE GROUP

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www.cayemittegroup.com



Christine Hanson

Licensed Insurance / Surety Broker chanson@cayemittegroup.com 516-375-4251 (cell) 609-521-4500 (office)



Liz Duncan-Gilmour, Esq.
Senior Vice President - Counsel
l.duncangi@cayemittegroup.com
845-616-2709 (cell)
609-521-4116 (office)

We value the opportunity to be a partner in your success

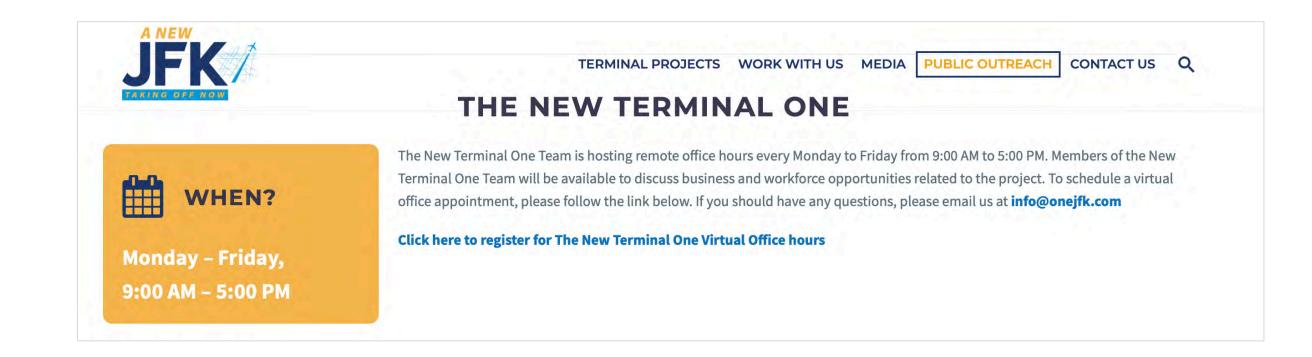
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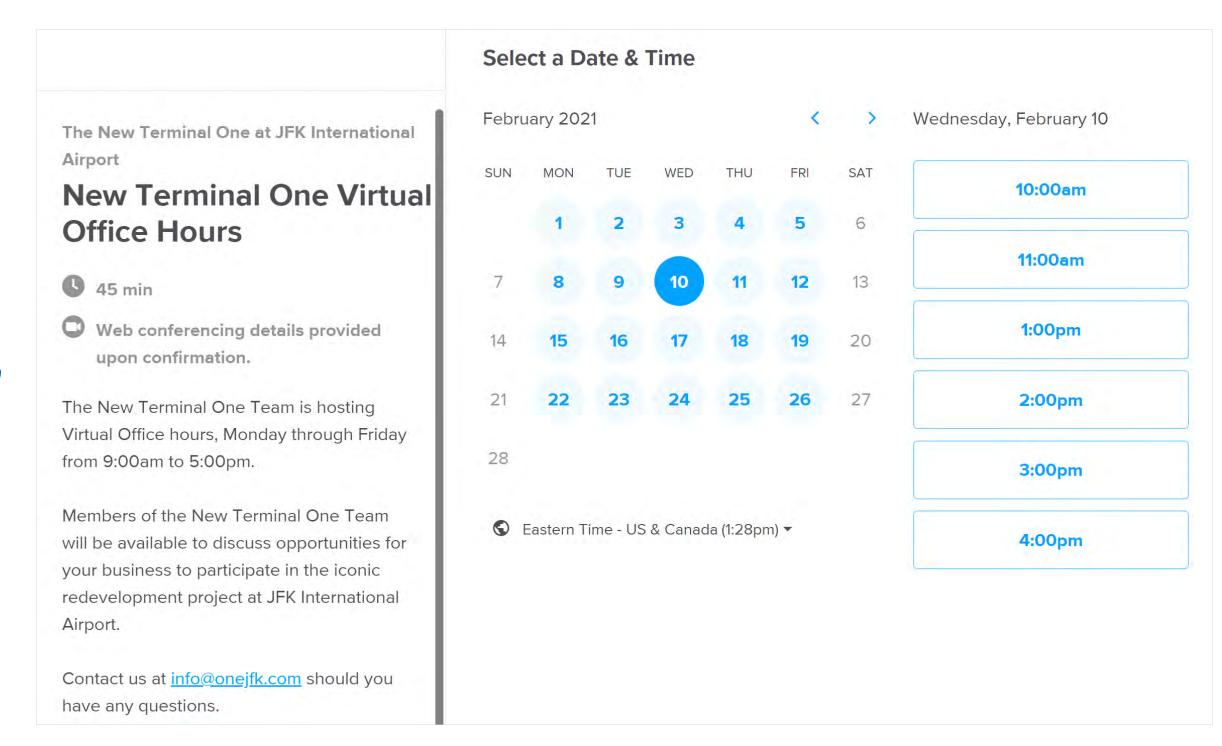
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M/W/LBE Information Session

March 9th at 2:00pm



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JFK REDEVELOPMENT COMMUNITY EVENTS PUBLIC CALENDAR

UPCOMING EVENTS

THE NEW TERMINAL ONE - M/W/LBE INFORMATION SESSION: UNDERSTANDING INSURANCE

Tuesday, February 9, 2021 2:00 PM – 3:00 PM

Webinar - Register here

Event Flyer

PAST EVENTS

	Search:		
Date	Event	Location	Time
26- Jan- 2021	The New Terminal One – M/W/LBE Information Session: Structural Steel Program	Webinar	4:00 PM – 5:00 PM
12- Jan-	The New Terminal One – M/W/LBE	Webinar	2:00 PM –

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