

440 Mamaroneck Avenue, Suite S 512  
Harrison, NY 10528

T: 914.813.1900  
F: 914.813.1919

www.stillmanmanagement.com



Dear Shareholder:

Enclosed please find the Capital Improvement agreement for **Larchmont Hills Owners Corp.** Please read, sign and return this form to the attention of **Lisa Iaccarino** at Stillman Management Realty Corp. along with the following required documents:

1. A description of the work you will be doing, for Board approval.
2. Any plumbing work and/or electrical work must be done by licensed plumbers and electricians, all necessary permits must be obtained before work may begin, (certificate of insurance must be included).
3. Contractors and/or painters must be **EPA certified** if they will be performing work that disturbs any painted surfaces (more than 6 square feet). A copy of this new rule is attached.
4. General contractor's certificate of insurance and copy of license.
5. Deposit check for in the amount of **\$750.00** payable to **Larchmont Hills Owners Corp.** is required and will be deposited and cashed and return upon completion of work and submission of Certificate of Compliance from the building department.
6. Application processing fee for **\$300.00** made out to **Stillman Management Realty Corp.**
7. Indemnification form (must be signed by the shareholder and all contractors).
8. **Contractor, plumber and electrician must carry Contractual Liability. Attached is a list of insurance carriers that sometimes exclude this coverage. The contractor can request their carrier to add the following to their certificate: "No exclusion for contractual liability or injury to employees" in the "Description of Operations" section. Contractor's will not be approved to do work in your unit if they do not have this clause written in their COI.**

**Note: All kitchens, bathrooms and any structural work requires a permit from the Building Department.**

Before approval may be granted, the alteration agreement must be submitted with the all completed documents listed above. The certificate of insurance must read as follows: **Larchmont Hills Owners Corp. and Stillman Management Realty Corp. listed as additional insured. Sample provided.**

**Upon completion of all work, the shareholder is responsible for closing all permits and submitting to Stillman Management Realty Corp. a copy of the Certificate of Compliance from the building department.**

**Deposit checks will not be returned until all paperwork is completed and submitted.**

Thank you for your attention to this matter.

Sincerely,

Stillman Management Realty Corp.

**CAPITAL IMPROVEMENT (Renovation) APPLICATION**  
**LARCHMONT HILLS OWNERS CORP.**  
**17 N. CHATSWORTH AVENUE**  
**LARCHMONT, NY 10538**

Date \_\_\_\_\_

Re: Apartment \_\_\_\_\_ Shareholder \_\_\_\_\_

Home # \_\_\_\_\_ Work # \_\_\_\_\_  
Home # \_\_\_\_\_ Work # \_\_\_\_\_

Description of the work to be performed:

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In connection with the foregoing, and as a condition to the Board's requested consent, the undersigned do (es) agree to abide by and to comply with each of the following conditions, rules or representations:

1. To provide any additional information or plans about the proposed work that may be requested by either the Board of Directors or the Managing Agent, during this application process or at any time during the course of the work.
2. To provide, in advance of commencing any work, proof of comprehensive public liability, property damage and workers compensation insurance covering the proposed job in amounts satisfactory to the Managing Agent.
3. All contractors, plumbers or electricians who will work on the job must be duly licensed by the appropriate licensing authority and must provide a copy of their license to the managing agent.
4. The Unit owner or the Unit owner's workmen must remove all debris created by the project from the Unit and from the building. All workman shall be instructed about going in and out through the basement entrance.
5. The undersigned assume(s) all risk of damage to the building, any part thereof, any system in or servicing the building or the ground of the premises; and the undersigned assume(s) and agree(s) to pay any and all costs incurred to repair or replace any damage caused by the proposed work or by the Unit owner's workmen.
6. If a mechanic's lien is filed against the premises as the result of the proposed work, and if such lien is not discharged of record or bonded within thirty (30) days of filing, then the co-op corporation shall have the right, but not the obligation, to satisfy the lien and to bill the Unit owner for all costs and expenses relating thereto, including attorney's fees; all of which shall be deemed to be additional rent or maintenance owing by the Unit owner.
7. No work that is not approved shall be undertaken. Any work completed that is beyond the scope of the Board's approval and consent is subject to removal or correction upon demand by the Board.

8. Work shall only be done between the hours of 8:30 a.m. and 4:30 p.m. Monday through Friday, excluding holidays. All work shall be done in such manner as will minimize any unusual noise that might disturb other residents. Further, workmen may not use any public area (hallways or lobby) for cutting of or working on materials to be used in the proposed work, or for storage of materials.
9. The Unit owner also agrees that the proposed work will be performed and completed in full compliance with any other applicable provisions of the Proprietary Lease, the House Rules or any other applicable governmental code, rule, ordinance, or regulation.
10. Failure to comply with any of the provisions of the Board's consent shall be deemed a breach of the consent, and in addition to all other remedies, the Board may require the Unit owner(s) to suspend all further work and may exclude the workmen from the building for any purpose other than the removal of their tools or equipment.
11. This application and the Board's consent, if given, may not be changed orally, but only in writing.
12. This application must be returned to the Managing Agent with the understanding that processing may take up to four (4) weeks.
13. A deposit of \$750, payable to LARCHMONT HILLS OWNERS CORP., must be submitted with this form before renovation can be approved or commenced and will be refunded when work is completed and inspection determines that there is no damage incurred as a result of the renovations. A fee of \$300, payable to STILLMAN MANAGEMENT REALTY CORP. must be submitted to process the application.

\_\_\_\_\_  
Shareholder

\_\_\_\_\_  
Shareholder

Name Address and Telephone Numbers of All Contractors:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

The foregoing Capital Improvement Application received: Date \_\_\_\_\_

Approved: \_\_\_\_\_

Not Approved: \_\_\_\_\_

Comments or Special Conditions:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

LARCHMONT HILLS OWNERS CORP.

Dated: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

CAPITAL IMPROVEMENT CHECKLIST

\* EACH ITEM MUST CHECKED OFF AND INCLUDED IN ORDER TO AVOID AN INCOMPLETE APPLICATION\*

Resident \_\_\_\_\_  
Building \_\_\_\_\_ Apt # \_\_\_\_\_  
Phone \_\_\_\_\_ Alt Phone \_\_\_\_\_

CERTIFICATE OF INSURANCE (LIABILITY & WORKERS COMPENSATION)

\_\_\_\_\_ General Contractor  
\_\_\_\_\_ Electrician  
\_\_\_\_\_ Plumber

COPY OF LICENSE

\_\_\_\_\_ General Contractor  
\_\_\_\_\_ Electrician  
\_\_\_\_\_ Plumber

DESCRIPTION OF WORK, PLANS

\_\_\_\_\_ General Contractor  
\_\_\_\_\_ Electrician  
\_\_\_\_\_ Plumber

OTHER

\_\_\_\_\_ Alteration Agreement  
\_\_\_\_\_ Indemnification Form (contractor, plumber and electrician)  
\_\_\_\_\_ EPA Certification  
\_\_\_\_\_ COVID FORM  
\_\_\_\_\_ Permit (if applicable)  
\_\_\_\_\_ Renovation Deposit (written out to Building)  
\_\_\_\_\_ Application Fee (written out to Management Company)

NOTES:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# ACORD CERTIFICATE OF LIABILITY INSURANCE

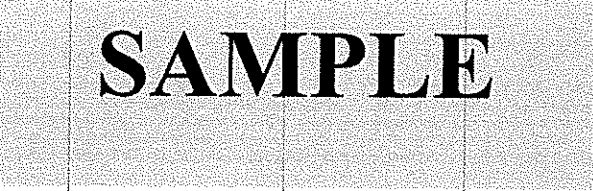
DATE (MM/DD/YY)  
00/00/0000

PRODUCER FAX * NAME AND ADDRESS OF INSURANCE CARRIER	THIS CERTIFICATE ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.
<b>INSURERS AFFORDING COVERAGE</b>	
INSURED * NAME AND ADDRESS OF INSURED	INSURER A: xxxxxxxxxxxx INSURER B: xxxxxxxxxxxx INSURER C: INSURER D: INSURER E:

## COVERAGES

THE POLICES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INS LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXP DATE (MM/DD/YY)	LIMITS		
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> _____ <input type="checkbox"/> _____ GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC	xxxxxxxxxxxx	00/00/00	00/00/00	EACH OCCURRENCE	\$ 1,000,000	
					DAMAGE TO RENTED PREMISES	\$ 1,000,000	
					MED EXP (any 1 person)	\$ 10,000	
					PERSONAL & ADV INJURY	\$ 1,000,000	
					GENERAL AGGREGATE	\$ 2,000,000	
					PRODUCTS - COMP/OP AGG	\$ 2,000,000	
B	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON OWNED AUTOS <input type="checkbox"/> _____ <input type="checkbox"/> _____				COMBINED SINGLE LIMIT (Ea Accident)	\$	
					BODILY INJURY (per person)	\$	
					BODILY INJURY (per accident)	\$	
					PROPERTY DAMAGE (Per accident)	\$	
	<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> _____				AUTO ONLY - EA ACCIDENT	\$	
					OTHER THAN AUTO ONLY	EA ACC	\$
						AGG	\$
B	<b>EXCESS LIABILITY</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE	\$	
					AGGREGATE	\$	
						\$	
						\$	
						\$	
*	<b>WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	xxxxxxxxxxxx	00/00/00	00/00/00	<input type="checkbox"/> WC Statutory Limits <input type="checkbox"/> Other		
					E.L. EACH ACCIDENT	\$	
					E.L. DISEASE -EA EMPLOYEE	\$	
					E.L. DISEASE -POLICY LIMIT	\$	
	OTHER						



DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS:  
**Also insured:**  
 a) Larchmont Hills, 17 N. Chatsworth Ave, Larchmont, NY 10538  
 b) Stillman Management Realty Corp., 440 Mamaroneck Ave. Suite S-512, Harrison, NY 10528  
**Date of Delivery/Renovations:**

<b>CERTIFICATE HOLDER</b>	<b>CANCELLATION</b>
Residents Name Address with Unit # City, State, Zip	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.
	AUTHORIZED REPRESENTATIVE

\*IF WORKERS COMP IS NOT ON THIS CERTIFICATE - YOU MUST PROVIDE (2) CERTIFICATES FROM STATE INSURANCE FUND (ONE FOR EACH ADDITIONAL INSURED)

Whereas \_\_\_\_\_ ("Contractor") is and will be performing certain work for \_\_\_\_\_ ("Shareholder"); pursuant to oral and/or written agreement and/or Purchase Orders. As to all such work, Shareholder and Contractor agree as follows:

**INDEMNIFICATION AGREEMENT**

To the fullest extent permitted by law, Contractor agrees to indemnify, defend and hold harmless Shareholder, Cooperative and Managing Agent from any and all claims, suits, damages, liabilities, professional fees, including attorney's fees, costs, court costs, expenses and disbursements related to death, personal injuries or property damage (including loss of use thereof) arising out of or in connection with the performance of the work of the Contractor, its agents, servants, subcontractors or employees, or the use by Contractor, its agents, servants, subcontractors or employees, of facilities owned by Owner. This agreement to indemnify specifically contemplates full indemnity in the event of liability imposed against Shareholder, Cooperative and Managing Agent without negligence and solely by reason of statute, operation of law or otherwise and partial indemnity in the event of any actual negligence on the part of Shareholder, Cooperative and Managing Agent either causing or contributing to the underlying claim. In that event, indemnification will be limited to any liability imposed over and above that percentage attributable to actual fault, whether by statute, by operation of law or otherwise.

**INSURANCE PROCUREMENT**

Contractor shall obtain and maintain at all times while performing work for or at the request of Managing Agent, at its sole cost and expense, the following insurance (a) workers compensation insurance with statutory limits and employer's liability coverage of not less than \$500,000; (b) commercial general liability insurance with a minimum limit of \$1,000,000 per occurrence and \$2,000,000 in the aggregate, which insurance shall cover the following: premises and operations liability, products/completed operations, broad form property damage, broad form contractual liability, personal injury and independent contractor's liability; (c) automobile liability insurance covering owned, hired and non-owned vehicles, with a minimum limit of liability of \$2,000,000; and (d) umbrella liability insurance with a limit of \$5,000,000 per occurrence and a general aggregate of \$5,000,000. Contractor shall, by specific endorsements to its primary and umbrella/excess liability policy, cause Shareholder, Cooperative and Managing Agent to be named as additional insureds. Contractor shall, by specific endorsement to its primary liability policy, cause the coverage afforded to the additional insureds there under to be primary to and not concurrent with the valid and collectible insurance available to Shareholder, Cooperative and Managing Agent. Contractor shall, by specific endorsement to its umbrella/excess liability policy, cause the coverage afforded to the Shareholder, Cooperative and Managing Agent there under to be first tier umbrella excess coverage above the primary coverage afforded to Shareholder, Cooperative and Managing Agent and not concurrent with or excess to other valid and collectible insurance available to Shareholder, Cooperative and Managing Agent.

Dated: \_\_\_\_\_

Shareholder  
By: \_\_\_\_\_

Contractor  
By: \_\_\_\_\_

## Contractual Liability\*

To avoid paying claims for large Labor Law 240 third-party Jaw suits, some insurance companies have removed contractual liability from their policies. In this case, your "Additional Insured" status with the contractor will be meaningless, and the contractor's insurance will not back the contractor's indemnification.

Here are few methods to try to determine if your subcontractor has contractual liability:

1. Ask for a copy of the contractor's/sub-contractor's insurance policy and have your broker review it.
2. Make sure "Contractual Liability" is added to the subcontractors' certificate and request "No exclusion for contractual liability or injury to employees" in the "Description of Operations" section.
3. Request Certificate Addendum Acord 855 NY for coverage details from contractor / sub-contractor

\*Below is a list of insurance carriers that sometimes exclude this coverage and will not be accepted as an insurance carrier of your contractor, having your application held up and/or denied:

Acceptance Indemnity Ins. Co.

Alterra E&S

American Safety

Arch Specialty Ins. Co.

Atlantic Casualty

Berkley Specialty

Burlington

Century Surety

Colonial Co.

Colony

Endurance

Essex

Evanston

Everest

First Century

First Mercury- Cover X

Guard Insurance Companies

Hermitage

Hudson

Kingstone Insurance

Max Specialty

Maxum Indemnity Co.

Mt. Valley Indemnity

National Fire & Marine

National Contractors Ins Co.

Northfield

North Sea

Nova Casualty

Penn Star

Preferred Contractors Inc.

Ranger

RCA

RU / Mt. Hawley

Rockingham Insurance Company

Rutgers/American European Ins. Co.

Tower Insurance

Tudor

U.S. Liability/ U.S. Underwriters/ USU

Utica First

Valley Forge

Western Heritage

We also recommend you require your subcontractors include a description of the work they plan to do. For example: roofing, excavation, residential carpentry, etc.

# **\$32,500/Day Violation Fine for Lack of Compliance**

## **EPA's NEW Lead-Based Paint Rule Nationally Enforceable April 22, 2010**

Beginning April 22, 2010, **ANYONE** who is paid to perform work that disturbs paint greater than six square feet in housing and child-occupied facilities built before 1978 must comply with the EPA's Lead Renovation, Repair and Painting (RRP) Program. Individuals who must comply include: residential rental property owners/managers, general contractors, and special trade contractors including painters, plumbers, carpenters, electricians and sheet rockers. Under this new rule, enforcement actions against **violators can include penalties up to \$32,500 per violation per day**, as well as the potential for costly litigation. This new EPA rule will be potentially litigious and tightly regulated.

Under this rule, each legal entity that performs paint disturbances must have applied to the EPA and been certified prior to April 22, 2010. All Certified firms performing such paint disturbances must ensure:

1. All individuals performing activities that disturb painted surfaces are either certified renovators or have been trained by a certified renovator.
2. A certified renovator is assigned to each renovation and performs all the certified renovator responsibilities.
3. All renovations are performed in accordance with the work practice standards of the Lead-Based Paint RRP Program.
4. The Certified Renovator provides pre-renovation documentation notifying occupants of work to be performed.
5. The program's recordkeeping requirements are met and kept for three years.

All certified firms must also employ a Certified Renovator(s) who has completed an EPA-approved Certified Renovator course ([www.RRPTrainer.com](http://www.RRPTrainer.com)). The Certified Renovators are responsible for ensuring overall compliance with the Lead-Based Paint RRP Program requirements at assigned renovation sites. A certified renovator must:

1. Use a test kit acceptable to EPA.
2. Provide on-the-job training to workers.
3. Be physically present at the work site when warning signs are posted, while the work-area containment is being established, and while the work-area cleaning is performed.
4. Regularly direct work being performed by other individuals.
5. Be available, either on-site or by telephone, at all times.
6. Perform project cleaning verification.
7. Have copies of initial course completion certificate present at all times.
8. Prepare required records and maintain for three years.

In order to avoid potential issues with enforcement agencies, litigators or tenants, you must either become EPA compliant by taking the RRP Training course or certify your pre-1978 properties as Lead-Based Paint Free. The EPA has 90 days from the date of receipt of your application before they must reply. The April 22 deadline has already passed, so if you are not already compliant, make sure you become compliant in order to legally perform such work.

*About the Author: This article was written by Lee E. Wasserman, President of LEW Corporation. Mr. Wasserman is a well respected national lead-based paint subject matter expert, has been a guest presenter for numerous associations as well as HUD, EPA, ABO, NYARM, FNYHC, NYAHMA... on the RRP rule and has been nationally active with lead based paint evaluations, remediation and training for more than 18 years. Visit LEW Corporation on the web at [www.lewcorp.com](http://www.lewcorp.com).*



# NOTICE OF CONSTRUCTION

There will be alteration and renovation work in Apartment\_\_\_\_\_.

Work being done:

Painting       Floor Refinishing       Kitchen       Bathroom

Other (describe below)

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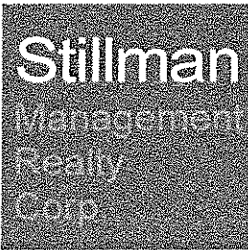
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Work will begin on\_\_\_\_\_ and continue for the next\_\_\_\_\_ days, ending on\_\_\_\_\_.

Work is permitted only during between 8 AM and 6 PM weekdays, and any work that might produce noise that may disturb other residents is only permitted between 9 AM and 5 PM.

Please contact the Superintendent or the Managing Agent at (914) 813-1900 regarding any noise complaints or other issues.

*This notice is to be posted on the apartment door. Please alert your above, below and surrounding neighbors to your renovation.*



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F : 914.813.1919

www.stillmanmanagement.com



To Whom it May Concern:

As business in the State of New York, and in compliance with Executive Order

202.6 asset forth by Governor Andrew Cuomo, \_\_\_\_\_

**Contractor Name**

executing work at the \_\_\_\_\_

**Building Address**

Our number one priority is the health and safety of our employees, clients, and families.

We are doing our part to reduce the risk of infection by following the guidelines and best practices from the CDC and from our local and national government agencies. We have implemented a stringent cleaning routine at our shop, including disinfecting work areas multiple times a day. Employees are asked to wash their hands and use sanitizer routinely, comply with social distancing, and wear protective gloves and face masks when necessary. Anyone feeling ill has been asked to stay home and monitor their situation.

Thank you for complying with the required New York State Safety

Plan. By signing below, we indicate we have a NYS Safety Plan in

place.

\_\_\_\_\_  
**Contractor Name**

\_\_\_\_\_  
**Contractor Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Building and Unit Number**