

440 Mamaroneck Avenue, Suite S 512 Harrison, NY 10528

T: 914.813.1900 F: 914.813.1919





Dear Shareholder:

Enclosed please find the Capital Improvement agreement for Larchmont Palmer Owners Corp. Please read, sign and return this form to the attention of Lisa laccarino 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 \$500.00 payable to Larchmont Palmer 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 <u>all</u> <u>completed documents listed above</u>. The certificate of insurance must read as follows: Larchmont Palmer 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.

UNIT ALTERATIONS / RENOVATIONS / REPAIRS

APPLICATION

This form must be submitted to obtain approval for all Alterations/Renovations/Repairs, within Larchmont Palmer. No work may be performed until <u>written</u> approval has been received.

Owner:	Unit #:		
Day/Evening Phone	Cell Phone		
Type of Alteration/Renovation/Repair that you are requesting to be performed in your unit (please attach drawings or copy of plans)			
Licensed Contractor performing work: (use new a	pplication for each contractor)		
Name:			
Address:			
City/State/Zip:			
Telephone:			
Contact:			

Please provide the following:

- (1) Contract (prices may be deleted or omitted)
- (2) Contractor's License(s)
- (3) Contractor's Certificate of Insurance for Liability, Workmen's Compensation & Disability Polices naming Larchmont Palmer Owners Corp. and Stillman Management Realty as additional insured.
- (4) Hold Harmless Agreement (<u>Each</u> contractor must sign a hold harmless agreement)
- (5) Building Permit(s) if required by local regulations.
- (6) Minimum Damage/Security Deposit (\$500) (subject to paragraph 3 of procedures) Must be submitted by Shareholder. A Contractor's will not be accepted. An application fee of \$300 payable to Stillman Management Realty.
- (7) Proposed work dates.

UNIT ALTERATIONS / RENOVATIONS / REPAIRS

<u>PROCEDURES</u>

The proprietary lease prohibits alterations, structural additions or improvements to the unit without written consent of the Board of Directors.

The following procedures for the renovation/alteration/repair of a unit must be complied with:

A. NECESSARY APPROVALS AND RESPONSIBILITIES

- 1. Any unit Owner who intends to make any renovation or alteration to a unit, including, but not limited to, carpentry, plumbing, electric, etc., shall complete the application form and deliver it to the Managing Agent for approval. The application shall be accompanied by:
 - a. Plans(s) and drawings of proposed work, drawn to scale.
 - b. Copies of contracts with contractors and or subcontractors with addresses and phone numbers.
 - c. Certificates of Insurance from contractors and subcontractors:
 - i. Naming Larchmont Palmer Owners Corp. and Stillman Management Realty <u>as additional insured</u>.
 - ii. Must indicate a minimum of one million dollars (\$1,000,000) in general liability,
 - iii. Must indicate proof of workers compensation and disability policies;
 - d. Building Permit(s) and all other municipal approvals if required by law;
 - e. A check made payable to Larchmont Palmer Owners Corp in the amount of \$500 as minimum Damage Security Deposit; (also see no. 4 below). An application fee of \$300 made payable to Stillman Management Realty.
 - f. Construction Schedules: and.
 - g. Contractor License(s).
 - h. Coop's Hold Harmless Agreement, signed by Owner and Contractor.
- 2. Written consent from the Cooperative <u>must</u> be obtained <u>prior</u> to the commencement of any work.

UNIT ALTERATIONS / RENOVATIONS / REPAIRS

PROCEDURES

B. RESPONSIBILITIES

- In order to allow for the timely processing of requests the Management Company must be allowed a minimum of <u>6 business</u> days to respond to your request. Do not schedule work with your contractors until you have received written approval of your request.
- 2. The Shareholder shall be solely responsible for the costs of any engineer(s) or other professional (s) employed by the Board of Directors to review application and or plans in connection with any proposed renovation or alteration, and such person's opinion regarding the necessity of a building permit shall be binding. If this is required, you will be notified prior to the engagement of the professional.
- 3. On a case by case basis the Cooperative may require a greater damage security deposit than \$500, depending upon the extent of the renovation or alteration.
- Any renovations and/or alterations resulting in damage to an adjoining apartment or common area shall be the responsibility of the Shareholder conducting the work.
- 5. Any damage, which is a result of the Shareholders work, must be repaired to the satisfaction of the Board within 10 business days of receipt of written notice of such damage. If the Unit Owner fails to repair such damage within this period of time the Board may make arrangements to have such damages repaired. The costs of such repairs will be deducted from the Damage Security Deposit and any balance remaining will be charged to the Unit Owner's maintenance account.
- 6. The hours of work are limited to 9:00 a.m. to 4:00 p.m., Tuesday through Friday. No work may be performed on Mondays, Saturdays, Sundays or Holidays. (Holidays are: New Years Day, Martin Luther King's Birthday, President's Day, Good Friday, Memorial Day, Fourth of July, Labor Day, Rosh Hashanah, Yom Kippur, Columbus Day, Election Day, Veteran's Day, Thanksgiving Day and Hanukkah and Christmas Day.)
- 7. The Shareholder shall be solely responsible for the prompt removal of any rubbish or debris caused by such renovation or alteration.
- 8. Alterations performed without written approval will be subject to a monetary penalty, plus any additional cost incurred through enforcement, to be paid by the Shareholder and considered maintenance charges, without limitations, including legal fees.

UNIT ALTERATIONS / RENOVATIONS / REPAIRS

PROCEDURES

B. RESPONSIBILITIES (Continued)

- 9. Shareholders performing work are required to notify units adjoining and across the hall.
- 10. All contractors must check in and out with the building Superintendent.
- 11. Floor finishes must be water based.
- 12. Work that requires water shutdowns within the building must be scheduled a minimum of 6 business days in advance in order to allow adequate time to notify other residents within the building.
- 13. When the work to be performed involves changes to the plumbing in the kitchen and/or bathroom(s) new/additional shut off valves must be installed at the time of renovation.
- 14. No materials or refuse may be stored in the hallways or stairwells of the building. All materials must be kept within the unit.

CONTRACTOR/VENDOR RULES AND REGULATIONS * * * (RESIDENT – GIVE THIS TO YOUR CONTRACTOR) * * *

All contractors/vendors that provide services to Larchmont Palmer Owners Corp and/or the residents of Larchmont Palmers Owners Corp are required to comply with the following rules:

- 1. No contractor/vendor may perform any work within the complex without first receiving written approval from the Cooperative.
- 2. Construction Schedules must be provided to the cooperative for all work that is being performed.
- 3. All contractors/vendors must provide an Executed copy of the Coop's Hold Harmless Agreement.
- 4. The hours of work are limited to 9:00 a.m. to 4:00 p.m., Tuesday through Friday. No work may be performed on Mondays, Saturdays, Sundays or Holidays. (Holidays are: New Years Day, Martin Luther King's Birthday, President's Day, Good Friday, Memorial Day, Fourth of July, Labor Day, Rosh Hashanah, Yom Kippur, Columbus Day, Election Day, Veteran's Day, Thanksgiving Day and Hanukkah and Christmas Day.)
- 5. All contractors/vendors must check in and out with the building Superintendent or Doorman daily.
- 6. Floor finishes must be water based.
- 7. Work that requires water shutdowns within the building must be scheduled a minimum of 6 business days in advance in order to allow adequate time to notify other residents within the building.
- 8. Contractor is responsible for providing the Superintendent with 24 hour notification of the material deliveries and if elevator pads are required.
- 9. When the work to be performed involves changes to the plumbing in the kitchen and/or bathroom(s) new shut off valves must be installed at the time of renovation.
- 10. No materials or refuse may be stored in the hallways or stairwells of the building. All materials must be kept within the unit.
- 11. Contractors/vendors may not <u>park</u> anywhere on Larchmont Palmer Owners Corp property. The loading zone may be used for an interval not to exceed 15 minutes.
- 12.All contractors/vendors must enter and exit the building via the Palmer Avenue entry. UNDER NO CIRCUMSTANCES SHOULD material be transported through the main lobby.
- 13. No materials may enter the building via the main lobby.

Any contractor/vendor that violates the rules and regulations of the cooperative will be barred from performing work within the complex.

CAPITAL IMPROVEMENT CHECKLIST

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

Building	Apt #
	Alt Phone
CERTIFICATE OF INSURANCE	(LIABILITY & WORKERS COMPENSATION)
General Contractor	
Electrician	
Plumber	
COPY OF LICENSE	
General Contractor	
Electrician	
Plumber	
DESCRIPTION OF WORK, PLA	ANS
General Contractor	
Electrician	
Plumber	
OTHER	
Alteration Agreement	
Indemnification Form	(contractor, plumber and electrician)
EPA Certification	
COVID FORM	
Permit (if applicable)	
Renovation Deposit (w	vritten out to Building)
Application Fee (writte	en out to Management Company)
):	
The state of the s	

Whereas	("Contactor") 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 it 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 it 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	Contractor	
By:	By:	

ACORD CERTIFICATE OF LIABILITY INSURANCE

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

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	OFFICER/MEMBER EXCLUDED?				E.L. DISEASE -EA E	MPLOYEE	\$

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS:

Also insured:

OTHER

- a) Larchmont Palmer Owners Corp.
- b) Stillman Management Realty Corp., 440 Mamaroneck Ave. Suite S-512, Harrison, NY 10528 Date of Delivery:

CERTIFICATE HOLDER

Residents Name Address with Unit # City, State, Zip CANCELLATION

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 KINDUPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

E.L. DISEASE --POLICY LIMIT

AUTHORIZED REPRESENTATIVE

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.
- 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

Acceptance Indemnity Ins. Co. Max Specialty

Alterra E&S Maxum Indemnity Co.

American Safety Mt. Valley Indemnity

Arch Specialty Ins. Co.

National Fire & Marine

Atlantic Casualty National Contractors Ins Co.

Berkley SpecialtyNorthfieldBurlingtonNorth SeaCentury SuretyNova CasualtyColonial Co.Penn Star

<u>Colony</u> <u>Preferred Contractors Inc.</u>

Endurance Ranger
Essex RCA

<u>Evanston</u> <u>RU / Mt. Hawley</u>

<u>Everest</u> <u>Rockingham Insurance Company</u>
<u>First Century</u> <u>Rutgers/American European Ins. Co.</u>

<u>First Mercury- Cover X</u> <u>Tower Insurance</u>

Guard Insurance Companies Tudor

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

<u>Hudson</u>
<u>Kingstone Insurance</u>

<u>Valley Forge</u>

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.

^{*}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:

\$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:

- 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). 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.

Larchmont Palmer RESPONSE TO APPLICATION

(TO BE COMPLETED BY MANAGING AGENT)

Date _	
To: _	Unit:
Dear Re	sident,
We are i	n receipt of your Application for Proposed Apartment Alterations/Renovations/Repairs.
4-14-4-4-4-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	Your request is hereby approved. Please contact Management to schedule all work.
<u> </u>	Your request can not be processed because the following items were not submitted with your package:
Р	lease provide the following:
	Contract (prices may be deleted or omitted) Contractor's License(s) Contractor's Certificate of Insurance for Liability, Workmen's Compensation & Disability Insurance Polices naming Larchmont Palmer Owners Corp. and Stillman Management Realty as additional insured. Hold Harmless Agreement (Each contractor must sign a hold harmless agreement) Building Permit(s) if required by local regulations. Minimum Damage/Security Deposit (\$500) (subject to paragraph 3 of procedures). This check must come from the Shareholder. Contractor checks will not be accepted. Application \$300 fee made payable to Stillman Management Realty. Proposed work dates.
P	ease submit the missing items so that we may continue to process your request.
If there a	re any questions, please contact our office.
Very trul	y yours,
As Agen (914) 81	Manager, Stillman Management, Inc. t for Larchmont Palmer Owners Corp.

NOTICE OF CONSTRUCTION

There will be alteration and renovation work in Apartment
Work being done:
[] Painting [] Floor Refinishing [] Kitchen [] Bathroom
[] Other (describe below)
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) 813-1903 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.

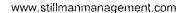


Contractor Name

Date

440 Mamaroneck Avenue, Suite S 512 Harrison, NY 10528

T: 914.813.1900 F: 914.813.1919





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. Wehave 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 sanitizerroutinely, 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 Signature

Building and Unit Number