

Village Board Workshop Meeting
May 21, 2014
4:30 p.m.

BI/CE/FM - (4:30-5:00 p.m.) – P. Smith/R. McQuilkin

Attorney – (5:00 p.m.) – E. Stowe

Gollet Property Recommendations
SVA/GVAS Inter-municipal Agreement

General – (Immediately following)

David Wohlers – Village Pines Annexation Process

Tim Wroblewski – First Niagara Risk Management
Insurance Bidding/Pricing

Kris Schultz, Schultz Associates
Village Plaza

Resolution 5/2014

Introduced by:

Seconded by:

Be it resolved that the Village of Spencerport Board of Trustees hereby authorizes the Mayor or Deputy Mayor to sign the Inter-municipal Agreement with Spencerport Volunteer Ambulance/Gates Volunteer Ambulance Service for the purpose of purchasing fuel from the Village of Spencerport

Vote of the Board: Glenn C. Granger, Trustee
 Carol J. Nellis-Ewell, Trustee
 Gary Penders, Trustee
 Charles R. Hopson, Trustee
 Joyce Lobene, Mayor

Resolution 5/2014

Introduced by:

Seconded by:

Be it resolved that the Village of Spencerport Board of Trustees hereby approves _____ bid for insurance in the amount of \$ _____

Vote of the Board: Glenn C. Granger, Trustee
 Carol J. Nellis-Ewell, Trustee
 Gary Penders, Trustee
 Charles R. Hopson, Trustee
 Joyce Lobene, Mayor

Resolution 5/2014

Introduced by:

Seconded by:

Whereas, the Village of Spencerport has been identified as a Municipal Separate Storm Sewer System (MS4) and the EPA's Phase II Stormwater Regulations under the Clean Water Act of 1999, and

Whereas, the Phase II Program requires each MS4 to prepare an Annual Report, or contribute to a Joint Annual Report, on the Village of Spencerport's efforts to protect and improve the water quality of our streams and water bodies, and

Whereas, the public is invited to review the Joint Annual Report and provide input, and

Whereas, a Joint Annual Report has been prepared in conformance with the Phase II Regulations by the Stormwater Coalition of Monroe County, and

Whereas, the Joint Annual Report must be submitted to the New York State Department of Environmental Conservation offices in Albany, NY by June 1, 2014,

Now, therefore, be it resolved, that the Joint Annual Report is accepted by the Village of Spencerport Board of Trustees and that said Joint Annual Report is available for public review at www.monroecounty.gov/des-stormwater-coalition and the Village of Spencerport Village Hall.

Be it further resolved, that all comments on the Joint Annual Report will be incorporated into the 2013-2014 or the 2014-2015 Annual Reports to the NYSDEC.

Vote of the Board: Glenn C. Granger, Trustee
Carol J. Nellis-Ewell, Trustee
Gary Penders, Trustee
Charles R. Hopson, Trustee
Joyce Lobene, Mayor

Resolution 5/2014

Introduced by:
Seconded by:

Be it resolved that the Village of Spencerport Board of Trustees hereby approves the Spencerport Volunteer Firemen's Association Annual Youth Parade Wednesday, June 4, 2014 from 6:30 p.m. – 8:00 p.m.

Vote of the Board: Glenn C. Granger, Trustee
Carol J. Nellis-Ewell, Trustee
Gary Penders, Trustee
Charles R. Hopson, Trustee
Joyce Lobene, Mayor

Resolution 5/2014

Introduced by:
Seconded by:

Be it resolved that the Village of Spencerport Board of Trustees hereby approves the Spencerport Volunteer Firemen's Association Annual Parade Thursday, June 5, 2014 from 6:30 p.m. – 9:00 p.m.

Vote of the Board: Glenn C. Granger, Trustee
Carol J. Nellis-Ewell, Trustee
Gary Penders, Trustee
Charles R. Hopson, Trustee
Joyce Lobene, Mayor

Resolution 5/2014

Introduced by:
Seconded by:

Be it resolved that the Village of Spencerport Board of Trustees hereby approves the Spencerport Volunteer Firemen's Association Annual Carnival Wednesday, June 4 – Saturday, June 7, 2014.

Vote of the Board: Glenn C. Granger, Trustee
Carol J. Nellis-Ewell, Trustee
Gary Penders, Trustee

Charles R. Hopson, Trustee
Joyce Lobene, Mayor

Resolution 5/2014

Introduced by:
Seconded by:

Be it resolved that the Village of Spencerport Board of Trustees hereby approves the Spencerport Volunteer Firemen's Association annual Red Onion Fire-matic Drill Saturday, August 2, 2014 from 1:00 – 5:00 p.m.

Vote of the Board: Glenn C. Granger, Trustee
 Carol J. Nellis-Ewell, Trustee
 Gary Penders, Trustee
 Charles R. Hopson, Trustee
 Joyce Lobene, Mayor

INTERMUNICIPAL AGREEMENT

This Agreement which shall be deemed to be dated as of the date the last party executed this Agreement, between and among The Village of Spencerport, a municipal corporation with offices located at the, 27 West Avenue, Spencerport, New York 14559 (hereinafter known as the "Village" or "The Village") and the Gates Volunteer Ambulance Service, Inc., a corporation with offices at 1001 Elmgrove Road, Rochester, New York 14624 (hereinafter referred to as "Gates Ambulance");

WITNESSETH:

WHEREAS, Gates Ambulance is desirous of obtaining certain refueling services of its vehicles from The Village; and

WHEREAS, The Village has a facility which includes a fueling depot (hereinafter referred to as "Depot") at _____ West Avenue, Village of Spencerport, County of Monroe, Rochester, New York, and the parties have determined that the cooperative use of Depot will afford mutual advantages in terms of convenience and cost efficiencies; and

WHEREAS, The Village Board has authorized the execution of this Intermunicipal Agreement with the Gates Ambulance for the services specified herein; and

WHEREAS, the Board of Directors of Gates Ambulance authorized the execution of this Inter-municipal Agreement with The Village for such services.

NOW, THEREFORE, it is mutually covenanted and agreed by and between the parties as follows:

1. SCOPE OF VEHICULAR REFUELING AVAILABILITY.

- A. During the term of this Agreement Gates Ambulance may purchase fuel for vehicles owned or operated by Gates Ambulance from The Village Depot. Gates Ambulance is under no obligation to purchase a minimum amount of fuel in any period. The Village retains the right to prohibit any purchase by the Gates Ambulance at any time or times when, in The Village's sole discretion, The Village reasonably determines that any such sale would or might detrimentally affect the availability of fuel to The Village or The Village's vehicles.
- B. The Village shall not be responsible for providing any personnel to fuel or refuel any Gates Ambulance, and Gates Ambulance shall not at any time request any Village personnel to fuel or refuel any Gates Ambulance vehicles. Any and all refueling of , Gates Ambulance will be performed by employees of the Gates Ambulance. No such employee shall refuel any of the Gates Ambulance vehicles until that employee has first been instructed by The Village as to the operation of the refueling equipment at Depot.

- C. Village will undertake reasonable efforts to make Depot accessible to The Village, Gates Ambulance twenty-four (24) hours per day each day of the calendar year, but Village shall, at all times, retain the right to limit or preclude accessibility at any time or times based on weather, security, safety or other concerns as determined in Village's sole discretion. The Village shall provide a Cooperative Fueling Schedule and guidelines to Gates Ambulance for preferred fueling hours.
- D. The parties agree that the fueling needs of The Village shall at all times take priority. Gates Ambulance shall at all times cooperate with The Village to minimize any inconvenience, delay or hindrance to The Village in the refueling of Village vehicles. Gates Ambulance shall make all reasonable efforts to avoid the use of Depot at times that would interfere with the needs of The Village and shall at no time interfere with or hinder or delay the refueling of any Village vehicles. Upon request, The Village shall provide Gates Ambulance with schedules or estimates of the known or regularly expected times of refueling of Village vehicles.
- E. Gates Ambulance acknowledges that The Village's priority is its own fueling needs. The Village shall, however, use reasonable efforts to have available sufficient quantities of mid-grade unleaded gas to meet the anticipated needs of Gates Ambulance. Gates Ambulance shall supply The Village with written estimates of its fuel needs on at least a quarterly basis and shall promptly notify The Village whenever it anticipates that its actual needs will exceed those amounts by ten percent (10%) or more. In no event, however, shall The Village be liable for any costs, damage or expense, including consequential damages, by reason of any failure to have sufficient quantities of fuel on hand or to have Depot available to the Gates Ambulance.
- F. Gates Ambulance shall have no responsibility for the maintenance or repair of Depot except for damage caused by intentional or negligent acts or omissions by the Gates Ambulance or employees of Gates Ambulance. The maintenance and repair of Depot shall otherwise lie solely with The Village as The Village shall determine in its sole discretion. It is anticipated that The Village shall maintain and keep Depot available for the term of this Agreement, but The Village shall at all times retain the right, in its sole discretion, to modify or close Depot for a temporary period or permanently. The Village shall have no liability whatsoever to Gates Ambulance on account of any modifications or closing.
- G. In the interest of protecting its own vehicles, The Village is expected to protect the fuel tanks and equipment at Depot from damage and from harmful substance infiltration into fuel. It is anticipated that The Village shall take reasonable steps in pursuit of such protection, but in no event shall The Village be liable to the Gates Ambulance on account of any damage resulting from harmful substance infiltration into fuel or any malfunction of Depot equipment. The Village shall take reasonable steps to promptly notify the Gates Ambulance of any harmful substance infiltration or damage to equipment that it determines may make refueling of vehicles dangerous or unsafe. Gates Ambulance shall immediately notify The Village both by

telephone and in writing of the discovery of any condition or defect at Depot that requires repair or warrants investigation.

- H. The responsibility and cost of keeping Depot clear of snow and ice so as to permit access to Depot shall rest solely with The Village. The Village anticipates using reasonable efforts to clear snow in a reasonably prompt manner so as to maximize accessibility to Depot, but in no event shall The Village be liable to the Gates Ambulance on account of the inaccessibility of Depot due to weather, snow cover or any other condition.
- I. All parties shall work cooperatively to implement and use such security measures relating to the use of Depot as The Village may from time to time require.
- J. The Village represents that it has legal authority to operate Depot.
- K. Gates Ambulance acknowledges that The Village has disclosed the capacity of Depot, The Village's fueling needs, and the general parameters of The Village's time for refueling its vehicles. Gates Ambulance represents that its refueling needs are compatible with The Village's capacity, needs and scheduling, and Gates Ambulance will not request refueling which is inconsistent with that capacity, those needs and that scheduling.

2. TERM OF AGREEMENT

- A. The term of this Agreement shall be for a period _____, 2014 through _____, 2015. The parties agree to confer with each other before the expiration of the contract term to discuss whether or not the parties mutually wish to renew this Agreement for an additional term of up to three (3) one-year periods and, if so, with or without modifications.
- B. This Agreement shall remain in effect for the term specified in paragraph 2A. unless it is terminated by either The Village or Gates Ambulance upon sixty (60) days prior written notice sent by registered or certified mail to The Village or Gates Ambulance, as is appropriate. Notice shall be sent to the respective parties at the addresses set forth at the beginning of this Agreement or at such other address as specified in writing by the party.
- C. Upon termination of this Agreement, The Village shall have no further responsibility to the Gates Ambulance or to any other person with respect to the matters covered by this Agreement. Upon termination of this Agreement, Gates Ambulance shall be obligated to pay The Village for any and all fuel which it has obtained from The Village. Following such payment Gates Ambulance shall have no obligation to purchase additional fuel from The Village regardless of whether or not The Village has purchased fuel in anticipation of the Gates Ambulance purchasing fuel from The Village for any time or times.

3. PAYMENT

- A. The Village will bill Gates Ambulance on a **monthly** basis and shall submit a voucher that documents the actual fuel usage and cost per **month**; Gates Ambulance shall then authorize the payment of said bill by Gates Ambulance which will be paid to The Village within thirty (30) days from receipt of the voucher by Gates Ambulance.

The voucher, or an accompanying report, will list the actual amount of fuel purchased and the cost per gallon. The Village acknowledges that failure to abide by these requirements could result in the delay of payment to The Village. Gates Ambulance shall promptly render all reasonable service or assistance requested by The Village in connection with the completion of the vouchers and any other paperwork. Gates Ambulance shall approve or take any other action required to process vouchers.

- B. The parties acknowledge that The Village purchases its fuel from the New York State Contract. The cost of fuel shall be computed separately for mid-grade unleaded gasoline and for diesel fuel (including all additives). The per-gallon charge of fuel obtained during any month shall be fixed on the last day of that month. The per-gallon charge shall be computed by The Village as the average cost per gallon of all fuel delivered to The Village during that month. The Village retains the right, however, in its sole discretion, to instead compute the cost of fuel based on the average cost of fuel delivered to The Village on a weekly basis. Should The Village determine to calculate cost based on a weekly rather than a monthly average basis, The Village shall provide Gates Ambulance with written notice (which may be delivered by facsimile) at least forty-eight (48) hours in advance. Gates Ambulance shall pay to The Village an amount equal to the cost of fuel for the current period as calculated above plus ten cents (\$.10) per gallon. Gates Ambulance shall not be obligated to make any other payment on account of fuel purchases or use of, or access to, Depot except in accordance with paragraph 6 of this Agreement.
- C. The Village shall comply with all reasonable requests by Gates Ambulance to audit records relating to fuel purchases and payments under this Agreement at the expense of Gates Ambulance ,

4. MODIFICATION/AMENDMENTS.

This Agreement may, pursuant to Section 119-0 of the General Municipal Law, be amended, modified, or clarified during the term of this Agreement, but no such amendment, modification, or clarification shall be made except in writing duly executed by The Village and Gates Ambulance.

5. INSURANCE

- A. Gates Ambulance represents that it has in place a policy or policies of insurance and that covers any and all acts and omissions by Gates Ambulance in connection with refueling and any other activities under this Agreement, including, but not limited to, coverage for damage or injuries to The Village (including, but not limited to, Village property and employees and visitors). Gates Ambulance shall provide The Village with written proof satisfactory to The Village and such insurance shall provide for general liability coverage (including, without limitation, contractual liability) with limits in the amount of one million dollars (\$1,000,000) per occurrence and two million dollars (\$2,000,000) aggregate coverage and shall name Village as

an additional insured with respect to Depot or any refueling under this Agreement. At any time at which The Village determines, in its sole discretion, that such insurance coverage is insufficient, The Village shall have the right, any other provision of this Agreement to the contrary notwithstanding, to immediately terminate this Agreement and to deny Gates Ambulance any further access to Depot or to refueling.

- B. The Village shall not be liable to The Village, Gates Ambulance for any cost, damage or expense of any kind or nature whatsoever, including, without limitation, consequential damages, incurred as the result of any impurity or contamination of any fuel or of any failure of quality or grade, or mislabeling of any fuel, whether due to any act or omission of The Village, the supplier of the fuel, the refiner of the fuel, or any other person or entity.

6. MUTUAL INDEMNIFICATION

The Village and Gates Ambulance each agree to indemnify and hold harmless the other from any and all liability in connection with any act or omission with respect to the use of Depot, refueling, or any other matter arising out of or in connection with this Agreement, including, but not limited to, liability for personal injury, wrongful death or property damage and including costs (including attorneys' fees) of the defense of any claim or action; provided, however, that either party shall have the right, in its sole discretion, to either obtain and provide such defense on its own and to obtain reimbursement from the indemnifying party or to demand that the indemnifying party directly provide such defense. However, neither party shall be required to indemnify the other for any damage or loss arising out of any negligent acts or willful misconduct of the other party.

7. CONTRACTUAL RELATIONSHIP

The relationship between The Village and Gates Ambulance under this Agreement is a contractual relationship between distinct entities, neither controlling nor subservient to the other. Gates Ambulance, its Board members, officers, employees and agents are not, and shall not, hold themselves out to be, or claim to be, officers or employees of The Village or make claim to any rights accruing under such capacities. Neither shall The Village its elected or appointed officials, officers, employees and agents hold themselves out to be, or claim to be, officers, employees or agents of Gates Ambulance or make any claim to any rights accruing under those capacities. This Agreement provides only for access to Depot and the purchase of fuel and no member, official, officer, employee or agent of any party shall provide any service with respect to the act of refueling or maintenance or repair of facilities or vehicles to any other party.

8. NO ASSIGNMENT WITHOUT CONSENT

The parties shall not, in whole or in part, assign, transfer, convey, sublet, mortgage, pledge, hypothecate, grant any security interest in, or otherwise dispose of this Agreement or any of its right, title or interest herein or its power to execute the Agreement, or any part thereof to any person or entity without the prior written consent of either party.

9. NON-DISCRIMINATION

The Village, Gates Ambulance agrees that in carrying out its activities under the terms of the Agreement that it shall not discriminate against any person due to such person's age, marital status, disability, genetic predisposition or carrier status, race, color, creed, sexual orientation, sex or national origin, and that at all times it will abide by the applicable provisions of the Human Rights Law of the State of New York as set forth in Section 290-301 of the Executive Law of the State of New York.

10. GENERAL PROVISIONS

This Agreement constitutes the entire Agreement between The Village and Gates Ambulance and supersedes any and all prior Agreements between the parties hereto for the services herein to be provided. The Agreement shall be governed by and construed in accordance with the laws of the State of New York without regard or reference to its conflict of law principles.

11. MISCELLANEOUS

The Village and Gates Ambulance agrees to comply with all confidentiality and access to information requirements in Federal, state and local laws and regulations.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the last day and year written below.

Marketing Efforts

The following is a list of insurance companies that were approached for premium quotations and the result of those efforts:

Company	Decision	Reason
American Alternative	Declined	Electrical Exposure
Houston Casualty	Quoted	\$52,258
McKee Risk Management	Quoted	\$58,732
NY Municipal Insurance Reciprocal	Quoted	* \$53,775
Travelers Insurance	Quoted	\$77,005
Trident Insurance	Quoted	\$49,375
Hartford Crime	Quoted	\$ 583

⚡ If you rejoin NYMIR you will be eligible to receive \$1,626 in capital interest this year. And again upon renewal next year.

Payment Plans:

Agency Bill – Payment in Full – HCC , Trident and NYMIR

Our proposal is based on information provided by you. This illustration is an attempt to present coverage features. You cannot rely on this information for any interpretation of coverage. You must refer to the policies themselves for true definitions of coverage.

Premium Account Summary

Line of Business	HCC 2014/2015	Trident 2014/2015	NYMIR 2014/215
Property	\$ 52,000 \$4,215,876 TIV \$1,000 Ded	\$ 49,082 \$4,480,376 TIV \$2,500 Ded	\$53,488.60 \$4.450,452 TIV \$1,000 Ded
Commercial Inland Marine	Included \$753,872 TIV \$500 Ded	Included \$785,007 TIV \$500 Ded	Included \$2,224,990 TIV IM \$500 Ded Auto \$1,000 Ded
Commercial General Liability	Included \$ 1MM per Occur \$ 3MM Agg. \$ 0 Ded	Included \$ 1MM per Occur \$ 3MM Agg. \$ 0 Ded	Included \$ 1MM per Occur \$ 3MM Agg. \$ 0 Ded
Commercial Automobile	Included \$ 1MM CSL Scheduled Total Units-34	Included \$ 1MM CSL Scheduled Total Units-34	Included \$ 1MM CSL Scheduled Total Units- 34
Boiler and Machinery	Included \$4,215,876 TIV	Included \$ 4,480,376 TIV	Included \$4.450,452 TIV
Public Officials	Included \$1MM Occur. \$1MM Agg. \$10,000 Ded	Included \$1MM Occur. \$ 1MM Agg. \$10,000 Ded	Included \$1MM Occur. \$ 2MM Agg. \$ 10,000 Ded
EPL	Included \$1MM Occur. \$1MM Agg. \$10,000 Ded	Included \$1MM Occur. \$1MM Agg. \$10,000 Ded	Included in Public Officials
Umbrella	Included \$3 MM Occur. \$3 MM Aggr Silo Umbrella	Included \$3 MM Occur. \$3 MM Aggr Silo Umbrella	Included \$3 MM Occur. \$6 MM Aggr
Total	\$52,000	\$49,082	\$53,488.60
NY Fire Fees	\$37.99	\$43.40	\$16.63
NY Motor Vehicle Fees	\$220.00	\$250.00	\$250.00
Grand Total	\$52,257.99	\$49,375.40	\$53,755.23
Annual Capitalization Fee			\$0

Our proposal is based on information provided by you. This illustration is an attempt to present coverage features. You cannot rely on this information for any interpretation of coverage. You must refer to the policies themselves for true definitions of coverage.

Crime	Hartford	Trident	NYMIR
Public Employee Dishonesty	\$100,000	\$100,000	\$100,000
Money & Securities on Premises	\$10,000	\$10,000	\$10,000
Money & Securities off Premises	\$10,000	\$10,000	\$10,000
Cost	\$583.00	Included	Included
Deductible	\$1,000	\$1,000	\$1,000

Our proposal is based on information provided by you. This illustration is an attempt to present coverage features. You cannot rely on this information for any interpretation of coverage. You must refer to the policies themselves for true definitions of coverage.

Client Authorization to Bind Coverage

After careful consideration of the proposal dated May 15, 2014, the insured signatory accepts the program proposed by First Niagara Risk Management to be effective June 11q'2 , 2014, subject to the following exceptions/changes:

It is understood that this proposal provides only a summary of the details; the policies will contain the actual coverage, terms and conditions.

Town of Porter confirms the information used to develop this proposal is from their records and acknowledges it is their responsibility to see that First Niagara Risk Management is notified of changes. Exclusions and special endorsements included in the proposal have been reviewed and accepted.

We prefer electronic delivery of all policy related documents. We acknowledge we will not receive any paper insurance documents until such time as we specifically request in writing that this be changed.

IMPORTANT NOTICE FROM FIRST NIAGARA RISK MANAGEMENT:

First Niagara Risk Management (FNRM) represents many insurance companies and these companies often have agreements with FNRM for additional incentive compensation beyond the compensation specific to this proposal. We are an insurance producer domiciled in and 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 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.

Insured Signature

Village of Spencerport

Agent Signature

First Niagara Risk Management, Inc.

Dated _____

Dated _____

Our proposal is based on information provided by you. This illustration is an attempt to present coverage features. You cannot rely on this information for any interpretation of coverage. You must refer to the policies themselves for true definitions of coverage.

SERVICES WE PROVIDE

FIRST NIAGARA BANK

First Niagara Bank offers lending and deposit products to suit most any company, including:

- + Loans and Lines of Credit
- + Commercial Mortgages
- + Letter of Credit
- + Equipment Lease Financing
- + Business Checking with Cash Management Services, including Internet Banking and Remote Deposit
- + Business Money Market Accounts

TRUST & INVESTMENTS

Our Trust and Investments group provides portfolio management for individuals, endowments, foundations, trusts, corporations and public funds.

FIRST NIAGARA BENEFITS CONSULTING

First Niagara Benefits Consulting offers unparalleled consulting expertise in helping you manage your complete portfolio of Human Resource services.

- + Health and Welfare Benefits
- + Retirement
- + Compensation
- + Actuarial Services

BONDING

Commercial clients often require fidelity and surety bonds. We have bonding facilities to fill this need. After meeting qualifications, bond issuance is frequently automatic.

FIRST NIAGARA PERSONAL LINES

Our Personal Insurance Department offers full personal protection including coverage for your home, automobile and recreational vehicles.

WORKERS' COMPENSATION

Our expertise in Workers' Compensation provides the client the ability to save money. On-line management services with our carriers allow us to provide current information on claims handling, reserves and adjustments. Cost reduction strategies include assisting our clients with claims reporting and return to work programs. We track reserves, audit experience modifications, loss sensitive programs, and coordinate loss control.

Knowledge HUB

Your personalized Web site that allows:

- + Access to time-saving Risk Management tools and resources
- + Timely news and information
- + Ability to maintain OSHA logs
- + Connection with other professionals in your field by entering group discussions, or post a message of your own

For greater detail on the services offered through First Niagara, please contact your risk management team and they will arrange for the appropriate representative(s) to meet with you.

Our proposal is based on information provided by you. This illustration is an attempt to present coverage features. You cannot rely on this information for any interpretation of coverage. You must refer to the policies themselves for true definitions of coverage.