

Insurance Insights

by Ken Furst and Jason Schiciano
Levitt-Furst Associates



Do Not Wait for the First Snowstorm of Winter – Prepare Now To Avoid Winter Insurance Claims

TARRYTOWN

We certainly couldn't blame you if thoughts of winter's bitter cold, snow, and ice were the furthest things from your mind. Heck, we recently broke records for mid-October, with temperatures in the 80's. It's hard to believe we'll experience any significant snowfall, given that metro-New York has been as "dry as a bone" since last year's mild winter. Cornell University's Northeast Regional Climate Center recently classified Westchester County and New York City in "Severe Drought," with less than 75 percent of "Normal Precipitation" since last March. (See: www.nrcc.cornell.edu/regional/drought/drought.html.)

But, in the insurance world, we have great respect for Murphy's Law, and, as such, we advise you to hope for the best, but prepare for the worst. What follows are some tips regarding winter preparation. Some are adapted from Greater New York Insurance Company's publication, "A Key to Protecting Your Business: Take Steps to Prepare for Winter Weather." The tips could help keep you safe and reduce insurance claims:

- ❖ Make sure thermostats are working and set above 55 degrees during winter months to mitigate pipe freezes, and avoid the use of portable space heaters (a leading cause of fires). Condos, co-ops, and apartments should consider policies addressing these items.
- ❖ Shut-off outside water supply lines, and insulate pipes, especially those in close proximity to exterior walls, or in unheated areas.
- ❖ Adequate, properly installed attic insulation can minimize ice dam potential. If significant snow does accumulate on roofs, consider having a licensed, insured contractor remove the snow, before the start of the ice damming cycle (snow, thawing, then freezing, then thawing, forcing water under roof shingles, and into building interiors, causing water damage).
- ❖ Have a licensed, insured contractor trim overhanging or dead tree limbs, to avoid property damage from high winds or heavy snow.
- ❖ Clean debris from gutters and drains to allow for proper drainage.
- ❖ Direct downspouts away from your foundation and toward a drain to minimize re-freezing. Point downspouts away from parking lots, walkways, and pedestrian areas to prevent the formation of icy patches, which can lead to auto accident and slip/fall exposures.
- ❖ Maintain and test winter equipment, such as a snow blower and/or generator.
- ❖ Stock-up on shovels and salt/ice melt.
- ❖ Identify safe areas to pile snow. Choose locations that don't block traffic, and drain properly, to avoid the possibility of ice patches in vehicle and/or pedestrian traffic.
- ❖ Review Your Snow Removal Contract, carefully. Make sure the contract: 1) requires that the contractor maintain at least \$1,000,000 of General Liability and Commercial Auto Liability Insurance (and preferably, an Umbrella Liability Policy); 2) names you and the property manager (if any) as "Additional Insureds"; and 3) provides you with indemnification for claims of bodily injury or property damage, arising out of the contractor's work or negligent acts.

"Address these items now, and you can kick-up your feet and relax by the (preferably gas) fireplace as those first snowflakes fall. Or, procrastinate, and you'll be kicking yourself as you, and all of your associates, scramble to get winter preparations done, after winter has started."

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From the Editor's Desk

Hanley's Highlights

by Jeff Hanley

Associate Director, Building and Realty Institute (BRI), *Impact* Editor

A Review of a Memorable BRI Event – and Other Key Issues

ARMONK

An event being close to perfect is, indeed, a rare occurrence. The Builders Institute (BI)/Building and Realty Institute (BRI), and its members, recently experienced that unusual scenario.

That near perfection came during, and after, the BI-BRI's Vendor Showcase of Oct. 13, an event that was as close to perfect as a program can get. Vendors, attendees, members of the BI-BRI – and non-members – have all expressed their continuous satisfaction to the staff of our organization regarding the showcase and its many, many positives.

More than 175 people attended the event at the Crowne Plaza Hotel in White Plains, packing the hotel's main ballrooms throughout most of the program. The showcase had representatives of virtually every membership sector of the BI-BRI, a building, realty and construction industry membership organization with more than 1,800 members in 14 counties of New York State.

BI-BRI officials said that the event was the first of its kind in the 70-year history of the association, since it featured many sectors of the organization's building, realty and construction industry membership base.

"The sentiments were definitely clear – all involved parties were very happy with the showcase and its results," said Albert Annunziata, executive director of the BI-BRI. "It was a productive experience for the vendors, and for those visiting the exhibitors."

The positive feedback on the showcase was still being received by the staff of the BI-BRI into early November. Those responses are very much appreciated by "Team BI-BRI" – Annunziata, myself, Jane Gill (controller), Margie Telesco (office manager) and Maggie Collins (event coordinator of the showcase and the BI-BRI's director of membership).

A full report on the success of the showcase is featured in the center section of this issue. Other reports in this edition include:

- ❖ Updates on current conditions affecting the building and remodeling markets. The reports are based on studies from The National Association of Home Builders (NAHB).
- ❖ An analysis in Tech Talk on Google creating a new Mobile Search Index. The report highlights the effects of the action on the general business sector. Andrea Wagner of Wagner Web Designs authored the report.
- ❖ A study in Insurance Insights on how members of the building, realty and construction industry should act immediately on winter preparation processes in an effort to avoid winter insurance claims. The report was written by Jason Schiciano and Ken Furst, co-presidents of Levitt-Furst Associates, Ltd. Levitt-Furst Associates is the insurance manager of the BI-BRI.
- ❖ A commentary in Co-op and Condo Corner on the importance of communication processes. The analysis was written by Diana Virrill, chair of The Cooperative and Condominium Advisory Council (CCAC) of the BI-BRI.
- ❖ An update in Counsels' Corner on the "Altman Case." The article covers a topic of importance to the building and realty industry, as well as to members of The Apartment Owners Advisory Council (AOAC) of the BI-BRI. The report was written by Finger and Finger, A Professional Corporation. Finger and Finger serves as Chief Counsel to the BI-BRI.

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Co-op and Condo Corner



By Diana Virrill, Chair

The Cooperative and Condominium Advisory Council (CCAC)

Communication from You Is a Definite Key for the CCAC!

WHITE PLAINS

We need your help!

For what, you ask? The answer is simple. Communication!

One of the biggest challenges that the staff of The Cooperative and Condominium Advisory Council (CCAC) faces is maintaining the association's mailing and contacts lists.

The CCAC wants to inform its membership of the many programs and services that it provides for the boards of its member co-ops and condos. And that goes double for the property managers, service firms and professionals who are members of The Building and Realty Institute (BRI), the parent organization of the CCAC.

So, accordingly, we need our co-op and condo boards to alert the CCAC/BRI staff of any changes affecting their respective buildings.

A new Board Member? Please let the CCAC know. A new Board President? Again, a note to the CCAC to inform us of the change would be great. You have changed your property management firm, you say? Please let our association know! And, of course, that request is also extended to members of the BRI that wish to participate and network with the CCAC membership.

The combined result is a win-win situation for all involved parties. That updated information will enable the CCAC/BRI to inform its members of all that the CCAC offers and works on:

- Meetings and Seminars on key issues affecting our region's co-ops and condos.
- Networking for board members of co-ops and condos. And, for service and supplier firms who want to reach the CCAC's membership.
- Insurance. Membership in the CCAC allows access to New York State Workers Compensation Group 530. The well-known firm of Levitt-Furst Associates of Tarrytown is the manager of the group.
- Referral Services. The CCAC draws upon the impressive resources of the BRI for referrals on a variety of services for board members of co-ops and condos. Your board can contact the CCAC/BRI staff for referrals on legal advice, real estate expertise, recommendations on service and supplier firms and investment counseling. Hundreds of firms are at your fingertips through the CCAC and BRI!
- Information. CCAC and BRI members receive this newspaper. The publication covers virtually every aspect of the building, realty and construction sector. Members also receive bulletins and notices on issues and events that are relevant to board members of co-ops and condos.

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Impact

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The Builders Institute (BI)/ Building and Realty Institute (BRI) *Welcomes* its Newest Members

Burkhart Williams Contracting LLC

Charles Hinds, Charles Rutenberg Realty, Inc.

City Carting & Recycling

Alex Grantcharov, Edward Jones

George Echevarria, Esq.

Hen Hawk NY, LLC

James G. Dibbini & Associates PC

Kings Capital Construction Group

King C Iron Works

Law Office of Denise J. D’Ambrosio

Law Offices of Stephen P. Dewey, Esquire

Mid-Westchester Sewer & Drain Service

Raining Threes LLC

Rory Sweeney Contracting Corporation

Spark Energy

Suffolk Construction Company, Inc.

Superior Excavating LLC

The Stockton-Petronella Agency – Allstate



Disaster Preparedness – What Property Managers and Owners Should Know

was the topic of the Sep. 21 Membership Meeting of The Advisory Council of Managing Agents (ACMA). More than 25 ACMA and Building and Realty Institute (BRI) members attended the program at The Crowne Plaza Hotel in White Plains. Stuart Bethel (pictured standing, during his presentation) of Fleet West Management Corp. was the keynote speaker at the program. ACMA, an affiliate organization of the BRI, is composed of the leading property management companies in the Westchester and Mid-Hudson Region.

Photo by Jeff Hanley



More than 40 members

of The Builders Institute (BI)/Building and Realty Institute (BRI) attended the association’s Sep. 15 seminar that covered the recent revisions to New York State’s Building Codes. John Drobysh, code compliance specialist I, Division of Building Standards and Codes (DBSC) of the Department of State (DOS), issued the update. Drobysh is pictured, standing, during his presentation. The BI-BRI is a building, realty and construction industry membership organization. The association has more than 1,800 members in 14 counties of New York State.

Photo by Jeff Hanley

Insurance Insights: Do Not Wait for the First Snowstorm of Winter, Continued from p. 2

Address these items now, and you can kick-up your feet and relax by the (preferably gas) fire-place as those first snowflakes fall. Or, procrastinate, and you’ll be kicking yourself as you, and all of your associates, scramble to get winter preparations done, after winter has started.

For more information on how to avoid winter-related insurance claims, contact your insurance broker, or Levitt-Fuirst Associates at (914)457-4200.

Editor’s Note: Levitt-Fuirst Associates is the Insurance Manager for The Builders Institute (BI)/Building and Realty Institute (BRI) of Westchester and the Mid-Hudson Region. The firm can be reached at (914) 457-4200.

Benefits of Membership, Part 2:

By Maggie Collins, Director of Membership

Building and Realty Institute (BRI)



Education Is a Tremendous Benefit for Members of The Builders Institute (BI)/Building and Realty Institute (BRI)

ARMONK

Continuing my emphasis on the benefits of membership in The Builders Institute (BI)/Building and Realty Institute (BRI), I’d like to shine a bright light on yet another area: education, with “a capital E.”

A non-profit association such as ours occupies a unique space in the building, realty and construction industry. Under one umbrella, we bring together builders, developers, remodelers, contractors, realty management and the many, many supplier, service and professional firms that serve the industry for which our organization was founded in 1946.

Alongside advocacy, I rank our function of “educating” our members as a top priority. The continuity of informing, updating and keeping members current as to trends, rules, regulations, legislation (plus various emergencies as they arise) ties in closely to advocacy.

An informed, educated and aware membership creates a strong and effective membership association. It leads to action, with a consequent result and outcome. In looking at the panels and speakers at our General Membership Meetings and the Membership Meetings of the BRI’s Component Associations, there are good examples to cite. Since Jan. of 2016, our speakers and panels have included:

- ◆ Westchester County Executive Rob Astorino. He addressed the General Membership Meeting of the BI-BRI on May 12. He reviewed the State of the County as related to the building, realty and construction industry;
- ◆ A Joint Membership Meeting between the BRI and the Home Builders and Remodelers Association of Fairfield County (Conn.) on Apr. 14. The conference addressed the challenges and obstacles facing builders and developers in our respective counties;
- ◆ A General Membership Meeting of the BI-BRI on Sep. 15 that provided a review of Homeland Security Issues for the building, realty and construction industry. The panel included representatives of the FBI;
- ◆ An Economic Outlook at the Mar. 10 General Membership Meeting of the BI-BRI. Economist Robert Goodman issued the update;
- ◆ A General Membership Meeting of the BI-BRI on Jun. 9 that reviewed the state of our region’s Rental Housing Market;
- ◆ A Sep. 15 seminar of the BI-BRI on the recent changes to New York State’s Building Codes;
- ◆ A May 18 Membership Meeting of the BRI’s Advisory Council of Managing Agents (ACMA) on requirements associated with Carbon Monoxide Issues.

This, by no means, is the whole list of our Membership Meetings and Seminars. It is meant to illustrate the breadth and depth of the topics presented for the purpose of educating the many sectors of the BI-BRI’s membership.

A Key Source

We ask that BI-BRI members – as well as members of the building, realty and construction industry – consider this publication as a source of information. It is unsurpassed as a vehicle of solid news and information that keeps you apprised of what is happening in the industry, both locally and nationally.

When it comes to being educated, reading is still the essential and indisputable teaching vehicle. IMPACT is a treasure trove of good information. Our consultants regularly contribute to the newspaper, bringing their expertise on insurance, planning and legalities, as well as the many other issues affecting the building, realty and construction industry. This knowledge is brought to you by our consultants, who possess the deep expertise you can reliably depend on.

In our ranks, we have the good fortune to have valuable consultants, including: Levitt-Fuirst Associates (insurance manager for the BI-BRI); Finger and Finger, A Professional Corporation (chief counsel to the BI-BRI); Elefante and Persanis (labor counsel to the BI-BRI); Parish and Weiner (planning consultants to the BI-BRI); and The Riddell Group (the BI-BRI’s lobbying consultants).

The expertise in our ranks runs deep. As a member, you are privy to a class of experts whom you hear from at Membership Meetings of the BI-BRI, as well as in IMPACT articles.

As a community of members who are deeply informed on issues and trends, we are of common purpose. We hear a great deal about the information overload that we are all subjected to, not only in our work environments, but in life, in general. This has been true for over 35 years now.

Discerning and culling what is vital and what is “needed to know” in our industry is an important skill to have. This is where the BI-BRI can help. Information is only as good as the knowledge that it creates. It leads us to action, which leads to camaraderie and our sense of common purpose. This is how we grow, from strength to strength.

Join The Builders Institute (BI)/ Building and Realty Institute (BRI)!

**Your building, realty or construction industry business will reap
the many benefits of membership in the BI/BRI by joining. For further details
and on-line payment options, visit buildersinstitute.org.**

You can also call (914) 273-0730 for information.

Become a part of one of New York State’s largest business organizations.

Celebrating our 70th anniversary throughout 2016!

The Builders Institute / Building & Realty Institute of Westchester's First Vendor Showcase

Participants: The BRI's Vendor Showcase Was Sensational!

By Jeff Hanley, Impact Editor
WHITE PLAINS

An overwhelming success!

That phrase, most definitely, summarized the majority of opinions regarding the Oct. 13 Vendor Showcase of The Builders Institute (BI)/ Building and Realty Institute (BRI).

Vendors, members of the building, realty and construction industry and the general public were adamant in praising the event to BI-BRI staff members. More than 175 people attended the showcase at the Crowne Plaza Hotel in White Plains, packing the hotel's main ballrooms throughout most of the event.

The showcase had representatives of virtually every membership sector of the BI-BRI, a building, realty and construction industry membership organization with more than 1,800 members in 14 counties of New York State.

BI-BRI officials said that the event was the first of its kind in the 70-year history of the association, since it featured many sectors of the

organization's building, realty and construction industry membership base.

"The sentiments were definitely clear - all involved parties were very happy with the showcase," said Albert Annunziata, executive director of the BI-BRI. "It was a productive experience for the vendors, and for those visiting the exhibitors."

Maggie Collins, director of membership for the BI-BRI and the event coordinator of the showcase, said the upbeat responses regarding the program were passed to BI-BRI staff members throughout most of the night.

"The positive feedback started about 20 minutes into the showcase - you could feel the excitement and the upbeat emotions from that point on, all the way to when the exhibitors were striking down their spaces," she said. "All of us at the BI-BRI are simply thrilled with the upbeat reactions from all involved in the event."



Based in Armonk, the BI-BRI has been marking the 70th anniversary of its formation throughout 2016. The organization is regarded as one of the leading business membership associations in New York State, BI-BRI officials said.

A photo montage of the showcase is featured below. Photography is by Barbara Hansen.



Pictured during the beginning stages of the Oct. 13 Vendor Showcase of The Building and Realty Institute (BRI) are, from left to right, Bill Demersky and John Santacroce, BRI members; and Eric Abraham, chairman of the BRI. Demersky and Santacroce are with Power Performance Industries (PPI). The company was an exhibitor at the event.



Levitt-Fuirst Associates Ltd., insurance manager for The Builders Institute (BI)/Building and Realty Institute (BRI), served as an Event Sponsor for the Oct. 13 Vendor Showcase of the BRI. Pictured at the company's exhibition space are, from left to right, Levitt-Fuirst Co-Presidents Ken Fuirst and Jason Schiciano.



Representatives of some of the leading business membership groups in the Westchester and Mid-Hudson Region attended the Oct. 13 Vendor Showcase of The Building and Realty Institute (BRI). Officials from the Westchester Mid-Hudson Chapter of The American Institute of Architects (AIA) and the BRI were among those officials. Representatives of those groups, pictured at the event, are, from left to right, Peter Gaito Sr., AIA; John Fry, AIA; Albert Annunziata, executive director, BRI; Peter Gaito Jr., AIA; Gregg DeAngelis, AIA; and Eric Abraham, chairman, BRI.



Pictured at the midway point of the Oct. 13 Vendor Showcase of the Building and Realty Institute (BRI) are, from left to right, Monica Picarelli and David Amster, members of The Advisory Council of Managing Agents (ACMA) of the BRI. ACMA is a component association of the BRI that represents some of the leading property management firms in the Westchester and Mid-Hudson Region. Amster is the chairman of ACMA. He is also a principal of Prime Locations. The company was an exhibitor at the event.

“Great evening, fab food and lots of networking. I heard nothing but “raves” from those attending.”

— DIANA VIRRILL, CO-OP BOARD PRESIDENT, HASTINGS HOUSE, CO-OP & CONDO ADVISORY COUNCIL CHAIRPERSON.