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Town of Oyster Bay

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ASSISTANT TOWN ATTORNEY
WILLIAM D. McCABE

November 20, 2026

TO: **INSURANCE BROKERS**

Re: Request for Proposals/Quotations for Commercial Liability Property Insurance Coverage

Dear Broker:

The Town of Oyster Bay is seeking proposals/quotations for commercial liability insurance coverage for the period commencing on December 31, 2026, through December 31, 2027. The Town's current policy limits are as follows:

Loss Limit:	$100,000,000.00
Sub-Limits:	
Business Interruption	$ 2,500,000.00
Earthquake	$ 10,000,000.00
Flood Aggregate	$ 10,000,000.00
Special Flood Hazzard Area	$ 5,000,000.00
Moderate Flood Hazzard Area	$ 5,000,000.00
Demolition	$ 1,000,000.00
Increased Construction Costs	$ 5,000,000.00
Docks, Piers, Wharves & Bulkheads	$ 1,000,000.00
Misc. Unnamed Locations	$ 2,500,000.00

The Town seeks to maintain the above specified policy limits. The Town will consider a multi-year policy to reduce premiums. In all cases, the Town require that its insurance carrier(s) hold a Financial Strength Rating ("FSR") of no lower than that of "A". The Town also requires that its insurance carrier(s) hold a minimum size rating of at least 8 out of 15.

Brokers wishing to respond to this request for proposals/quotations may submit same in person, by regular mail to address below, by facsimile at (516)-624-6196, or by email to Deputy Town Attorney Ralph P. Healey, at Rhealey@oysterbay-ny.gov. **All submissions must be received by the Office of the Town Attorney, 54 Audrey Avenue, 2d. Floor, Oyster Bay, New York 11771, Attn: Ralph P. Healey, Deputy Town Attorney, no later than 5:00 p.m. E.S.T., on Monday, December 23, 2026.**

All queries concerning this request for proposals/quotations may be submitted to the undersigned, either through contacting him the abovementioned email address, or by contacting him by telephone at (516)-624-6150 (x7895).

Very truly yours:

FRANK M. SCALERA
TOWN ATTORNEY

By: Ralph P. Healey

Ralph P. Healey
Deputy Town Attorney