

**From:** Joseph Terpening [JTerpening@wrightinsurance.com]  
**Sent:** Wednesday, May 6, 2026 1:35 PM  
**To:** Bob Parkhurst  
**Cc:** Morgan Mullenax  
**Subject:** TNHVN-2025-002-001 - Town of New Haven  
**Attachments:** Coverage Letter.pdf

Good afternoon,

Thank you for taking my call, regretfully, the damages to the storage garage are from long term wear, tear, and deterioration. These are not covered perils within the policy. Please review the attached coverage letter and should you have any questions, feel free to contact me.

Regards,

**A Division of Brown & Brown**

**Joseph Terpening, AIC-M,**  
AIS, PRC  
Property Claim Adjuster  
**Wright Public Entity**  
**CA License # 2G58174**  
**900 Stewart Avenue, Suite 600**  
**Garden City, N.Y. 11530**  
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## NEW YORK MUNICIPAL INSURANCE RECIPROCAL

May 6, 2026

Town of New Haven  
PO BOX 141, State Route 104  
New Haven, NY 13121  
Attn: Robert Parkhurst

*Via email and certified mail*

RE: Property Claim  
TYPE: Snow and Ice  
D/L: February 20, 2025  
FILE: TNHVN-2025-002  
LOCATION: Storage Garage

Dear Mr. Parkhurst:

As you are aware, the New York Municipal Insurance Reciprocal (“NYMIR”) provides Commercial Property insurance for the Town of New Haven (the “Town”). On February 3, 2026, it was reported to NYMIR that the weight of snow and ice caused damage to the roof trusses of the Storage Garage at 4279 State Route 104, New Haven, NY on or about February 20, 2025. As a result, coverage was requested under the NYMIR Commercial Property Policy, policy number MPK-TNHVN-0000001-24 (the “Policy”).

We assigned Independent Adjuster Brian Howard of Fort Orange Claim Services to assist in the investigation and assessment of this loss. According to the inspection by Mr. Howard there was no evidence of structural damage to the roof trusses. He did note wind-related damage to a section of the steel roof covering from an unknown date and interior water damage resulting from water infiltration. According to the information provided by the Town, the building has been leaking and flooding since about 2020. And, the Town has not investigated or taken corrective action to address the water infiltration or mitigated damage to the building. This has ultimately resulted in the localized failure of the wood framed ceiling assembly.

Based on the investigation it has been concluded that the damage is consistent with long-term (years) conditions related to wear and tear, the Town’s lack of maintenance of the building and failure to take all reasonable steps to protect its property when it was threatened with loss and to take reasonable steps to protect the property from further loss. Unfortunately, loss caused by or resulting from wear and tear or neglect is excluded in the Policy.

Please refer to your policy form **MPR-104-0393, Section IV. Level of Property Protection – Comprehensive Protection**, under **Comprehensive Protection – Exclusions**, which states in part:

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12 Metro Park Road  
Colonie, New York 12205-1139  
(518) 437-1171, FAX 437-1182  
www.nymir.org



**NEW YORK MUNICIPAL INSURANCE RECIPROCAL**

Plaza, Albany, NY12257; [163B Mineola Boulevard, Mineola, NY11501] 1399 Franklin Avenue, Garden City, NY 11530; or Walter J. Mahoney Office Building, 65 Court Street, Buffalo, NY 14202.

Sincerely,

*Joseph Terpening*

Joseph Terpening  
Property Claims Examiner  
(516) 750-3930  
jterpening@wrightinsurance.com

cc: Eastern Shore Insurance, Morgan Mullenax

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