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NYSCEF DOC. NO. 1

INDEX NO. 656260/2020

RECEIVED NYSCEF: 11/13/2020

20-136 SUPREME COURT OF THE STATE OF NEW YORK COUNTY OF NEW YORK

FORTY-FOUR EIGHTEEN ASSOCIATES, TWENTY THREE R.P. ASSOCIATES, KOFLER ASSOCIATES, 11 MADISON SQUARE NORTH ASSOCIATES, TEN WEST THIRTY THIRD ASSOCIATES, ARCADE BUILDING ASSOCIATES, FORTY EIGHT THIRTY SEVEN ASSOCIATES, 42-52 WEST 39 STREET, LLC, ONE TEN WEST FORTIETH ASSOCIATES, 411 FIFTH AVENUE ASSOCIATES, 4 BRYANT PARK ASSOCIATES, 16 MADISON SQUARE WEST ASSOCIATES, 317 EAST 34 STREET, LLC, THE ARSENAL COMPANY, LLC, THE ARSENAL ANNEX CORP., 1605 MAIN STREET, CORP., 231/249 WEST 39TH STREET ASSOCIATES, 231 WEST 39TH STREET CORP., FASHION ASSOCIATES, LEFCOURT, LLC, TRU-UNION, LLC, DEER PARK TECHNOLOGIES, LLC, 11 DAYTON AVENUE, LLC, LEFCOURT CENTRAL, LLC, TERESHARAN REALTY,

Plaintiffs.

-against-

AFFILIATED FM INSURANCE COMPANY,

Defendant.

To the above-named Defendant(s)

YOU ARE HEREBY SUMMONED to answer the complaint in this action and to serve a copy of your answer, or, if the complaint is not served with this summons, to serve a notice of appearance, on the Plaintiffs' Attorney(s) within 20 days after the service of this summons, exclusive of the day of service (or within 30 days after the service is complete if this summons is not personally delivered to you within the State of New York); and in case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the complaint.

Dated: New York, New York November 12, 2020

Defendant's address:

270 Central Avenue Johnston, RI 02919 WEG AND MYERS, P.C.

Attorneys for Plaintiffs
Federal Plaza
52 Duane Street, 2nd Floor
New York, New York 10007
(212) 227-4210

Index No.:

SUMMONS

The Plaintiffs designate New York County as the place of trial.

The basis of venue is Plaintiffs' principal place of business:

411 5th Avenue. New York, NY 10016

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Index No.

COMPLAINT

Plaintiffs,

-against-

AFFILIATED FM INSURANCE COMPANY

Defendant.	
 X	

FORTY-FOUR EIGHTEEN ASSOCIATES, TWENTY THREE R.P. ASSOCIATES, KOFLER ASSOCIATES, 11 MADISON SQUARE NORTH ASSOCIATES, TEN WEST THIRTY THIRD ASSOCIATES, ARCADE BUILDING ASSOCIATES, FORTY EIGHT THIRTY SEVEN ASSOCIATES, 42-52 WEST 39 STREET, LLC, ONE TEN WEST FORTIETH ASSOCIATES, 411 FIFTH AVENUE ASSOCIATES, 4 BRYANT PARK ASSOCIATES, 16 MADISON SQUARE WEST ASSOCIATES, 317 EAST 34 STREET, LLC, THE ARSENAL COMPANY, LLC, THE ARSENAL ANNEX CORP., 1605 MAIN STREET, LLC, 231/249 WEST 39TH STREET ASSOCIATES, 231 WEST 39TH STREET CORP., FASHION



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ASSOCIATES, LEFCOURT, LLC, TRU-UNION, LLC, DEER PARK TECHNOLOGIES, LLC, 11 DAYTON AVENUE, LLC, LEFCOURT CENTRAL, LLC, TERESHARAN REALTY, Plaintiffs ("Plaintiffs") by their attorneys WEG AND MYERS, P.C., as and for their Complaint herein allege as follows:

INTRODUCTION

- 1. Plaintiffs, together with their managing agent Adams & Company Real Estate, LLC, manages and/or owns a large portfolio of real estate properties throughout New York.
- 2. Like most property owners, out of concern for the general possibility of unforeseen loss, Plaintiffs procured insurance in order to protect its assets against fortuitous losses.
- 3. Specifically, Plaintiffs procured an "all risk" insurance policy sold by Affiliated FM Insurance Company ("Affiliated FM") which was in full force and effect when the Covid-19 pandemic swept through the nation.
- 4. The Covid-19 pandemic has caused physical loss or damage to high volume commercial tenants and retail businesses.
- 5. In particular, in response to the damage being inflicted, and to protect the public from further exposure to infected areas, New York State and New York City both issued "stay at home" orders which prohibited Plaintiffs from continuing its normal business operations.
- 6. As a result of the retail tenants being forced to shut their doors, they stopped paying rent, causing a substantial loss to Plaintiffs.
- 7. Plaintiffs fully expected that, in light of the all-encompassing all-risk policy of insurance, Defendant would be responsive to their insurance claim.
- 8. Defendant's failure to provide Plaintiffs with coverage for losses sustained due to the outbreak of Covid-19 has forced Plaintiffs to bring this litigation.



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PARTIES

9. At all times hereinafter mentioned, Forty-Four Eighteen Associates was a partnership registered in the State of New York with an address at 411 5th Avenue, New York, New York.

- 10. At all times hereinafter mentioned, Twenty Three R.P. Associates was a partnership registered in the State of New York with an address at 411 5th Avenue, New York, New York.
- 11. At all times hereinafter mentioned, Kofler Associates was a partnership registered in the State of New York with an address at 411 5th Avenue, New York, New York.
- 12. At all times hereinafter mentioned, 11 Madison Square North Associates was a partnership registered in the State of New York with an address at 411 5th Avenue, New York, New York.
- At all times hereinafter mentioned, Ten West Thirty Third Associates was a 13. partnership registered in the State of New York with an address at 411 5th Avenue, New York, New York.
- 14. At all times hereinafter mentioned, Arcade Building Associates was a partnership registered in the State of New York with an address at 411 5th Avenue, New York, New York.
- 15. At all times hereinafter mentioned, Forty Eight Thirty Seven Associates was a partnership registered in the State of New York with an address at 411 5th Avenue, New York, New York.
- 16. At all times hereinafter mentioned, 42-52 West 39 Street, LLC, was a domestic limited liability company duly organized and existing under and by virtue of the laws of New York, having its principal place of business at 411 5th Avenue, New York, New York.



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17. At all times hereinafter mentioned, One Ten West Fortieth Associates, was a partnership registered in the State of New York with an address at 411 5th Avenue, New York, New York.

- 18. At all times hereinafter mentioned, 411 Fifth Avenue Associates, was a partnership registered in the State of New York with an address at 411 5th Avenue, New York, New York.
- 19. At all times hereinafter mentioned, 4 Bryant Park Associates was a partnership registered in the State of New York with an address at 411 5th Avenue, New York, New York.
- 20. At all times hereinafter mentioned, 16 Madison Square West Associates was a partnership registered in the State of New York with an address at 411 5th Avenue, New York, New York.
- 21. At all times hereinafter mentioned, 317 East 34 Street, LLC, was a domestic limited liability company duly organized and existing under and by virtue of the laws of New York, having its principal place of business at 411 5th Avenue, New York, New York.
- 22. At all times hereinafter mentioned, The Arsenal Company, LLC, was a domestic limited liability company duly organized and existing under and by virtue of the laws of New York, having its principal place of business at 411 5th Avenue, New York, New York.
- 23. At all times hereinafter mentioned, The Arsenal Annex Corp., was a domestic corporation duly organized and existing under and by virtue of the laws of New York, having its principal place of business at 411 5th Avenue, New York, New York.
- 24. At all times hereinafter mentioned, 231/249 West 39th Street Associates was a partnership registered in the State of New York with an address at 411 5th Avenue, New York, New York.



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