

UNDERWRITERS RATING BOARD

P.O. BOX 13-059
ALBANY, NEW YORK 12212

HIGHLY PROTECTED COMMUNITIES CLASSIFICATION LIST BULLETIN HPCC-2 August 1, 2001

All rates, rules and forms promulgated by the Underwriters Rating Board are advisory in nature and their use is entirely dependent upon the specific decision of each Insurance Company.

The manual changes are:

Page	Description of change
1-15	Revised listing of Highly Protected Community Classification list to serve as a stand alone reference source.

Additional copies of this manual are available from the Underwriters Rating Board.

UNDERWRITERS RATING BOARD

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Manager

**HIGHLY
PROTECTED
COMMUNITY
CLASSIFICATION
LIST**

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HIGHLY PROTECTED COMMUNITIES CLASSIFICATION LIST

The eligible risk must be within 1,000 feet of an approved fire hydrant, within 5 road miles of a responding fire department and included on the Highly Protected Community Classification List.

UPSTATE

City or Town	County
Akron	Erie
Albany	Albany
Alden (Tn.)	Erie
Alfred	Allegany
Alplaus	Schenectady
Amherst (Tn.)	Erie
Amsterdam	Montgomery
Auburn	Cayuga
Baldwinsville	Onondaga
Ballston (Tn.)	Saratoga
Ballston Lake	Saratoga
Batavia	Genesee
Beacon	Dutchess
Beekman	Dutchess
Bethlehem (Tn.)	Albany
Binghamton	Broome
Binghamton (Tn.)	Broome
Blasdell	Erie
Boston (Tn.)	Erie
Branchport	Yates
Brighton (Tn.)	Monroe
Broadalbin	Fulton
Brunswick	Rensselaer
Buffalo	Erie
Burnt Hills	Saratoga
Canandaigua	Ontario
Canton (Tn.)	St. Lawrence
Cassadaga	Chautauqua
Cayuga Heights	Tompkins
Cazenovia	Madison
Charlton (Tn.)	Saratoga
Chatham	Columbia
Cheektowaga (Tn.)	Erie
Chester	Orange
Chili (Tn.)	Monroe
Churchville (Tn.)	Monroe
Cicero (Tn.)	Onondaga
Clarence (Tn.)	Erie
Claverack	Columbia
Clay (Tn.)	Onondaga
Clayton	Jefferson
Cleveland(Tn.)	Oswego
Clifton Park	Saratoga
Cohoes	Albany
Colonie (Tn.)	Albany

UPSTATE

City or Town	County
Corning	Steuben
Cornwall (Tn.)	Orange
Cornwall on Hudson	Orange
Cortland	Cortland
Cortlandville (Tn.)	Cortland
Deerpark (Tn.)	Orange
Delmar	Albany
Depew	Erie
Dewitt (Tn.)	Onondaga
Dundee	Yates
Dunkirk (Tn.)	Chautauqua
East Greenbush (Tn.)	Rensselaer
East Rochester	Monroe
Elbridge (Tn.)	Onondaga
Ellenville	Ulster
Ellicott	Chautauqua
Elma (Tn.)	Erie
Elmira	Chemung
Elmira (Tn.)	Chemung
Elmira Heights	Chemung
Elsmere	Albany
Endicott	Broome
Endwell	Broome
Fairport	Monroe
Falconer	Chautauqua
Fayetteville	Onondaga
Floyd (Tn.)	Oneida
Fort Edward	Washington
Frankfort	Herkimer
Fredonia	Chautauqua
Fulton (Tn.)	Oswego
Gates (Tn.)	Monroe
Geddes (Tn.)	Onondaga
Geneva	Ontario
Glens Falls	Warren
Glenville (Tn.)	Schenectady
Gloversville	Fulton
Grand Island (Tn.)	Erie
Granville	Washington
Greenfield	Saratoga
Greece (Tn.)	Monroe
Greenfield	Saratoga
Greenport (Tn.)	Columbia
Guilderland (Tn.)	Albany

UPSTATE

City or Town	County
Halfmoon (Tn.)	Saratoga
Hamburg (Tn.)	Erie
Hamilton	Madison
Henrietta (Tn.)	Monroe
Herkimer (Tn.)	Herkimer
Hornell	Steuben
Homer	Cortland
Honeoye Falls	Monroe
Horseheads (Tn.)	Chemung
Hudson	Columbia
Hudson Falls	Washington
Hyde Park (Tn.)	Dutchess
Ilion	Herkimer
Irondequoit (Tn.)	Monroe
Ithaca	Tompkins
Jamestown	Chautauqua
Jamesville	Onondaga
Jerusalem (Tn.)	Yates
Johnson City	Broome
Johnstown (Tn.)	Fulton
Kenmore	Erie
Kirkwood (Tn.)	Broome
Kiryas Joel	Orange
Kingston	Ulster
Lackawana	Erie
LaGrange (Tn.)	Dutchess
Lake George (Tn.)	Warren
Lakewood	Chautauqua
Lancaster (Tn.)	Erie
Latham	Albany
Leroy (Tn.)	Genesee
Liberty	Sullivan
Little Falls (Tn.)	Herkimer
Liverpool	Onondaga
Lockport	Niagara

UPSTATE

City or Town	County
Malone (Tn.)	Franklin
Malta (Tn.)	Saratoga
Manchester	Ontario
Manlius (Tn.)	Onondaga
Marcy (Tn.)	Oneida
Marilla (Tn.)	Erie
Marlborough	Ulster
Mechanicville	Saratoga
Middletown	Orange
Minoa	Onondaga
Monroe	Orange
Monticello	Sullivan
Newark	Wayne
Newburgh (Tn.)	Orange
New Hartford (Tn.)	Oneida
New Hartford	Oneida
New Scotland	Albany
New Windsor (Tn.)	Orange
New York Mills	Oneida
Niagara (Tn.)	Niagara
Niagara Falls	Niagara
Niskayuna (Tn.)	Schenectady
Northampton	Fulton
Northville	Fulton
North Greenbush	Rensselaer
North Hornell	Steuben
North Syracuse	Onondaga
North Tonawanda	Niagara
Norwich (Tn.)	Chenango
Ogdensburg	St. Lawrence
Olean (Tn.)	Cattaraugus
Oneida	Madison
Oneida (Tn.)	Madison
Oneonta	Otsego
Onondaga (Tn.)	Onondaga
Orchard Park (Tn.)	Erie
Orwell	Oswego
Oswego	Oswego
Ovid (Tn.)	Seneca
Owego (Tn.)	Tioga

UPSTATE

City or Town	County
Painted Post	Steuben
Parma (Tn.)	Monroe
Penfield (Tn.)	Monroe
Penn Yan	Yates
Perinton (Tn.)	Monroe
Phoenix	Oswego
Pittsford (Tn.)	Monroe
Plattsburgh	Clinton
Poland	Herkimer
Pomfret (Tn.)	Chautauqua
Pompey (Tn.)	Onondaga
Port Dickinson	Broome
Port Jervis	Orange
Poughkeepsie	Dutchess
Poughkeepsie (Tn.)	Dutchess
Queensbury	Warren
Remsen	Oneida
Rochester	Monroe
Rome	Oneida
Rotterdam (Tn.)	Schenectady
Rush (Tn.)	Monroe
Salina (Tn.)	Onondaga
Saratoga Springs	Saratoga
Schaghticoke (Tn.)	Rensselaer
Schenectady	Schenectady
Schenevus	Otsego
Schodack (Tn.)	Rensselaer
Schroepel	Oswego
Schuylerville	Saratoga
Scotia	Schenectady
Scottsville	Monroe
Sheridan (Tn.)	Chautauqua
Sidney (Tn)	Delaware
Skaneateles (Tn.)	Onondaga
Solvay	Onondaga
South Glens Falls	Saratoga
Southport (Tn.)	Chemung
Spencerport	Monroe
Springville	Erie
Stamford	Delaware
Stillwater (Tn.)	Saratoga
Stockport	Columbia
Syracuse	Onondaga

UPSTATE

City or Town	County
Taghkanic (Tn.)	Columbia
Tonawanda	Erie
Tonawanda (Tn.)	Erie
Troy	Rensselaer
Tupper Lake	Franklin
Ulster (Tn.)	Ulster
Union (Tn.)	Broome
Utica	Oneida
Van Buren (Tn.)	Onondaga
Vestal (Tn.)	Broome
Victor (Tn.)	Ontario
Victory	Saratoga
Vienna (Tn.)	Oneida
Voorheesville	Albany
Walden	Orange
Wallkill (Tn.)	Orange
Walton (Tn.)	Delaware
Walworth	Wayne
Wappinger (Tn.)	Dutchess
Wappingers Falls	Dutchess
Warrensburg	Warren
Warsaw (Tn.)	Wyoming
Warwick (Tn.)	Orange
Warwick	Orange
Waterford (Tn.)	Saratoga
Watertown (Tn.)	Jefferson
Watervliet	Albany
Webster (Tn.)	Monroe
Wellsville (Tn.)	Allegany
West Seneca (Tn.)	Erie
Wheatfield (Tn.)	Niagara
Whitehall	Washington
Whitesboro	Oneida
Whitestown (Tn.)	Oneida
Williamsville	Erie
Wurtsboro	Sullivan
Yorkville	Oneida

SUBURBAN

City or Town	County
Albertson	Nassau
Alden Manor	Nassau
Amagansett	Suffolk
Amityville	Suffolk
Annsville	Westchester
Asharoken	Suffolk
Atlantic Beach	Nassau
Babylon (Tn.)	Suffolk
Baldwin	Nassau
Barns Hole	Suffolk
Baxter Estates	Nassau
Bay Park	Nassau
Bayport	Suffolk
Bayshore	Suffolk
Bayville	Nassau
Beach Hampton	Westchester
Bear Mountain	Westchester
Bedford Hills	Westchester
Bellmore	Nassau
Bellrose Terrace	Nassau
Bellport	Suffolk
Bethpage	Nassau
Blauvelt	Rockland
Blue Point	Suffolk
Bohemia	Suffolk
Brentwood	Suffolk
Briarcliff Manor	Westchester
Brightwaters	Suffolk
Bronxville	Westchester
Brookhaven (Tn.)	Suffolk
Buchanan	Westchester
Carle Place	Nassau
Carmel (Tn.)	Putnam
Cedarhurst	Nassau
Center Moriches	Suffolk
Centereach	Suffolk
Centerport	Suffolk
Central Islip	Suffolk
Central Nyack	Rockland
Centre Island	Nassau
Clarkstown (Tn.)	Rockland
Cold Spring Harbor	Suffolk
Commack	Suffolk
Congers	Rockland
Copiague	Suffolk
Coram	Suffolk
Cortlandt	Westchester
Cove Neck	Westchester

SUBURBAN

City or Town	County
Davis Park	Suffolk
Deer Park	Suffolk
Dix Hills	Suffolk
East Brentwood	Suffolk
East Commack	Suffolk
East Farmingdale	Suffolk
East Garden City	Nassau
East Hampton	Suffolk
East Hills	Nassau
East Islip	Suffolk
East Lawrence	Nassau
East Marion	Suffolk
East Meadow	Nassau
East Moriches	Suffolk
East Northport	Suffolk
East Norwich	Nassau
East Patchogue	Suffolk
East Quogue	Suffolk
East Rockaway	Nassau
East Setauket	Suffolk
East View	Westchester
East White Plains	Westchester
East Williston	Nassau
Eastchester	Westchester
Eastport	Suffolk
Eatons Neck	Suffolk
Elmont	Nassau
Elmsford	Westchester
Elwood	Suffolk
Fair Harbor	Suffolk
Fairview	Westchester
Farmingdale	Westchester
Farmingville	Suffolk
Fire Island Pines	Suffolk
Flanders	Suffolk
Floral Park	Nassau
Floral Park Centre	Nassau
Flower Hill	Nassau
Fort Salonga	Suffolk
Franklin Square	Nassau
Freeport	Nassau

SUBURBAN

City or Town	County
Garden City	Nassau
Garden City Park	Nassau
Garnerville	Rockland
Glen Cove	Nassau
Glen Head	Nassau
Glenwood	Nassau
Glenwood Landing	Nassau
Gordon Heights	Suffolk
Grandview On Hudson	Rockland
Great Neck	Nassau
Great Neck Estates	Nassau
Great Neck Gardens	Nassau
Great Neck Plaza	Nassau
Great Neck Station	Nassau
Great River	Nassau
Green Acres	Nassau
Greenburgh (Tn.)	Westchester
Greenlawn	Suffolk
Greenvale	Nassau
Greenville	Westchester
Half Hollow Hills	Suffolk
Hagerman	Suffolk
Halesite	Suffolk
Hampton Bays	Suffolk
Harbor Hills	Nassau
Harbor Isle	Nassau
Harrison	Westchester
Hartsdale	Westchester
Hauppauge	Suffolk
Haverstraw	Rockland
Hawthorne	Westchester
Hempstead (Tn.)	Nassau
Hewlett	Nassau
Hewlett Bay Park	Nassau
Hewlett Harbor	Nassau
Hewlett Neck	Nassau
Hicks Beach	Nassau
Hicksville	Nassau
Hillburn	Rockland
Hillcrest	Rockland
Hillcrest Moleston	Rockland
Holbrook	Suffolk
Holtsville	Suffolk
Huntington (Tn.)	Suffolk
Huntington Bay	Suffolk
Huntington Manor	Suffolk
Huntington Station	Suffolk

SUBURBAN

City or Town	County
Inwood	Nassau
Irvington	Westchester
Island Park	Nassau
Islandia	Suffolk
Islip (Tn.)	Suffolk
Islip Terrace	Suffolk
Jericho	Nassau
Jones Beach	Nassau
Kensington	Nassau
Kings Park	Suffolk
Kings Point	Nassau
Kismet	Suffolk
Knollwood	Westchester
Lake Grove	Suffolk
Lake Secor	Putnam
Lake Success	Nassau
Lakeland	Suffolk
Lakeview	Nassau
Lakeville	Nassau
Larchmont	Westchester
Laurel Hollow	Nassau
Lawrence	Nassau
Letchworth Village	Rockland
Levittown	Nassau
Lido Point Lookout	Nassau
Lindenhurst	Suffolk
Lloyd Harbor	Suffolk
Lloyd Neck	Suffolk
Locust Valley	Nassau
Long Beach	Nassau
Lynbrook	Nassau

SUBURBAN

City or Town	County
Mahopac Falls	Putnam
Malverne	Nassau
Mamaroneck (Tn.)	Westchester
Manhasset	Nassau
Manorhaven	Nassau
Manorville	Suffolk
Massapequa	Nassau
Mastic	Suffolk
Mastic Beach	Suffolk
Mattituck	Suffolk
Meadowmere Park	Nassau
Medford	Suffolk
Melville	Suffolk
Merrick	Nassau
Middle Island	Suffolk
Mill Neck	Nassau
Miller Place	Suffolk
Millwood	Westchester
Mineola	Nassau
Monsey	Rockland
Montauk	Suffolk
Montrose	Westchester
Mount Kisko	Westchester
Mount Pleasant (Tn.)	Westchester
Mount Sinai	Suffolk
Mount Vernon (Tn.)	Westchester
Munsey Park	Nassau
Muttontown	Nassau

SUBURBAN

City or Town	County
Nanuet	Rockland
Nesconset	Suffolk
New Cassel	Nassau
New City	Rockland
New Hyde Park	Nassau
New Rochelle	Westchester
Nissequogue	Suffolk
North Amityville	Suffolk
North Babylon	Suffolk
North Bayshore	Suffolk
North Bellmore	Nassau
North Centereach	Suffolk
North Great River	Suffolk
North Hempstead (Tn.)	Nassau
North Hills	Nassau
North Lindenhurst	Suffolk
North Lynbrook	Nassau
North Massapequa	Nassau
North Merrick	Nassau
North Hyde Park	Nassau
North Patchogue	Suffolk
North Sea	Suffolk
North Valley Stream	Nassau
Northport	Suffolk
Nyack	Rockland
Oak Neck	Suffolk
Oakdale	Suffolk
Ocean Bay Park	Suffolk
Ocean Beach	Suffolk
Oceanside	Nassau
Old Bethpage	Nassau
Old Brookville	Nassau
Old Field	Suffolk
Old Westbury	Nassau
Orangeburg	Rockland
Orangetown (Tn.)	Rockland
Orient	Suffolk
Ossining	Westchester
Oyster Bay (Tn.)	Nassau
Oyster Bay Cove	Nassau

SUBURBAN

City or Town	County
Palisades	Rockland
Patchogue	Suffolk
Pearl River	Rockland
Peekskill	Westchester
Pelham	Westchester
Pelham Manor	Westchester
Plandome	Nassau
Plandome Heights	Nassau
Plandome Manor	Nassau
Pleasantville	Westchester
Point O Woods	Suffolk
Pomona	Rockland
Poquott	Suffolk
Port Chester	Westchester
Port Jefferson	Suffolk
Port Washington	Nassau
Purchase	Westchester
Quogue	Suffolk
Ramapo (Tn.)	Rockland
Ridge	Suffolk
Riverhead (Tn.)	Suffolk
Rockville Centre	Nassau
Rocky Point	Suffolk
Ronkonkoma	Suffolk
Roosevelt	Nassau
Roslyn	Nassau
Roslyn Estates	Nassau
Roslyn Harbor	Nassau
Roslyn Heights	Nassau
Russell Gardens	Nassau
Rye	Westchester
Rye (Tn.)	Westchester
Rye Brook	Westchester

SUBURBAN

City or Town	County
Saddle Rock Estates	Nassau
Sag Harbor	Suffolk
Sailors Haven	Suffolk
Saltaire	Suffolk
San Remo	Suffolk
Sands Point	Nassau
Sayville	Suffolk
Scarborough	Westchester
Scarsdale (Tn.)	Westchester
Seaford	Nassau
Selden	Suffolk
Setauket	Suffolk
Shinnecock Hills	Suffolk
Shirley	Suffolk
Silver Lake Park	Westchester
Silver Point Park	Nassau
Sleepy Hollow	Westchester
Sloatsburg	Rockland
Smith Point	Suffolk
Smithtown	Suffolk
South Centereach	Suffolk
South Commack	Suffolk
South Floral Park	Nassau
South Haven	Suffolk
South Hempstead	Nassau
South Huntington	Suffolk
South Nyack	Rockland
South Spring Valley	Rockland
South Yaphank	Suffolk
Southampton	Suffolk
Sparkill Palisades	Rockland
Speonk	Suffolk
Spring Valley	Rockland
St. James	Suffolk
Stewart Manor	Nassau
Stony Brook	Suffolk
Strathmore	Nassau
Suffern	Rockland
Syosset	Nassau
Tappan	Rockland
Terryville	Suffolk
Theills	Rockland
Thiells Roseville	Rockland
Thomaston	Nassau
Thornwood	Westchester
Tobay Beach	Nassau
Tuckahoe	Westchester

SUBURBAN

City or Town	County
Uniondale	Nassau
University Gardens	Nassau
Upper Brookville	Nassau
Upper Nyack	Rockland
Valhalla	Westchester
Valley Cottage	Rockland
Valley Stream	Nassau
Verplanck	Westchester
Village of the Branch	Suffolk
Wading River	Suffolk
Wantagh	Nassau
Watermill	Suffolk
West Amityville	Suffolk
West Babylon	Suffolk
West Bayshore	Suffolk
West Harrison	Westchester
West Haverstraw	Rockland
West Hempstead	Nassau
West Hills	Suffolk
West Island	Suffolk
West Islip	Suffolk
West Neck	Suffolk
West Nyack	Rockland
West Sayville	Suffolk
Westbury	Nassau
Wheatley Heights	Suffolk
White Plains	Westchester
White Plains (Tn.)	Westchester
Williston Park	Nassau
Woodbury	Nassau
Woodsburgh	Nassau
Woodmere	Nassau
Wyandanch	Suffolk
Yaphank	Suffolk
Yonkers	Westchester