# CITY OF NOVI CITY COUNCIL APRIL 17, 2023



**SUBJECT:** Approval of request for Pyrotechnics Display Permit by Brightmoor Christian

Church to be operated by James Herr, on Tuesday, April 25 through Friday,

April 28, 2023.

**SUBMITTING DEPARTMENT:** City Clerk

#### **BACKGROUND INFORMATION:**

Brightmoor Christian Church (40800 13 Mile Road) would like to enhance upcoming programs by adding a pyrotechnics display once daily on Tuesday, April 25, through Friday, April 28, 2023.

The pyrotechnics show will be launched from the worship center stage. The utilization of fireworks in the building requires fire suppression to be taken offline. The Novi Fire Department has conducted a site inspection, and an additional inspection will occur once the show is complete. Extra Police and Fire Department personnel will be assigned for the duration of the event to ensure that all safety measures and processes are adhered to according to the fireworks permit.

The Michigan Fireworks Safety Act requires the applicant to furnish adequate insurance coverage with the Fireworks Permit Application. The Certificate of Liability Insurance is acceptable and provides an endorsement listing the City of Novi as an Additional Insured.

**RECOMMENDED ACTION:** Approval of request for Pyrotechnics Display Permit by Brightmoor Christian Church to be operated by James Herr, on Tuesday, April 25 through Friday, April 28, 2023.

#### 2023 Permit for Fireworks Other than Consumer or Low Impact

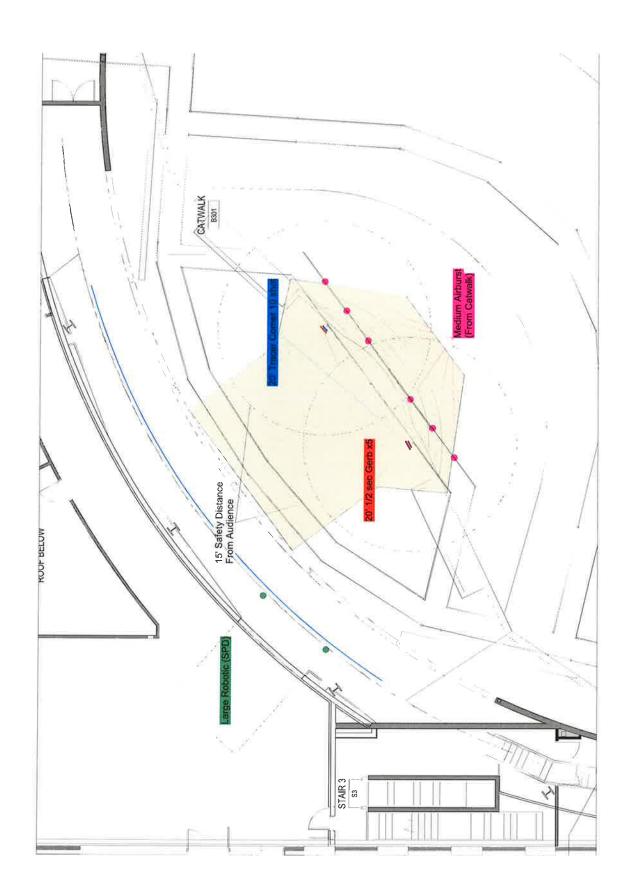
The LEGISLATIVE BODY OF CITY, VILLAGE OR TOWNSHIP BOARD will not discriminate against any individual or group because of race, sex, religion, age, national origin, color, marital status, disability, or political beliefs. If you need assistance with reading, writing, hearing, etc., under the Americans with Disabilities Act, you may make your needs known to this Legislative Body of City, Village or Township Board.

This permit is not transferable. Possession of this permit authorizes the herein named person to possess, transport and the purpose of and at the place listed below only through permit expiration date.	display fireworks in the amounts, for
TYPE OF PERMIT(S) (Select all applicable boxes)	FOR USE BY LEGISLATIVE BODY OF
Agricultural or Wildlife Fireworks Articles Pyrotechnic Display Fireworks	CITY, VILLAGE OR TOWNSHIP BOARD ONLY.
✓ Public Display     ✓ Private Display	PERMIT(S) EXPIRATION DATE (ENTER DATE OF EXPIRATION)
Special Effects Manufactured for Outdoor Pest Control or Agricultural Purposes	
NAME OF PERSON PERMIT ISSUED TO James Herc	AGE (18 YEARS OR OLDER)
ADDRESS OF PERSON PERMIT ISSUED TO	173
NAME OF ORGANIZATION, GROUP, FIRM OR CORPORATION Brightness Church	
ADDRESS 40800 W. 13 Mile Road, Novi MI	48377
NUMBER AND TYPES OF FIREWORKS (Please attach additional pages if necessary)	103//
10 - 1/2 sec x 20' Silver Gerbs	
2 - Comet AF - 20' Tenshot X 10 Sec	
4 - Large Robotics	
4 - Large Robotics 6 - Medium Airburst	
0 - ledium /sicors.	
EXACT LOCATION OF DISPLAY OR USE  Bright much Christian Church, Worship Center  CITY, VILLAGE, TOWNSHIP  VOV.  BOND OR INSURANCE FILED	CL .
CITY, VILLAGE, TOWNSHIP DATE,	1 TIME
BOND OR INSURANCE FILED $4/25/23-4/28$	123 pm
XYES INO	58,000,000
	36,000,000
Issued by action of the Legislative Body of a	
City Village Township of	
on the d	lay of
(Signature and Title of Legislative Body Representative)	

\*THIS FORM IS VALID UNTIL THE DATE OF EXPIRATION OF PERMIT\*

Authority:

2011 PA 256





## MinistryFirst<sup>sm</sup> Commercial Multi-Peril **Insurance Coverage Summary**

These are your policy's Declarations. Amended Effective Date: 03/29/2023 See Policy Change History

**Brightmoor Christian Church** 40800 W 13 Mile Rd Novi. MI 48377

NAMED INSURED

Brightmoor Christian Church

POLICY NUMBER

21MRA0437802

POLICY PERIOD

09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

#### **Key Facts About Your Policy**

These Declarations replace your previous ones. Your policy's Declarations contain a summary of the coverage contained in the insurance policy. Your policy contains a full explanation of your coverage.

AGREEMENT: In return for the payment of the premium and subject to all the terms of the policy, we agree to provide the insurance stated in the policy.

TYPE OF ORGANIZATION:

Church/School Institution

FORM OF ORGANIZATION:

Corporation

**Policy Overview** 

**COVERAGE DESCRIPTION** 

**DETAILS** 

**COVERAGE DESCRIPTION** 

**DETAILS** 

Property Coverage

Page 2 - 6 Page 7 - 14 Terrorism Premium

\$4,636 (See Notice Form BN6025A-D 4.0 for details)

Policy Number 21MRA0437802 Brotherhood Mutual Insurance Company

Shilton & Associates Inc 0127-009

Contact your agent with your customer

service questions, including updating your

www.brotherhoodmutual.com/payonline

For your convenience, you can make

Policy Period: 09/01/2022 at 12:01 a.m. to

Print Date: March 20, 2023

09/01/2023 at 12:01 a.m.

660 Cascade W Pkwy SE

policy or reporting a claim.

premium payments online.

Grand Rapids, MI 49546-2147

616-956-5300

Suite 215

Liability Coverage Excess Liability Coverage

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#### **Policy Premium Overview**

This premium is subject to adjustment at each anniversary. This premium is subject to adjustment due to premium audit provision.

ANNUAL PREMIUM:

PAYMENT SCHEDULE:

See invoice.

#### **Common Policy Forms**

FORM	FORM NAME
CL100 1.0	Common Policy Conditions
CP1 1.0	Table of Contents
GL100 1.0	Commercial Liability Coverage
BN11A 1.2	Customer Notice: Value-Added Benefits
CL0200 03 99	Amendatory Endorsement Michigan
BN1B 1.0	Notice Of Payment-Related Charges
G131 1.0	Notice To Michigan Policyholders
BN6EX 4.0	Notice-Cond Excl-Terrorism-Related Loss

FORM	FORM NAME
CL300 1.0	Amendatory Endorsement
BCP100 4.5	Commercial Property Coverage Conditions
BCL301 1.0	Form Number Reference
BCL120 1.0	Amendatory Endorsement - Assignment
CL0458 01 01	Amendatory Endorsement Michigan
BCL100 1.1	Additional Policy Conditions
EX0606 1.0	Conditional Terrorism Exclusion
BN6025A-D 4.0	Notice - Terrorism-Related Loss

Brightmoor Christian Church 21MRA0437802

09/01/2022 at 12:01 a.m. to 09/01/2023 at

### **Property Coverage Summary**

MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

#### **Property Coverage Details**

PROPERTY DEDUCTIBLE GLASS DEDUCTIBLE

\$2,500 \$2,500

#### **Schedule of Locations**

LOCATION #	DESCRIPTION	ADDRESS
1/1	Church	40800 W 13 Mile Rd Novi, MI 48377
2/1	Storage	23745 Research Dr Farmington Hills, MI 48335-2625
3/1	Storage Unit	28265 Beck Rd Ste C13 C14 Wixom, MI 48393-4718

### **Schedule of Buildings and Personal Property**

CHURCH	4080	0 W 13 Mile Rd N	Novi, MI 4	8377		LOG	CATION 1/1
0 0	nk of the West SME S ccessors and/or Assig	4	365061646	781		PO Box 4260 Napa, (	CA 94558-0425
COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY)	COVERAGE LIMIT	COINSURANCE	EQ DED	VALUATION TYPE	AUTO INCR	PERIL TYPE	FORM
Building	\$50,406,000	Agreed Amount	N/A	Replacement Cost	0%	Special with Theft	BCP85 4.8
Personal Property	\$8,000,000	Agreed Amount	N/A	Replacement Cost	0%	Special with Theft	BCP85 4,8

STORAGE	23745 Research Dr Farmington Hills, MI 48335-2625					LOCATION 2/1	
COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY)	COVERAGE LIMIT	COINSURANCE	EQ DED	VALUATION TYPE	AUTO INCR	PERIL TYPE	FORM
Personal Property	\$45,000	Agreed Amount	N/A	Replacement Cost	0%	Special with Theft	BCP85 4.8

STORAGE UNIT	28265	Beck Rd Ste C13	C14 Wix	om, MI 48393-4718	B		LOCATION 3/1
COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY)	COVERAGE LIMIT	COINSURANCE	EQ DED	VALUATION TYPE	AUTO INCR	PERIL TYPE	FORM
Personal Property	\$60,000	Agreed Amount	N/A	Replacement Cost	0%	Special with Thef	t BCP85 4.8

"Bear ye one another's burdens and so fulfill the law of Christ." — Galatians 6:2



Brightmoor Christian Church

21MRA0437802

09/01/2022 at 12:01 a.m. to 09/01/2023 at

### **Property Coverage Summary**

Ministry First commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements,

#### Schedule of Additional Coverages: All Locations

The policy's property deductible applies to each of these coverages. Details are found on the Commercial Property Coverages BCP12B 4.5 form.

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Property Off Premises	\$50,000+	\$2,500	BCP12B 4.5
Owned Personal Property-Parsonage	\$10,000	\$2,500	BCP12B 4.5
Building/Personal Property - Newly Acquired/Constructed	\$2,000,000++	\$2,500	BCP12B 4.5
Outside Objects and Structures	\$20,000/category, \$30,000 Total	\$2,500	BCP12B 4.5
For any one landscaping item	\$2,000	\$2,500	BCP12B 4.5
Each loss caused by wind	\$5,000	\$2,500	BCP12B 4.5
Other Structures	\$15,000	\$2,500	BCP12B 4.5
Owned Personal Property - Dwellings	5% of dwelling value	\$2,500	BCP12B 4.5
Contents - Buildings and Structures Described on the	\$15,000+++	\$2,500	BCP12B 4.5
Declarations		National Control	
Trailers	\$10,000	\$2,500	BCP12B 4.5
Vehicle Equipment and Accessories	\$25,000	\$2,500	BCP12B 4.5
Money and Securities	\$5,000 (Loss from specified perils only. Doubled on specified	\$2,500	BCP12B 4.5
	holidays)		
Spoilage	\$10,000	\$2,500	BCP12B 4.5
Damage to Buildings and Personal Property from Animals	\$10,000 (\$2,500 sublimit for loss caused by animals listed in policy form)	\$2,500	BCP12B 4.5
Temporary Emergency Coordination/Shelter Operation Clean- Up	\$50,000 for clean-up costs	\$2,500	BCP12B 4,5

<sup>+</sup> If the loss resulted from a covered peril and the property is off premises for no longer than 180 days.

The policy's property deductible does not apply to the following coverages. Details are found on the Commercial Property Coverages form.

COVERAGE DESCRIPTION	COVERAGE LIMIT	FORM
Debris Removal Expense - Partial or Total Loss	Partial Loss: Remaining Limit for Covered Property - Total Loss: \$25,000	BCP12B 4.5
Emergency Removal	Coverage applies up to 30 days after property is first moved	BCP12B 4.5
Fire Department Service Charges	\$50,000	BCP12B 4.5
Fire Extinguisher Recharge	\$50,000 if recharged within 30 days	BCP12B 4.5
Pollutant Clean-Up and Removal	\$10,000 (annual aggregate)*	BCP12B 4.5
Installed Lock Recalibration	\$10,000 if recalibrated within 10 days	BCP12B 4.5
Arson Reward	\$20,000**	BCP12B 4.5
Papers and Records (including electronic data)	\$50,000	BCP12B 4.5
Personal Property Owned by Others (non-clergy)	\$5,000 per person/\$25,000 maximum (excess)***	BCP12B 4.5
Personal Property Owned by Clergy	\$30,000 (excess)***	BCP12B 4.5
Theft or Vandalism Reward	\$5,000**	BCP12B 4.5

<sup>\*</sup> If the loss resulted from a covered peril and was reported within 180 days.

<sup>++</sup> Coverage applies for 180 days from the time construction begins or the new property is acquired.

<sup>+++</sup> Only applies if the limit of insurance shown for the structure is no more than \$15,000 and there is no limit of Organizational Personal Property shown on the declarations for the

<sup>\*\*</sup> Or the amount paid to the insured as a result of the direct loss, if less than the limit stated above.

<sup>\*\*\*</sup> Additional limits are available



Brightmoor Christian Church 21MRA0437802 09/01/2022 at 12:01 a.m. to 09/01/2023 at

12:01 a.m.

### MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

#### **Optional Coverages: All Locations**

#### **Combined Ordinance or Law Enforcement Coverage**

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Ordinance or Law A - Increased Building Loss	\$350,000	\$2,500	BCP138B 4.5
Ordinance or Law B - Increased Debris Removal	\$100,000	\$2,500	BCP138B 4.5
Ordinance or Law C - Increased Cost of Construction	\$100,000	\$2,500	BCP138B 4.5

#### **Organizational Optional Theft Coverage**

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Theft of Money and Securities	\$10,000	\$250	BCP36 4.5
Theft of Building Materials	\$5,000	\$250	BCP36 4.5

#### **Ministry Personnel Dishonesty Coverage**

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Personnel Dishonesty Coverage	\$45,000	N/A	BCP37A 4.5

#### Earnings and Donations and Extra Expense Coverage Part

Perils Part: See Peril Type for the Property Described on the Schedule of Buildings and Personal Property That Sustains a Loss

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Earnings and Donations	\$1,060,000	N/A	BCP71 4.8
Extra Expense	\$100,000	N/A	BCP71 4.8

#### Water Damage - Flood, Backup, and Subsurface

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Water Damage-Flood, Back-up, and Subsurface	\$10,000	\$2,500	BCP27 4.5

#### **Sewer and Drain Back-up Extension**

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Sewer/Drain Backup Extension	See Building/Personal Property Limit	\$2,500	BCP135 4.1

Brightmoor Christian Church

21MRA0437802

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#### 12:01 a.m.

## MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

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COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Systems/Equipment Breakdown Coverage	Building/Personal Property Limit	\$2,500	BSEB100 4.1

#### **Rented Personal Property of Others Coverage**

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Rented Personal Property of Others	\$100,000	\$1,000	BCP12B 4.5

#### **Interior Building Damage Coverage**

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Interior Building Damage Coverage-Including Gutters/	\$58,611,000	\$2,500	BCP49 4.0
Downspouts Coverage			

#### **Terrorism Loss Coverage**

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Certified and Non-Certified Terrorism Loss	\$58,611,000	\$2,500	BCL0600 3.0

#### **Laboratory Clean-up Coverage**

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Laboratory Clean-up Coverage	\$100,000	\$2,500	BCP124 1.0

#### **Additional Property Forms**

FORM	FORM NAME	FORM	FORM NAME
BCP500 4.5	Loss Free Deductible Reduction End	BCP603MI 1.1	Michigan Amendatory Endorsement
BCP700 1.0	Appraisal Endorsement Provision Amend	BCP88MI 4.0	Earth Movement & Volcanic Eruption Excl
BN12V 1.0	Notice Regarding Building Valuation	BN15 1.0	Notice To Mortgagee
BN2567 1.0	Notice Water Damage/Flood Coverage	CP0171 10 08	Exclusion Water Damage
CP132 1.0	Loss Payable Options	BCP0643 01 08	Exclusion - War and Military Action
CL1630 06 06	Conditional Terrorism Exclusion	EX0651 2.3	NBC Terrorism Exclusion

#### Additional Interests

NAME	TYPE	LOAN NUMBER	INTEREST	ADDRESS
Canton Business Center, LLC	Additional		Other: Storage Unit	28345 Beck Rd Wixom, MI 48393 -4733
	Insured		- Loc 0201	
Beck Business Center LLC	Additional		Other: Storage	28345 Beck Rd Wixom, MI 48393 -4733
	Insured		Unit- Loc 0301	
Bank of the West SME SBA, It	s Lender's Loss		Other: Church	PO Box 4260 Napa, CA 94558 -0425
Successors and/or Assigns	Pavable			• •



Brightmoor Christian Church

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Ministry First<sup>sm</sup> commercial multi-peril policy Declarations continued...

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NAME	TYPE	LOAN NUMBER	INTEREST	ADDRESS
Millennium Business Systems	Loss Payee	0031783962000	Other: Leased Imaging Production Copier	PO Box 202134 Florence, SC 29502 -2134
Pltney Bowes	Loss Payee	0040829996	Other: Postage Machine # 0040829996	27 Waterview Dr Shelton, CT 06484 -4301

Brightmoor Christian Church 21MRA0437802

09/01/2022 at 12:01 a.m. to 09/01/2023 at

12:01 a.m.

### Ministry First commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

#### **Key Liability Coverage Facts: Schedule of Limits**

**GENERAL OCCURRENCE LIMIT** 

\$1,000,000

**GENERAL AGGREGATE LIMIT** 

\$3,000,000

#### **Principal Liability Coverages**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Bodily Injury/Property Damage Liability (L)	\$1,000,000*	\$3,000,000°	GL100 1.0
Medical Payments (M)	\$10,000*+	\$3,000,000*	GL100 1.0
Products/Completed Work (N)	\$1,000,000*	\$3,000,000*	GL100 1.0
Fire Legal Liability (O)	\$1,000,000*	\$3.000.000*	BGI 951 4.5

#### **Supplemental Coverages**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Incidental Contractual Liability	\$1,000,000*	\$3,000,000*	GL100 1.0
Incidental Medical Malpractice	\$1,000,000*	\$3,000,000*	GL100 1.0
Mobile Equipment	\$1,000,000*	\$3,000,000*	GL100 1.0

#### Additional Coverages

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Membership Emotional Injury Liability Coverage	\$1,0 <b>00,000</b> *	\$3,000,000*	BGL51 4.5
Nursery/Child Care Corporal Punishment Liability	\$1,000,000*	\$3,000,000*	BGL51 4.5
Supervision-Related Emotional Injury Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5
Food Preparation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5
Privacy Violation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5
Damage To Property Of Others Coverage			BGL51 4.5
Not in Your Control	\$1,000*+	\$3,000,000*	BGL51 4.5
In Your Control	\$2,500*+	\$3,000,000*	BGL51 4.5
Prosthetic Devices	\$500*+	\$3,000,000*	BGL51 4.5
Incidental Camper Medical Coverage	\$10,000	\$3,000,000*	BGL51 4.5
Additional Incidental Contractual Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5

#### **Related Organizations/Operations**

The following entities are insured for designated related Coverages.

<sup>\*</sup> Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.

<sup>+</sup> per person limit



Brightmoor Christian Church

21MRA0437802

09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

Ministry First commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

#### **Details of Related Organization/Operations**

NAME	ADDRESS	MINISTRY TYPE	FORMS
Franklin Road Christian School	40800 W 13 Mile Rd Novi, MI 48377	Parochial Schools	BGL53R 4.5
The Train Station Preschool	40800 W 13 Mile Rd Novi, MI 48377	Day Nursery Institution	BGL53R 4.5

#### **Additional Coverages**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Academic Practices Emotional Injury Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Supervision-Related Emotional Injury Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Student Corporal Punishment Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Teacher/Governing Board Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Food Preparation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Privacy Violation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Damage To Property of Others Coverage			
Not in Your Control	\$1,000*+	\$3,000,000*	BGL53R 4.5
In Your Control	\$2,500*+	\$3,000,000*	BGL53R 4.5
Additional Incidental Contractual Liability Coverage	\$1,000,000*	\$3,000,000*	BGL53R 4.5
Concussive Impact Liability Coverage not including High Hazard Activities	\$1,000,000*	\$3,000,000*	BGL53R 4.5
International Exchange Student Reimbursement Coverage	\$1,000*	\$3,000,000*	BGL53R 4.5

#### **Defense Coverage**

Applies in addition to the liability limit unless otherwise specifically stated in an applicable coverage form.

### **Counseling Acts Liability Coverage**

COVERAGE DESCRIPTIONS Counseling Acts Liability Coverage	COVERAGE LIMIT \$1,000,000*	COVERAGE AGGREGATE LIMIT \$3,000,000*	<b>FORM</b> BGL63 4.1
Outside Counseling Reimbursement Coverage	\$5,000+	\$3,000,000*	BGL63 4.1
Collegiate Student Counselor Counseling Activity Liability Coverage	\$1,000,000*	\$3,000,000*	BGL64A 4.5
Outside Counseling Reimbursement Coverage	\$5,000+	\$3,000,000*	BGL64A 4.5

+ per person limit

<sup>\*</sup> Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.

Brightmoor Christian Church 21MRA0437802

09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

Ministry First commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

#### **Cyber Liability Coverage**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Computer Use Liability Coverage	\$500,000*	\$1,500,000*	BGL87 4.5
Electronic Commerce Liability Coverage	\$500,000*	\$1,500,000*	BGL87 4.5
Data Breach Liability Coverage	\$500,000*	\$1,500,000*	BGL87 4.5
Outsourced IT Liability Coverage	\$500,000*	\$1,500,000*	BGL87 4.5
Special Reimbursement Coverage (Data Breach Rectification Costs)	\$125,000	\$125,000	BGL87 4.5
Special Reimbursement Coverage (Electronic Discovery Costs)	\$50,000	\$50,000	BGL87 4.5
Special Defense Coverage (Subpoenas, Regulatory Actions and Injunctive)	\$50,000	\$50,000	BGL87 4.5

#### **Defense Reimbursement Coverage**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Covered Lawsuit Proceeding (Proceeding Limit)	\$50,000	\$100,000	BGL89 4.8
Law Enforcement Inquiry (Inquiry Limit)	\$10,000	\$30,000	BGL89 4.8

### **Directors and Officers Liability Coverage**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Directors and Officers (Leadership) Liability Coverage	\$1,000,000*	\$3,000,000*	BGL81 4.1

#### **Educational Preparation Liability Coverage**

<b>COVERAGE DESCRIPTIONS</b> Educational Preparation Liability Coverage	<b>COVERAGE LIMIT</b> \$1,000,000*	COVERAGE AGGREGATE LIMIT \$3,000,000*	<b>FORM</b> BGL953 2.2
, , ,	7.,,	40,000,000	DOL755 2,2

### **Benefits Administration Liability Coverage**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Employee Benefit Liability Coverage	\$1,000,000	\$3,000,000	BGL83 4,0
(Medical Expense Limit)	\$100,000*	\$500,000*	BGI 83 4.0

### **Employment Practices ("Employment Pract") Liability Coverage**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Employment-Related Liability Coverage	\$1,000,000*	\$3,000,000*	BGL85 4.5

<sup>\*</sup> Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.

+ per person limit

Brotherhood Mutual Insurance Company | www.brotherhoodmutual.com | 800.333.3735 | 6400 Brotherhood Way, P.O. Box 2227, Fort Wayne, IN 46801-2227

Brightmoor Christian Church 21MRA0437802

09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

## MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

### Fire Legal/Nonowned Property Damage Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Nonowned Property Damage Liability Coverage	\$1,000,000*	\$3,000,000*	BGL951 4.5
Additional Incidental Contractual Liability Coverage	\$1,000,000*	\$3,000,000*	BGI 951 4.5

#### **Media Liability Coverage**

COVERAGE DESCRIPTIONS Personal Injury Liability Coverage (Media/Communications Activity)	<b>COVERAGE LIMIT</b> \$1,000,000*	COVERAGE AGGREGATE LIMIT \$3,000,000*	<b>FORM</b> BGL41 1.0
Personal Injury Liability Coverage (Personal Violations)	\$1,000,000*	\$3,000,000*	BGL41 1.0
Personal Injury Liability Coverage (Unauthorized Access/ Posting)	\$1,000,000*	\$3,000,000*	BGL41 1.0
Special Defense Coverage (Alleged Intentional Acts)	\$1,000,000*	\$3,000,000*	BGL41 1.0

#### **Medical Coverage**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Student/Day Care Medical	\$5,000*+	\$3,000,000*	BGL93A 4.5
Religious Athletic Medical Coverage	\$10,000*+	\$3,000,000*	BGL91 4.5

### **Nonowned Vehicle Coverage**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Nonowned Vehicle Liability Coverage	\$1,000,000*	\$3,000,000*	BGL71 4.0
Defense Coverage: Authorized Operator	\$1,000,000*	\$3,000,000*	BGL71 4.0
Loss of Use Coverage	\$500 per vehicle	\$1,000*	BGL71 4.0
Trip Occupant Coverage	\$500*+	\$3,000,000*	BGL71 4.0
Damage to Property of Others Coverage	\$500*	\$3,000,000*	BGL71 4.0
Nonowned Vehicle Deductible Reimbursement Coverage	\$1,000*	\$3,000,000*	BGL71 4.0
Rental Vehicle Physical Damage Coverage	\$90,000 per vehicle, \$250 deductible	\$180,000*	BGL777 3.0

<sup>\*</sup> Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.

+ per person limit

Brightmoor Christian Church 21MRA0437802

09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

### **Liability Coverage Summary**

Ministry First commercial multi-peril policy Declarations continued...

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#### **Other Liability Coverage**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Terrorism Liability Coverage	\$1,000,000	\$3,000,000	BGL0250 3.1

#### **Relief Activity Additional Coverages**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Emotional Injury and Financial Damage Liability	\$1,000,000*	\$3,000,000*	BGL994 1.0
Additional Medical Expense Coverage	\$50,000+,\$250,000 per	\$3,000,000	BGL994 1.0
	occurrrence		
Broadened Wage Loss Reimbursement Coverage	\$10,000+, \$50,000 per	\$3,000,000	BGL994 1.0
	occurrence		
Damage to Relief Worker's Tools and Equipment Coverage	\$2,500+, \$10,000 per	\$3,000,000	BGL994 1.0
	occurrence		
Primary Liability Coverage for Relief Workers	\$1,000,000*	\$3,000,000*	BGL994 1.0

#### **Religious Freedom Protection Coverage**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Religious Communication Liability Coverage	\$1,000,000*	\$3,000,000*	BGL66 1.2
Religious Activity Liability Coverage	\$1,000,000*	\$3,000,000*	BGL66 1.2
Discriminatory Acts Liability Coverage	\$1,000,000*	\$3,000,000*	BGL66 1.2
Tax Exempt Challenge: Expense Reimbursement Coverage	\$25,000*	\$25,000*	BGL66 1.2
Litigation Activity: Legal Defense Reimbursement Coverage	See form	See form	BGL66 1.2
Litigation Activity: Declaratory Action Reimbursement Coverage	e See form	See form	BGL66 1.2

### **Security Operations Coverage**

COVERAGE DESCRIPTIONS Additional Medical Expense Coverage	COVERAGE LIMIT \$50.000*+	COVERAGE AGGREGATE LIMIT \$250.000*	FORM BGL993 4.0
Broadened Wage Loss Reimbursement Coverage (Emotional Injury)	\$10,000*+	\$50,000*	BGL993 4.0
Individual Counseling Coverage	\$10,000*+	\$50,000*	BGL993 4.0
Damage to Security-Related Equipment	\$2,500*+	\$10,000*	BGL993 4.0
Primary Coverage for Specified Individuals	See Form	See Form	BGL993 4.0
Enforcement of Security Policy or Weapons Policy	\$1,000,000*	\$1,000,000*	BGL993 4.0
Negligent Infliction of Emotional Distress Arising from Security Operations	\$1,000,000*	\$1,000,000*	BGL993 4.0

<sup>\*</sup> Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.

<sup>+</sup> per person limit



Brightmoor Christian Church 21MRA0437802 09/01/2022 at 12:01 a.m. to 09/01/2023 at

12:01 a.m.

MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

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#### **Traumatic Incident Response Coverage**

COVERAGE DESCRIPTIONS Additional Medical Expense Coverage	COVERAGE LIMIT \$50,000*+	COVERAGE AGGREGATE LIMIT \$1,000,000*	FORM BGL991D 4.1
Broadened Wage Loss Reimbursement Coverage (Including Emotional Injury)	See form	\$1,000,000*	BGL991D 4.1
Individual Counseling Coverage	\$10,000*+	\$1,000,000*	BGL991D 4.1
Additional Organizational Expense	\$500,000*	\$1,000,000*	BGL991D 4,1

#### **Worldwide Liability Extension Coverage**

#### **Extended Foreign Ministry Operations- Excluded**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Short-Term Trip Limited Kidnap and Extortion Expense Reimbursement Coverage	See Form	See Form	BGL112 1.0
Short-Term Foreign Trip Terrorism-Related Travel Interruption Reimbursement	See Form	See Form	BGL112 1.0
Short-Term Foreign Trip Death Reimbursement Coverage For Your Leaders	See Form	See Form	BGL112 1.0
Foreign Operations Image Restoration Extension	See Form	See Form	BGL112 1.0
Expanded Medical Coverage For Foreign Ministry Participants	See Form	See Form	BGL112 1.0

#### Wage Reimbursement Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Wage Loss Reimbursement Coverage	\$3,500+	\$35,000 per occurrence	BGL99 4.0

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<sup>+</sup> per person limit

Brightmoor Christian Church 21MRA0437802 09/01/2022 at 12:01 a.m. to 09/01/2023 at

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### Ministry First<sup>sm</sup> commercial multi-peril policy Declarations continued...

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#### **Sexual Acts Liability Coverage**

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Sexual Acts Liability Coverage With Screening	\$1,000,000*	\$1,000,000*	BGL61 4.7
Sexual Harassment Liability Coverage (other than your employees)	\$1,000,000*	\$1,000,000*	BGL61 4.7
Improper Reporting of Sexual Acts Liability Coverage	\$1,000,000*	\$1,000,000*	BGL61 4.7
Improper Supervision of Convicted Sexual Offenders Liability Coverage	\$1,000,000*	\$1,000,000*	BGL61 4.7
Outside Counseling Reimbursement Coverage	\$5,000*+	\$100,000*	BGL61 4.7
Sexual Acts Medical Payment Extension	\$10,000*+	\$100,000*	BGL61 4.7
Image Restoration Extension	\$10,000*	\$1,000,000*	BGL61 4.7
Redemptive Employment/Appointment	\$300,000*	\$300,000*	BGL613 4.5

#### Schedule of Liability Exposures

In issuing this policy, we have relied on material information provided to us by the Named Insured. The following schedule discloses all of the insured's insurable exposures (as conveyed by the Named Insured) known to exist at the policy inception date. Declared premises must be owned, occupied, or rented by you or your scheduled related organizations.

EXPOSURE DESCRIPTIONS	ADDRESS / BUILDING DESCRIPTION	CODE	RATING BASIS
Day Nursery Medical including students	Location 1 Building 1 Church	07100	4,000 Square Feet 109 Students
Parochial or Private School Medical including students	40800 W 13 Mile Rd Novi MI 48377	07900	314 Students
Church	Location 1 Building 1 Church	08101	116,204 Square Feet
Athletic Games Sponsored By Insured	40800 W 13 Mile Rd Novi MI 48377	13000	400 Games
Self Storage Warehouse	Location 2 Building 1 Storage	15202	1,000 Square Feet
Self Storage Warehouse	Location 3 Building 1 Storage	15202	2,000 Square Feet
Bleachers or Grandstands	Location 1 Building 1 Church	30035	1 Each
Playgrounds	40800 W 13 Mile Rd Novi MI 48377	30320	2 Each
Baseball Diamond Rated As Playground	40800 W 13 Mile Rd Novi MI 48377	30320	1 Each
Soccer Field Rated As Playground	40800 W 13 Mile Rd Novi MI 48377	30320	1 Each
Parsonage			
Pastoral Counseling			4 Pastor(s)
Special Events			

+ per person limit

<sup>\*</sup> Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.



Brightmoor Christian Church 21MRA0437802

09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

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#### **High Hazard Activities**

For details regarding how these coverage limits will apply, see the How Much We Pay section of the High Hazard Activities Coverage Limits Form (BGL-21).

ACTIVITY DESCRIPTION	MEDICAL LIMIT	OCCURRENCE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Skate Park Operations	\$0 per person	\$100,000	\$300,000	BGL21 4.1
Fireworks Sales	\$0 per person	\$100,000	\$300,000	BGL21 4.1
Fireworks Display	\$0 per person	\$300,000	\$900,000	BGL21 4.1
Construction Oversight	\$0 per person	\$100,000	\$300,000	BGL21 4.1
School High Hazard Sports Activities (Concussive Impact)		\$300,000	\$900,000	BGL421 1.1

#### **Other Liability and Medical Forms**

FORM	FORM NAME		
BGL100A1 2.2	Commercial Liability Endorsement		
BGL152 1.0	Additional Insured Endorsement		
BGL59RA 4.0	Related Org Principal and Additional Cov		
EX220 1.0	Infectious Disease Liability Exclusion		
GL0163 01 08	Exclusion War and Military Action		
GL0950 12 99	Known Injury or Damage Amendments		
BGL939AI 1.0	Additional Insured - Excess Liability		
GL1270 06 06	Conditional Terrorism Exclusion		

FORM	FORM NAME
BGL11 4.5	Liability And Medical Coverage Form
BGL210 1.1	Designated Premises Exclusion
BGL960 1.0	Educators Liability Coverage
EX909 1.0	Asbestos Exposure Exclusion
GL0403 03 10	Amendatory Endorsement Michigan
GL890 1.0	Lead Liability Exclusion
EX0281 2.4	NBC Terrorism Exclusion

#### Additional Insureds

NAME	LOAN/REFERENCE NUMBER	INTEREST	ADDRESS
Bank of the West SME SBA Its successors and/or Assigns, Additional Insured	77865061646781	Other: 40800 W 13 Mile Rd	PO Box 4260 Napa, CA 94558 -0425
City of Novi, Additional Insured		Building: 1/1	45175 W 10 Mile Rd Novi, MI 48375 -3006

+ per person limit

<sup>\*</sup> Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.



Brightmoor Christian Church 21MRA0437802

09/01/2022 at 12:01 a.m. to 09/01/2023 at

## **Commercial Excess Liability Supplemental Coverage Summary**

Ministry First<sup>sm</sup> commercial multi-peril policy Declarations continued...

In return for the payment of the premium, and subject to all the terms of the policy, we agree with you to provide the insurance as stated in the Excess/Umbrella Liability Coverage endorsement BGL939 4.7.

#### **Key Excess Liability Coverage Facts**

NAME OF INSURED

Brightmoor Christian Church

**ADDRESS** 

40800 W 13 Mile Rd, Novi, MI 48377

**EXCESS LIABILITY POLICY PERIOD** 

9/1/2022 to 9/1/2023 at 12:01 a.m. at the location listed above

**EXCESS LIABILITY ANNUAL PREMIUM** 

\$5,150

#### **Excess Liability Coverage - Limit of Insurance**

Coverage Limit (per Occurrence)

\$6,000,000

Coverage Aggregate Limit

\$6,000,000

Deductible/Retention

N/A

### **Optional Excess Coverage Information**

STATUS	LIMIT
Included	\$1,000,000
Excluded	N/A
	Included Excluded Excluded Excluded

Optional Coverage Limits are the same as the Excess Liability "per Occurrence" and Aggregate limits shown above, unless otherwise specified.

#### Schedule of Underlying Insurance

TYPE	INSURER	POLICY PERIOD	POLICY NUMBER	LIMITS OF LIABILITY
General Liability	Brotherhood Mutual Insurance Company	09/01/2022 - 09/01/2023	21MRA0437802	\$1,000,000 Occ/\$3,000,000 Agg
Automobile Liability	Brotherhood Mutual Insurance Company	See applicable declarations page.	21A0437786	\$1,000,000
Employer's Liability	Brotherhood Mutual Insurance Company	See applicable declarations page.	21W0437775	\$500000/\$500000/\$500000



NAMED INSURED POLICY NUMBER POLICY PERIOD AGENCY NAME

Brightmoor Christian Church 21MRA0437802 09/01/2022 to 09/01/2023 Shilton & Associates Inc

### **Policy Change History**

MinistryFirst<sup>sm</sup> commercial multi-peril policy change history.

#### **Change History**

CHANGE EFF DATE	CHANGE DESCRIPTION	PREMIUM IMPACT	PROCESSED DATE
03/29/2023	Liability Additional Insured Added	\$0	03/20/2023
03/16/2023	High Hazard Fireworks Displays Coverage Added	+ \$40	03/16/2023
00 (40 (2022)	High Hazard Fireworks Displays Liability Limit Amended	40	00.00.000
08/18/2022	Loss Payee Changed	\$0	08/31/2022



#### Safety Data Sheet

#### Section 1: Identification

Product Name: Preloaded Airburst/Starburst (all colors and sizes)

including but not limited to: Pro-fetti Airburst, Starburst, Preloaded Airburst

Recommended use: Airburst/Starburst have a ball shaped flash with possible report

typically with sparks, color or tissue paper/mylar

Professional Use only by a qualified Pyrotechnician in a Theatrical Entertainment Application or in Professional Training Applications,

Manufacturer and Distributor's

Ultratec Special Effects, Inc.

148 Moon drive

Name and Address: Owens Cross Roads, AL 35763

**United States** 

Telephone Number: (256) 725-4224

www.ultratecfx.com

Emergency Telephone Number: 800-255-3924 - ChemTel

#### Section 2: Hazard Identification

#### Classification of substance or mixture:

Chemicals have been withheld for trade secret and proprietary information purposes.



Burn, eye, skin, respiratory irritation, ingestion, acute or chronic exposure

BURN: Wash affected area.

EYE: Flush eyes with water for several minutes.

SKIN: Wash with soap and water

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL Keep away from heat, sparks and open flame, hot surfaces-

NO SMOKING

Store in a cool dry approved area

Dispose of content/container in accordance with local/regional/national

and international regulations

#### Section 3: Composition/Information on Ingredients

Chemicals have been withheld for trade secret and proprietary information purposes.

#### Section 4: First-Aid Measures

BURN: Wash affected area.

Skin: Wash with soap and water. Get medical attention if irritation develops

EYE: Flush eyes with water for several minutes.

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control

ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL

#### Section 5: Fire-Fighting Measures

Extinguishing Media: Flood with water if a small number of pieces are involved. Special Fire Fighting Procedures: Do not use suffocation method; device contains its own oxygen. If large quantities are involved, allow them to burn and prevent spread of fire. Unusual Fire and Explosion Hazards: Items will burn rapidly in the event of ignition, and items may become airborne if not secured or contained.

#### Section 6: Accidental Release Measures

Personal precautions: Use personal protective equipment, Avoid breathing vapors, mist, or gas, Ensure

Methods and materials for containment and cleanup: Clean spills in a manner that does not disperse dust into the air

#### Section 7: Handling and Storage

Do not alter device. Do not remove from protective package until ready to use.
Do not handle until all safety precautions have been read and understood.
Use personal protection recommended in Section 8. Do not eat, drink or smoke when using this product.
Use only in well-ventilated areas. Keep away from heat/sparks/open flames/hot surfaces. No smoking.

All storage magazines must be safely located, or approved design and securely locked. Do not store improperly with other explosives (severe physical injury or death may occur from ignition). Store in accordance with all state, local, and federal regulations.

Keep shipping and storage containers in cool, dry place. Do not crush, abrade, or subject these items to shock. Avoid open flames, smoking, and temperatures above 120F

#### Section 8: Exposure Controls/ Personal Protection

Respiratory Protection: None

Ventilation: N/A Mechanical: N/A Local Exhaust: N/A Special: N/A Other: N/A

Protective Gloves: N/A

Eye Protection: Safety Glasses should be worn at all times for Pyrotechnic Operation

Other Protective Clothing and Equipment: Wearing at least 60% cotton clothing is recommended. Work/Hygienic Practices: No smoking in the vicinity of item. Keep away from food. Wash hands

thoroughly before eating or smoking.

Exposure Limits: N/A

#### Section 9: Physical and Chemical Properties

Appearance: All pyrotechnic composition is contained within article

Upper/Lower flammability or explosive limits: N/A

Odor: no odor Vapor Pressure: N/A Odor Threshold: N/A Vapor Density: N/A

pH: N/A

Relative Density: N/A

Melting Point/Freezing Point: N/A

Solubility(ies): Slight Initial Boiling Point: N/A Flash Point: N/A Evaporation Rate: N/A Flammability: N/A

Upper/Lower flammability or explosive limits: N/A

Vapor Pressure: N/A Vapor Density: N/A

Partition coefficient: n-octanol/water: N/A

Auto-ignition Temperature: N/A

Viscosity: N/A

#### Section 10: Stability and Reactivity

Stability: Stable

Conditions to Avoid: Storage at temperatures above 120°F, Avoid friction, shock, open flames, smoking, or ignition sources including sparks, and static discharges, Items may deteriorate over time, dispose of items that exceed the Use By Date

Incompatibility (Materials to Avoid): Exposure to water may cause item to deteriorate

Hazardous Decomposition or Byproducts: Smoke, oxides, chlorides, and other gaseous and solid

particulates

Hazardous Polymerization: Will not occur

#### Section 11: Toxicological Information

Routes of Entry: Inhalation. Ingestion, skin contact, inhalation, eye contact

Toxicity to Animals: Not available

Chronic Effects on Humans: Exposure to finished items does not pose a health hazard, During function, the gases and smoke created may cause respiratory irritation if inhaled in large amounts. Device may cause

thermal burns if used improperly.

Other Toxic Effects on Humans: N/A

Special Remarks on Toxicity to Animals: Not available

Special Remarks on Chronic Effects on Humans: Not available Special Remarks on other Toxic Effects on Humans: Not available

Acute Potential Health Effects: N/A

#### Section 12: Ecological Information

Ecotoxicity: Not available.

BOD5 and COD: Not available.

Products of Biodegradation: Not Available

Toxicity of the Products of Biodegradation: Not available.

Special Remarks on the Products of Biodegradation: Not available

#### Section 13: Disposal Considerations

Waste disposal: Waste must be disposed of in accordance with federal, state and local

environmental control regulations.

Steps to be taken in case material is released or spilled: No smoking or open flames in vicinity of broken or spilled items. Carefully pick up and place spilled items in container. Sweep up any exposed chemical composition with a natural fiber brush.

#### Section 14: Transport Information

DOT Classification: UNO431, 1.4G

Identification: Articles, Pyrotechnic for technical purposes

Special Provisions for Transport: Not available

#### Section 15: Other Regulatory Information

Other regulatory information: N/A

#### Section 16: Other Information

References: Not available

Other Special Considerations: Not available

Created: 03/25/2015

The information above is believed to be accurate and represents the best information currently available to us.

All Pyrotechnics should be used and handled with extreme caution, in accordance with all relevant regulations and codes only by experienced professional Pyrotechnicians.



#### **Safety Data Sheet**

### Section 1: Identification

Product Name: SPD's (all sizes & "Wet Pack")

**Recommended use:** SPD's are spark producing devices producing a directional

spray of sparks. These items are most often used for

electrical shorts, bullet ricochets, and other sparking effects.

Professional Use only by a qualified Pyrotechnician in a Theatrical Entertainment Application or in Professional Training Applications.

Manufacturer and Distributor's Name and Address:

Ultratec Special Effects, Inc.

148 Moon drive

Owens Cross Roads, AL 35763

**United States** 

Telephone Number: (256) 725-4224

www.ultratecfx.com

**Emergency Telephone Number: 800-255-3924 - ChemTel** 

### **Section 2: Hazard Identification**

Chemicals have been withheld for trade secret and proprietary information purposes.

### WARNING







Burn, eye, skin, respiratory irritation, ingestion, acute or chronic exposure

BURN: Wash affected area.

EYE: Flush eyes with water for several minutes.

SKIN: Wash with soap and water

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL Keep away from heat, sparks and open flame, hot surfaces-

NO SMOKING

Store in a cool dry approved area Dispose of content/container in accordance with local/regional/national and international regulations

### Section 3: Composition/Information on Ingredients

Chemicals have been withheld for trade secret and proprietary information purposes.

### Section 4: First-Aid Measures

BURN: Wash affected area.

Skin: Wash with soap and water. Get medical attention if irritation develops

EYE: Flush eyes with water for several minutes.

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control

ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL

### Section 5: Fire-Fighting Measures

Extinguishing Media: Flood with water if a small number of pieces are involved.

Special Fire Fighting Procedures: Do not use suffocation method; device contains its own oxygen.

If large quantities are involved, allow them to burn and prevent spread of fire.

**Unusual Fire and Explosion Hazards:** Items will burn rapidly in the event of ignition, and items may become airborne if not secured or contained.

### Section 6: Accidental Release Measures

Personal precautions: Use personal protective equipment. Avoid breathing vapors, mist, or gas. Ensure adequate ventilation

Methods and materials for containment and cleanup: Clean spills in a manner that does not disperse dust into the air

### Section 7: Handling and Storage

Do not alter device. Do not remove from protective package until ready to use.

Do not handle until all safety precautions have been read and understood.

Use personal protection recommended in Section 8. Do not eat, drink or smoke when using this product.

Use only in well-ventilated areas. Keep away from heat/sparks/open flames/hot surfaces. No smoking.

All storage magazines must be safely located, or approved design and securely locked. Do not store improperly with other explosives (severe physical injury or death may occur from ignition). Store in accordance with all state, local, and federal regulations.

Keep shipping and storage containers in cool, dry place. Do not crush, abrade, or subject these items to shock. Avoid open flames, smoking, and temperatures above 120F

### **Section 8: Exposure Controls/ Personal Protection**

Respiratory Protection: None

Ventilation: N/A Mechanical: N/A Local Exhaust: N/A

Special: N/A Other: N/A

Protective Gloves: N/A

Eye Protection: Safety Glasses should be worn at all times for Pyrotechnic Operation

Other Protective Clothing and Equipment: Wearing at least 60% cotton clothing is recommended. Work/Hygienic Practices: No smoking in the vicinity of item. Keep away from food. Wash hands

thoroughly before eating or smoking.

**Exposure Limits: N/A** 

### Section 9: Physical and Chemical Properties

Appearance: All pyrotechnic composition is contained within article

Upper/Lower flammability or explosive limits: N/A

Odor: no odor

Vapor Pressure: N/A Odor Threshold: N/A Vapor Density: N/A

pH: N/A

Relative Density: N/A

Melting Point/Freezing Point: N/A

Solubility(ies): Slight Initial Boiling Point: N/A

Flash Point: N/A Evaporation Rate: N/A Flammability: N/A

Upper/Lower flammability or explosive limits: N/A

Vapor Pressure: N/A Vapor Density: N/A

Partition coefficient: n-octanol/water: N/A

Auto-ignition Temperature: N/A

Viscosity: N/A

### Section 10: Stability and Reactivity

Stability: Stable

**Conditions to Avoid:** Storage at temperatures above 120°F. Avoid friction, shock, open flames, smoking, or ignition sources including sparks, and static discharges. Items may deteriorate over time.

dispose of items that exceed the Use By Date

Incompatibility (Materials to Avoid): Exposure to water may cause item to deteriorate

Hazardous Decomposition or Byproducts: Smoke, oxides, chlorides, and other gaseous and solid

particulates

Hazardous Polymerization: Will not occur

### Section 11: Toxicological Information

Routes of Entry: Inhalation. Ingestion, skin contact, inhalation, eye contact

Toxicity to Animals: Not available

**Chronic Effects on Humans:** Exposure to finished items does not pose a health hazard. During function, the gases and smoke created may cause respiratory irritation if inhaled in large amounts. Device may cause

thermal burns if used improperly.

Other Toxic Effects on Humans: N/A

Special Remarks on Toxicity to Animals: Not available

Special Remarks on Chronic Effects on Humans: Not available Special Remarks on other Toxic Effects on Humans: Not available

Acute Potential Health Effects: N/A

### Section 12: Ecological Information

Ecotoxicity: Not available. BOD5 and COD: Not available.

Products of Biodegradation: Not Available

Toxicity of the Products of Biodegradation: Not available.

Special Remarks on the Products of Biodegradation: Not available

### Section 13: Disposal Considerations

**Waste disposal:** Waste must be disposed of in accordance with federal, state and local environmental control regulations.

**Steps to be taken in case material is released or spilled:** No smoking or open flames in vicinity of broken or spilled items. Carefully pick up and place spilled items in container. Sweep up any exposed chemical composition with a natural fiber brush.

### Section 14: Transport Information

DOT Classification: UNO431, 1.4G

**Identification:** Articles, Pyrotechnic for technical purposes

Special Provisions for Transport: Not available

### Section 15: Other Regulatory Information

Other regulatory information: N/A

### **Section 16: Other Information**

References: Not available

Other Special Considerations: Not available

Created: 03/25/2015

The information above is believed to be accurate and represents the best information currently available to us.

All Pyrotechnics should be used and handled with extreme caution, in accordance with all relevant regulations and codes only by experienced professional Pyrotechnicians.

#### **Safety Data Sheet**



### Section 1: Identification

Product Name: Mines, Comets, & Falling Stars

(All sizes with and without Tail)

Recommended use: Mines project a plume of bright points of color with or without sparkles

Comets produce a large bright colored star with minimum smoke and virtually

no fallout

Professional Use only by a qualified Pyrotechnician in a Theatrical Entertainment Application or in Professional Training Applications.

Manufacturer and Distributor's Name and Address:

Ultratec Special Effects, Inc.

148 Moon drive

Owens Cross Roads, AL 35763

**United States** 

Telephone Number: (256) 725-4224

www.ultratecfx.com

**Emergency Telephone Number: 800-255-3924 - ChemTel** 

### Section 2: Hazard Identification

Chemicals have been withheld for trade secret and proprietary information purposes.

#### WARNING







Burn, eye, skin, respiratory irritation, ingestion, acute or chronic exposure

BURN: Wash affected area.

EYE: Flush eyes with water for several minutes.

SKIN: Wash with soap and water

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL Keep away from heat, sparks and open flame, hot surfaces-

NO SMOKING

Store in a cool dry approved area

Dispose of content/container in accordance with local/regional/national and international regulations

### Section 3: Composition/Information on Ingredients

Chemicals have been withheld for trade secret and proprietary information purposes.

#### Section 4: First-Aid Measures

BURN: Wash affected area.

Skin: Wash with soap and water. Get medical attention if irritation develops

EYE: Flush eyes with water for several minutes.

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control

ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL

### Section 5: Fire-Fighting Measures

Extinguishing Media: Flood with water if a small number of pieces are involved.

Special Fire Fighting Procedures: Do not use suffocation method; device contains its own oxygen.

If large quantities are involved, allow them to burn and prevent spread of fire.

Unusual Fire and Explosion Hazards: Items will burn rapidly in the event of ignition, and items may become

airborne if not secured or contained.

### Section 6: Accidental Release Measures

Personal precautions: Use personal protective equipment. Avoid breathing vapors, mist, or gas. Ensure adequate ventilation

Methods and materials for containment and cleanup: Clean spills in a manner that does not disperse dust into the air

### Section 7: Handling and Storage

Do not alter device. Do not remove from protective package until ready to use.

Do not handle until all safety precautions have been read and understood.

Use personal protection recommended in Section 8. Do not eat, drink or smoke when using this product. Use only in well-ventilated areas. Keep away from heat/sparks/open flames/hot surfaces. No smoking.

All storage magazines must be safely located, or approved design and securely locked. Do not store improperly with other explosives (severe physical injury or death may occur from ignition). Store in accordance with all state, local, and federal regulations.

Keep shipping and storage containers in cool, dry place. Do not crush, abrade, or subject these items to shock. Avoid open flames, smoking, and temperatures above 120F

### **Section 8: Exposure Controls/ Personal Protection**

Respiratory Protection: None

Ventilation: N/A Mechanical: N/A Local Exhaust: N/A

Special: N/A Other: N/A

Protective Gloves: N/A

Eye Protection: Safety Glasses should be worn at all times for Pyrotechnic Operation

Other Protective Clothing and Equipment: Wearing at least 60% cotton clothing is recommended. Work/Hygienic Practices: No smoking in the vicinity of item. Keep away from food. Wash hands

thoroughly before eating or smoking.

Exposure Limits: N/A

### Section 9: Physical and Chemical Properties

Appearance: All pyrotechnic composition is contained within article

Upper/Lower flammability or explosive limits: N/A

Odor: no odor

Vapor Pressure: N/A Odor Threshold: N/A Vapor Density: N/A

pH: N/A

Relative Density: N/A

Melting Point/Freezing Point: N/A

Solubility(ies): Slight Initial Boiling Point: N/A

Flash Point: N/A Evaporation Rate: N/A Flammability: N/A

Upper/Lower flammability or explosive limits: N/A

Vapor Pressure: N/A Vapor Density: N/A

Partition coefficient: n-octanol/water: N/A

Auto-ignition Temperature: N/A

Viscosity: N/A

### Section 10: Stability and Reactivity

Stability: Stable

Conditions to Avoid: Storage at temperatures above 120°F. Avoid friction, shock, open flames, smoking,

or ignition sources including sparks, and static discharges. Items may deteriorate over time,

dispose of items that exceed the Use By Date

Incompatibility (Materials to Avoid): Exposure to water may cause item to deteriorate

Hazardous Decomposition or Byproducts: Smoke, oxides, chlorides, and other gaseous and solid

particulates

Hazardous Polymerization: Will not occur

### Section 11: Toxicological Information

Routes of Entry: Inhalation. Ingestion, skin contact, inhalation, eye contact

Toxicity to Animals: Not available

Chronic Effects on Humans: Exposure to finished items does not pose a health hazard. During function, the gases and smoke created may cause respiratory irritation if inhaled in large amounts. Device may cause

thermal burns if used improperly.

Other Toxic Effects on Humans: N/A

Special Remarks on Toxicity to Animals: Not available

Special Remarks on Chronic Effects on Humans: Not available Special Remarks on other Toxic Effects on Humans: Not available

Acute Potential Health Effects: N/A

### Section 12: Ecological Information

Ecotoxicity: Not available.
BOD5 and COD: Not available.

Products of Biodegradation: Not Available

Toxicity of the Products of Biodegradation: Not available.

Special Remarks on the Products of Biodegradation: Not available

### **Section 13: Disposal Considerations**

**Waste disposal:** Waste must be disposed of in accordance with federal, state and local environmental control regulations.

Steps to be taken in case material is released or spilled: No smoking or open flames in vicinity of broken or spilled items. Carefully pick up and place spilled items in container. Sweep up any exposed chemical composition with a natural fiber brush.

### Section 14: Transport Information

DOT Classification: UNO431, 1.4G

Identification: Articles, Pyrotechnic for technical purposes

Special Provisions for Transport: Not available

### Section 15: Other Regulatory Information

Other regulatory information: N/A

### **Section 16: Other Information**

References: Not available

Other Special Considerations: Not available

Created: 03/30/2015

The information above is believed to be accurate and represents the best information currently available to us.

All Pyrotechnics should be used and handled with extreme caution, in accordance with all relevant regulations and codes only by experienced professional Pyrotechnicians.

#### Safety Data Sheet



#### Section 1: Identification

Product Name: Gerbs, Waterfalls, AF Gerbs, Smokes, Flares,

Line Rockets, Saxons, Colored Gerbs, Crackle Gerbs, Kool Fountains, Whistle

(All Sizes with and without Tail)

**Recommended use:** Gerbs produce a fountain of sparks in varying colors, Silver or Gold.

They also have a variety in duration and heights.

Crackle gerbs produce a 4' to 6' plume of fuzzy gold sparks and a

LOT of noise

**Transformation gerbs** change in the middle. The gerb will burn 5 seconds with gold sparks, and the last 5 seconds with silver sparks

Waterfalls are gerbs that are made to burn upside down.

Flares produce high light output in addition to the approx. 1' tall flame Line Rockets have a burn duration of 3 seconds and typically travel

about 225 ft across a horizontal cable.

Saxons are essentially 2 gerbs on a pivot point. The first gerb burns and drives the entire device around in one direction, then the burn transfers to the second gerb, which continues the spin in the opposite

direction.

Non Sulfur Smoke produces a plume of smoke

Whistles produce a obnoxious screeching sound in a variety of durations

Professional Use only by a qualified Pyrotechnician in a Theatrical Entertainment Application or in Professional Training Applications.

Manufacturer and Distributor's Name and Address:

Ultratec Special Effects, Inc.

148 Moon drive

Owens Cross Roads, AL 35763

**United States** 

Telephone Number: (256) 725-4224

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Emergency Telephone Number: 800-255-3924 - ChemTel

### Section 2: Hazard Identification

Chemicals have been withheld for trade secret and proprietary information purposes.

#### WARNING







Burn, eye, skin, respiratory irritation, ingestion, acute or chronic exposure

BURN: Wash affected area.

EYE: Flush eyes with water for several minutes:

SKIN: Wash with soap and water

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control

ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL Keep away from heat, sparks and open flame, hot surfaces-

NO SMOKING

Store in a cool dry approved area

Dispose of content/container in accordance with local/regional/national

and international regulations

### Section 3: Composition/Information on Ingredients

Chemicals have been withheld for trade secret and proprietary information purposes.

#### Section 4: First-Aid Measures

BURN: Wash affected area.

Skin: Wash with soap and water. Get medical attention if irritation develops

EYE: Flush eyes with water for several minutes.

RESPIRATORY: Move to fresh air and consult physician.

INGESTION: DO NOT INDUCE VOMITING, Contact poison control

ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately

SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL

#### Section 5: Fire-Fighting Measures

Extinguishing Media: Flood with water if a small number of pieces are involved.

Special Fire Fighting Procedures: Do not use suffocation method; device contains its own oxygen.

If large quantities are involved, allow them to burn and prevent spread of fire.

Unusual Fire and Explosion Hazards: Items will burn rapidly in the event of ignition, and items may become

airborne if not secured or contained.

### Section 6: Accidental Release Measures

Personal precautions: Use personal protective equipment. Avoid breathing vapors, mist, or gas. Ensure adequate ventilation

Methods and materials for containment and cleanup: Clean spills in a manner that does not disperse dust into the air

### Section 7: Handling and Storage

Do not alter device. Do not remove from protective package until ready to use.

Do not handle until all safety precautions have been read and understood.

Use personal protection recommended in Section 8. Do not eat, drink or smoke when using this product.

Use only in well-ventilated areas. Keep away from heat/sparks/open flames/hot surfaces. No smoking.

All storage magazines must be safely located, or approved design and securely locked. Do not store improperly with other explosives (severe physical injury or death may occur from ignition). Store in accordance with all state, local, and federal regulations. Keep shipping and storage containers in cool, dry place. Do not crush, abrade, or subject these items to shock. Avoid open flames, smoking, and temperatures above 120F

### Section 8: Exposure Controls/ Personal Protection

Respiratory Protection: None

Ventilation: N/A Mechanical: N/A Local Exhaust: N/A Special: N/A Other: N/A

Protective Gloves: N/A

Eye Protection: Safety Glasses should be worn at all times for Pyrotechnic Operation

Other Protective Clothing and Equipment: Wearing at least 60% cotton clothing is recommended. Work/Hygienic Practices: No smoking in the vicinity of item. Keep away from food. Wash hands

thoroughly before eating or smoking.

Exposure Limits: N/A

### Section 9: Physical and Chemical Properties

Appearance: All pyrotechnic composition is contained within article

Upper/Lower flammability or explosive limits: N/A

Odor: no odor Vapor Pressure: N/A Odor Threshold: N/A Vapor Density: N/A

pH: N/A

Relative Density: N/A

Melting Point/Freezing Point: N/A

Solubility(ies): Slight Initial Boiling Point: N/A Flash Point: N/A Evaporation Rate: N/A Flammability: N/A

Upper/Lower flammability or explosive limits: N/A

Vapor Pressure: N/A Vapor Density: N/A

Partition coefficient: n-octanol/water: N/A

Auto-ignition Temperature: N/A

Viscosity: N/A

### Section 10: Stability and Reactivity

Stability: Stable

**Conditions to Avoid:** Storage at temperatures above 120°F. Avoid friction, shock, open flames, smoking, or ignition sources including sparks, and static discharges. Items may deteriorate over time,

dispose of items that exceed the Use By Date

Incompatibility (Materials to Avoid): Exposure to water may cause item to deteriorate

Hazardous Decomposition or Byproducts: Smoke, oxides, chlorides, and other gaseous and solid

particulates

Hazardous Polymerization: Will not occur

### Section 11: Toxicological Information

Routes of Entry: Inhalation. Ingestion, skin contact, inhalation, eye contact

Toxicity to Animals: Not available

**Chronic Effects on Humans:** Exposure to finished items does not pose a health hazard. During function, the gases and smoke created may cause respiratory irritation if inhaled in large amounts. Device may cause

thermal burns if used improperly.

Other Toxic Effects on Humans: N/A

Special Remarks on Toxicity to Animals: Not available Special Remarks on Chronic Effects on Humans: Not available

Special Remarks on other Toxic Effects on Humans: Not available

Acute Potential Health Effects: N/A

### Section 12: Ecological Information

Ecotoxicity: Not available.
BOD5 and COD: Not available.

Products of Biodegradation: Not Available

Toxicity of the Products of Biodegradation: Not available.

Special Remarks on the Products of Biodegradation: Not available

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DOT Classification: UNO431, 1.4G

Identification: Articles, Pyrotechnic for technical purposes

Special Provisions for Transport: Not available

### Section 15: Other Regulatory Information

Other regulatory information: N/A

#### Section 16: Other Information

References: Not available

Other Special Considerations: Not available

Created: 03/30/2015

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April 10, 2023

TO: Cortney Hanson-City Clerk

FROM: Fire Marshal Kevin S. Pierce

SUBJECT: Indoor Pyrotechnics for Brightmoor Christian Church
40800 Thirteen Mile Rd, Novi MI 48377

EVENT DATES & TIMES: April 25, 2023 @ 7pm

April 26, 2023 @ 7pm April 27, 2023 @ 7pm

April 28, 2023 @ 7pm

I have reviewed the application for a Fireworks Permit at the above location. This application is **recommended for approval with conditions** and is contingent upon a satisfactory fire safety inspection prior to each of the performances. Along with the fire safety inspection, there will be two fire safety officers for each show on fire standby.

- NFPA 6.4 Pre-Show Review and Demonstration. A walkthrough and a representative demonstration of the pyrotechnics shall be approved by the authority having jurisdiction before permit is approved.
- 2) **MUST** provide Fire Department exact location where fireworks will be ignited.
- 3) **MUST** provide additional fire extinguishers behind the stage. Extinguishers must follow IFC 2012 for locations.
- 4) Conduct a fire safety inspection prior to each performance.
- 5) NFPA 6.5.1.1: An applicant for licensing as an operator shall provide evidence of actual experience as an operator or assistant as part of demonstrating competency to the authority having jurisdiction.
- 6) NFPA 8.1.1\* **Portable Fire-Fighting Equipment.** Four or more fire extinguishers of the classification and size as approved by the authority having jurisdiction shall be readily accessible while the pyrotechnics are being loaded, preparing for firing or fired.

CITY COUNCIL

**Mayor** Bob Gatt

Mayor Pro Tem Dave Staudt

Laura Marie Casey

**Hugh Crawford** 

Justin Fischer

Brian Smith

Ericka Thomas

Interim City Manager Victor Cardenas

**Director of Public Safety Chief of Police** 

Erick W. Zinser

Fire Chief

Jeffery R. Johnson

Assistant Chief of Police

Scott R. Baetens

**Assistant Fire Chief**John B. Martin

Novi Public Safety Administration 45125 Ten Mile Road Novi, Michigan 48375 248.348.7100 248.347.0590 fax

cityofnovi.org

- 7) NFPA 8.1.1.1\* In all cases, at least two pressurized water, Class 2-A extinguishers and two Class 10-BC extinguishers shall be provided, in addition to those required by NFPA 10, for the building.
- 8) NFPA 8.4 Separation Distance for Audiences:
  - Pyrotechnic device fired shall be a minimum of 15' or twice the fallout radius of the device, whichever is greater.
  - Concussion mortars and concussion effects shall be a minimum of 25'separation.
  - Glowing or flaming particles shall be 10' of greater.