



**CITY OF NOVI CITY COUNCIL
JUNE 20, 2022**

SUBJECT: Approve the recommendation from the Consultant Review Committee to appoint Kapnick Insurance as the City's authorized broker for property and liability insurance coverage for 2022-23 in the amount of \$ 464,474.15

SUBMITTING DEPARTMENT: City Manager's

EXPENDITURE REQUIRED	\$ 464,474.15
	101-210.00-910.000 \$ 381,160
	268-000.00-910.000 \$ 14,800
	590-000.00-910.000 \$ 13,823
	592-592.00-910.000 \$ 19,513
	594-000.00-910.000 \$ 35,179
AMOUNT BUDGETED	\$ 465,000.00
	101-210.00-910.000 \$ 381,686
	268-000.00-910.000 \$ 14,800
	590-000.00-910.000 \$ 13,823
	592-592.00-910.000 \$ 19,513
	594-000.00-910.000 \$ 35,179
APPROPRIATION REQUIRED	\$ 0
LINE ITEM NUMBER	See above

Background Information: Since 2003, the City has worked with the Stevenson Company to secure property and liability insurance through Tokio Marine Insurance Company. The City had not bid for such services since then, and due to some licensing changes with the Stevenson Company, the Consultant Review Committee (CRC) directed staff to develop a Request for Proposal (RFP) for these services. On May 19, 2022, the City received three proposals. After reviewing the submitted proposals, it was determined that Kapnick Insurance presented the most compressive proposal. The CRC received staff's recommendation at their June 13, 2022 meeting and unanimously recommended it to City Council for final approval.

The coverage encompasses all of the City's activities, including City-owned property, buildings and equipment (large equipment including DPW and Fire equipment,) its employees, elected officials and volunteers, regulatory takings/inverse condemnation coverage, and sewer backup liability coverage, and cyber incident response liability. The coverage includes the Library, Ice Arena, Meadowbrook Commons, and the Water Fund. Each of these entities, by way of separate line item numbers, reimburses the General Fund in the appropriate premium amounts. The underwriters use the following to provide rates:

- (a) claims experience
- (b) budget
- (c) number of total staff
- (d) number of police staff and number of firefighters and
- (e) property valuations (land, building, equipment, vehicles, etc.)

RECOMMENDED ACTION: Approve the recommendation from the Consultant Review Committee to appoint Kapnick Insurance as the City's authorized broker for property and liability insurance coverage for 2022-23 in the amount of \$ 464,474.15



Strength. Knowledge. Direction.[®]

888.263.4656 | info@kapnick.com | kapnick.com

May 18, 2022

Tracy Marzonie, Purchasing Agent
City of Novi
Finance Department
45175 Ten Mile Road
Novi, MI 48375

RE: Letter of Transmittal

Dear Tracy,

It is my pleasure to provide you with the following documents for City of Novi's Insurance Program:

- Request for Proposal
- Proposal reflecting coverages quoted by Tokio Marine

Feel free to reach out with questions or concerns.

Thank you,

A handwritten signature in black ink, appearing to read "S. Zurawski".

Stephen Zurawski
Client Executive
Email: stephen.zurawski@kapnick.com
Mobile: 313-418-2836



CITY OF NOVI
GENERAL LIABILITY AND PROPERTY INSURANCE

FEE PROPOSAL FORM

We the undersigned as proposer, propose to furnish to the City of Novi, according to the specifications, terms, conditions and instructions attached hereto and made a part thereof:

COMPANY NAME Kapnick Insurance

A. Lump Sum for Coverage Only \$ 464,474.15

B. Itemized Fees:

\$ _____

\$ _____

\$ _____

\$ _____

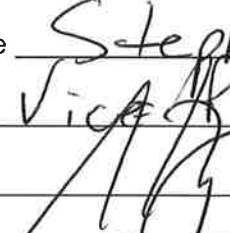
TOTAL \$ 464,474.15

We acknowledge receipt of the following Addenda: _____
(please indicate numbers)

EXCEPTIONS TO SPECIFICATIONS (all exceptions must be noted here):

COMMENTS: Thank you for your consideration
We look forward to serving the city of
Novi

THIS PROPOSAL SUBMITTED BY:

Company (Legal Registration) Kapnick Insurance Group
Address 769 Chicago Road, 3rd Floor
City Troy State MI Zip 48083
Telephone 248 206 1376 Fax 248 352 4466
Representative's Name Stephen R. Zurawski
Representative's Title Vice President
Authorized Signature 
E-mail stephen.zurawski@kapnick.com
Date 5/18/22

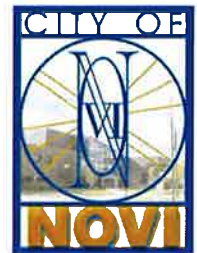
RESPONSE TO RISK MANAGEMENT BROKERAGE SERVICES

PREPARED FOR:

CITY OF NOVI

RFP Due Date: **Thursday May 19, 2022**

Attn: **Finance Department**



PRESENTED BY:

Stephen Zurawski

VP, Client Executive

Email: stephen.zurawski@kapnick.com

Phone: 248.206.1376



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TAB I - EXECUTIVE SUMMARY

YOU REQUESTED

we responded

EXECUTIVE SUMMARY

Kapnick Insurance is pleased to present our proposal for Risk Management Brokerage Services for City of Novi.

Kapnick has built capabilities and services that recognize the needs of our clients, but more importantly, move our clients into a proactive environment of anticipating industry trends, market influences, emerging technology, and leading edge practices.

Our team approach means your day to day risk management needs are addressed by a dedicated client service team of our most experienced employees. This, along with all of the technologies Kapnick has included in our proposal, will ensure the risk management needs of City of Novi are met completely and efficiently.

In addition to ongoing risk management services, Kapnick is focused on providing resources that help manage the ongoing administration of the policy. Over the past 75 years, we have worked to develop materials that are clear and easy to understand.

The most significant service that Kapnick can provide City of Novi is the ability to provide proactive and strategic solutions in managing your risk management program. We can ensure that City of Novi has meaningful data to make informed and educated strategic decisions, through the use of:

- Experience mod predictions
- Risk management
- Benchmarking
- Emerging trends analysis
- Best practices analysis

Kapnick feels strongly that we can provide a comprehensive program of risk management services, leading edge technologies, and strategic program analysis and planning that best serves City of Novi..

Our history indicates we will have a very real and positive impact on the cost and operating effectiveness of your risk management program. In order to fully communicate our capabilities and to answer your questions, we request the opportunity to supplement this proposal with a face-to-face presentation. Thank you for your consideration and we look forward to continuing our many years of work with City of Novi.

TAB II - EXPERIENCE AND
QUALIFICATIONS

WHO WE ARE

and what we do



EXPERIENCE AND QUALIFICATIONS

1. Summarize your firm's background and history; include number of years in business and scope of services you or your firm have provided.

Founded in 1946, Kapnick Insurance is an independent professional advisory firm with Michigan roots and a global reach. Our 180+ colleagues provide expert guidance and creative problem solving pertaining to business insurance, risk solutions, employee benefits, worksite well-being, and personal insurance to a vast and diverse base of clients worldwide. For over 75 years, companies and individuals have looked to Kapnick as a trusted advisor, providing solutions that protect their operations and employees. We innovate. We partner. We lead clients in new directions that minimize risk and reduce cost.

QUICK FACTS:

- In business since 1946
- Michigan based, global reach
- 100% privately-held business
- \$32M revenue and growing
- Top 100 of nearly 30,000 insurance brokers in the U.S.
- 170+ employees
- Member of Assurex Global since 1997

Headquartered locally with our best and brightest staff members in southeast Michigan, we have access to Assurex partners around the globe.

**2. Describe key personnel qualifications relative to municipal insurance services, training, experience, and government clients; include number of years.****STEPHEN ZURAWSKI
VP, CLIENT EXECUTIVE**

- Serves as the lead person with overall responsibility for your account
- Strategic planning to achieve business insurance goals
- Overall responsibility for design, communication and cost control of your business insurance plan
- Provides creative solutions to your risk management issues

**CINDY PRUSINOWSKI
ACCOUNT EXECUTIVE**

- Strategic advice on business insurance plan design and funding
- Coordinate timely deliverables within Kapnick business units and service teams
- Assist with complex claim situations
- Advise and make recommendations regarding your coverages and exposures
- Leverage strong insurance carrier relationships to your advantage

**ANDREA MILLER
ACCOUNT MANAGER**

- Dedicated client advocate for day-to-day service needs
- Analyze and prepare certificates of insurance
- Handle billing and invoices

DOUG MILLER
PARTNER, SPECIALTY RISK PRACTICE LEADER

- Consulting on D&O, EPL, E&O, Crime, Fiduciary, Cyber and Transactional Risk/Reps and Warranties

ROB DARBY
CLAIMS MANAGER

- Monitor claims status, investigations, and management
- Coordinate communications with you and the insurance carrier
- Claims advocacy

PLEASE SEE APPENDIX A FOR FULL SERVICE TEAM BIOS

3. Provide a statement describing the capability to respond to time-sensitive or short notice requests and/or complicated issues. If your firm has a policy for general practice for returning calls, emails, etc. please let us know. Provide the name and summary of experience

Kapnick prides itself on responding to requests by the end of the day of receipt, with the understanding that some complex situations require additional research and review time. We strive to generate Certificates of Insurance by the end of the day of receipts, but if situations should keep us from doing that, we will issue within 24 hours of receipt of request. Please refer to Appendix A for your team contact information that are responsible for addressing your service and claims needs.

i. Address of your office where most services will be rendered.

Kapnick Insurance Troy Office
769 Chicago Road
Troy, MI 48083

ii. What days of the week and hours of the day will you or your firm be available for conversations/questions?

Hours of operation: 8:30 am to 5:00 pm, Monday through Friday.

TAB III - RESPONSE TO SCOPE OF WORK

WHAT WE CAN DO for you



RESPONSE TO SCOPE OF WORK

Describe how you or your firm propose to provide insurance agent services to the City and address the scope of work described in the RFP request. This could also address issues such as office location; accessibility to staff; attendance at occasional meetings, and additional services, if any, that you would expect to provide to the City. If you are a firm; explain how you propose to manage the firm's provision of services to the City, for example, would there be a lead agent and, if so, who would that agent be and how would other agents be involved.

GENERAL PLAN SERVICES		
ADVOCACY	Resolutions of claims issues, ongoing administration and communication of claims. Working with underwriters and carriers to quickly resolve problems and manage outcomes.	✓
VENDOR PARTNERSHIPS	Kapnick evaluates, negotiates and recommends insurers. We actively cultivate long-standing relationships with carriers, allowing Kapnick to negotiate aggressively and obtain cost-efficient proposals.	✓
CSR24	Kapnick services portal used to house client documents for easy reference.	✓
HUMAN RESOURCES		
WORKERS' COMP	Claim reviews.	✓
RENEWAL SERVICES		
STRATEGIC PLANNING SESSIONS	In-depth discussions to better understand short-term and long-term goals and objectives.	✓
MONITOR CARRIER FINANCIAL RATINGS	Carriers who have a drop in their A.M. Best Rating are put on watch monitored to assure financial stability.	✓
UNDERWRITING ANALYSIS OF RENEWAL	Accurate and verified premium prices, plan specification and eligibility data.	✓
ALTERNATIVE FUNDING ANALYSIS	Analytics of the financial advantages/disadvantages of insured, self-insured and captive arrangements.	✓
BENCHMARKING SURVEY DATA (KAPNICK LENS)	Comparison of current plans to peers nationwide regarding benefit offerings, plan design, costs, etc.	✓
CARRIER SELECTION	Aid in completion of carrier applications and supplemental information as required, including support in the completion of applications, contracts, checks and collection of enrollment materials.	✓
REQUEST FOR PROPOSAL (RFP)	Manage the RFP process for carrier alternatives for all lines of coverage.	✓
INSURANCE CARRIER CONTRACT RENEWAL	Negotiation of rates and plan alternatives from carriers.	✓

RISK SOLUTIONS & CLAIMS

COMPLIANCE/TRANSFER OF RISK	Review Bills of Lading, supplier agreements, vendor agreements and sub-contractor agreements to ensure insurance compliance and evaluate the ability to transfer risk.	✓
SAFETY PROGRAM	Comprehensive review and evaluation with enhancement recommendations.	✓
SUPPORT	Advance level safety management guidance and support.	✓
CLAIMS	Dedicated internal claims team to support client in filing and managing claims.	✓
CLAIMS ANALYSIS	Trending, advocacy and communications with client—monthly, quarterly, semi-annual—as needed.	✓
RISK CONTROL	Coordination of carrier loss control and claim service coordination.	✓
OSHA	Mock OSHA audit and review. Jobsite inspection and risk assessment.	✓
ACCIDENT/INCIDENT	Accident/incident investigation reviews and training.	✓
BUSINESS CONTINUITY	Business continuity planning.	✓
EXPERIENCE MOD	Annual experience mod analysis.	✓
RISK SERVICES CENTER	Access to Risk Service Center online portal with training videos, templates, etc.	✓

TAB X - COMPENSATION

THE BOTTOM LINE



COMPENSATION

Describe Proposer's compensation and/or additional service fees above coverage costs.

Broker compensation can either be a difficult issue, or a very simple one. At Kapnick, we have a long history of making it simple by being, honest and transparent, and as fair as possible to both our clients and ourselves. For purposes of this proposal, there are several key points:

- **MUTUAL AGREEMENT:** Wherever our compensation ends up being, should we become your broker, it is our firm belief that it should be the result of an open discussion resulting in a mutually agreeable figure. We will give you the reasoning behind our carefully thought-out proposal, and expect to have friendly and constructive discussions as we reach agreement.
- **COMMISSION VS FEES:** We are neutral over the long-term as to whether we are compensated through commissions paid by the insurance carriers or by a fixed, annual fee paid by your organization. What is important is full transparency—that our annual compensation is known to our clients and that our clients are satisfied in receiving valuable insurance brokerage services that are commensurate with our compensation.

To be clear, we will fully disclose in complete detail all compensation from any source (including fees and any standard commissions) resulting from the placement of products from your insurance program. Further, should we agree on compensation by fee, and one or more insurers pay us commission for whatever state regulatory or internal system-driven reasons, we will notify you and reduce our fee so that it is net of those commission amounts. Finally, if requested by you, we will get each of your insurers to acknowledge in writing that all premiums are net of commissions—again, if we decide on compensation by fee.

- **RETURN ON INVESTMENT:** We believe that our clients should consider their broker compensation an investment which earns a measurable and productive return. We will work with you upfront to make it a fair and transparent investment; then over time, we will work extraordinarily hard to make it a financially worthwhile investment for you.
- **PROPOSED METHOD OF COMPENSATION:** Our preference initially would be compensation by commission, simply because we do not yet know enough about your service demands or goals—i.e. Kapnick workload. Commissions are our compensation basis for about 90% of our clients, and generally provides compensation that is fair to both you and us. Once we get to know your organization and your insurance programs better, we would be very open to a fee which reflected our workload to appropriately service your program.

Again, we want to reinforce the first of the above bullet points. For a successful relationship, broker compensation must be fair to both of us and mutually agreed upon. Should you feel that Kapnick is the right partner for your future, we would look forward to engaging in a discussion about broker compensation with you.

TAB V - REFERENCES

REFERENCE DOCUMENTS

REFERENCES

Provide contact information for three municipal clients, current and/or prior, so reference checks can be conducted.

- **FERNDALE HOUSING COMMISSION**
Heather Van Pouker
415 Withington
Ferndale, MI 48220
248.547.9500, ext. 101
hvanpoucker@ferndalehousing.com
- **BATTLE CREEK HOUSING COMMISSION**
Lee Talmage
250 Champion Street
Battle Creek, MI 49037
lee@battlecreekhousing.com
- **MONROE HOUSING COMMISSION**
Nancy Wain
20 North Roessler
Monroe, MI 48162
nwain@monroehousing.org
734.242.5880

TAB IV - COMMUNITY INVOLVEMENT

KAPNICK CARES

about your industry

COMMUNITY INVOLVEMENT

A discussion of the proposer's use of local resources and/or their community involvement.

The Kapnick Cares committee is an in-house committee made up of Kapnick team members that meet to determine how Kapnick charitable funds are used and how we can be an involved community partner. Please see Appendix B for more information on the Kapnick Cares committee.

Kapnick also has a number of employees that sit on the Board of Directors for non-profits in the communities we serve.




For over 75 years, Kapnick has had a longstanding desire to be an involved community partner. Like a family, we are caring, empathetic, and supportive. We value giving back and are always ready to lend a hand or provide financial support to the charitable organizations serving our communities. The Kapnick Cares committee is made up of team members and is the driving force of our commitment to serve the communities where we do business.

A WIDE CIRCLE OF SERVICE

- ♥ Our committee evaluates financial requests and makes recommendations to fund programs, projects, and services in the community.
- ♥ Evaluate allocation of Kapnick time, talent and resources to promote programs, projects, and services in the community.
- ♥ Many Kapnick team members serve as board members of organizations in their communities.
- ♥ We encourage employees to volunteer and participate in those charities seeking support.
- ♥ We support the communities of all three Kapnick office locations:
Oakland county and surrounding areas | Washtenaw county | Lenawee county

TAB V - ADDITIONAL INFORMATION

ADDITIONAL DOCUMENTS

ADDITIONAL INFORMATION

Any other information that the Proposer feels applicable to the evaluation of the proposal of their qualifications for accomplishing the insurance services should be included in this section. You may use this section to address those aspects of your services that distinguish you or your firm from others. You might consider including examples of reports or educational bulletins.

Our team approach that solidifies our service integrity includes the understanding that all members of your service team (Steve, Cindy and Andrea) are included in every email associated with your account. This strengthens our commitment to provide you with stellar customer service and enhances our communication with the carriers that underwrite your insurance program.



STEPHEN ZURAWSKI

VICE PRESIDENT, CLIENT EXECUTIVE

stephen.zurawski@kapnick.com
P 248.206.1376 | C 313.418.2836
LinkedIn [Stephen Zurawski](#)

Stephen joined Kapnick Insurance in 2020 with 25 years in the insurance industry.

In his role as Vice President, Client Executive, Stephen's goal is to provide our clients with exceptional service and a wealth of knowledge. He thoroughly enjoys solving complex problems and helping small business achieve their goals. Stephen loves how customer-oriented his team at Kapnick is and the pride his colleagues take in making sure that when a customer has their worst day, Stephen and his colleagues are there to help guide them and have them properly covered to get through that loss.

Stephen has a degree in finance from Michigan State University and an MBA from Duke.

In his personal life, Stephen is married to his wife, Dena, and has two sons, Robert and William, and a dog named Bailey. He grew up in Dearborn and now lives in Grosse Pointe, though he had several stops in between. In his free time, he loves to go up north, golf, and fish.



CINDY PRUSINOWSKI

ACCOUNT EXECUTIVE

cindy.prusinowski@kapnick.com
P 248.327.0447

LICENSES AND DESIGNATIONS

- | Property & Casualty License
- | Certified Insurance Service Representative
- | Certified Insurance Counselor

Cindy joined Kapnick Insurance in 2020, with 20 years of experience in the insurance industry.

In her role as Account Executive, Cindy focuses on understanding her clients' business and operations to a degree that will allow her to develop an insurance program that meets their needs and fits their risk profile. Knowing her clients needs allows Cindy to negotiate the best pricing, terms, and conditions with underwriters for renewals and new business. One of her favorite aspects of her job is building relationships with her clients and the underwriters she works with, as well as coming up with creative solutions to help her clients.

Cindy enjoys spending time with her two adult kids & her dog. She keeps active by working out, hiking, bicycling, cooking, gardening & being with family & friends.



ANDREA MILLER

ACCOUNT MANAGER

andrea.miller@kapnick.com

P 248.327.0462

[LinkedIn](#) [Andrea Miller](#)

LICENSES AND DESIGNATIONS

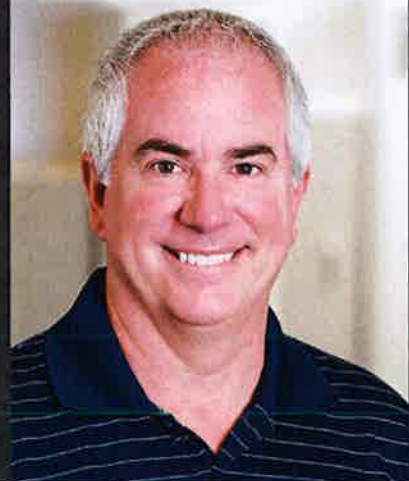
- | Life & Health License
- | Property & Casualty License
- | CISR Designation

Andrea joined the Kapnick Insurance team in 2021 with 15 years of experience in the insurance industry, including time in underwriting.

In her role as an Account Manager in our Commercial Risk division, Andrea works hard to ensure her clients are happy. She is the day-to-day contact person on her accounts, and ensures clients receive proper documentation and are able to make necessary changes or updates. She also provides assistance with their renewals.

Andrea has her Bachelor's Degree from Baker College, where she studied marketing and management.

Andrea lives in Frankenmuth with her son, Boyd. In her free time she enjoys watching sports, playing Euchre, and spending time with friends.



ROB DARBY

CLAIMS MANAGER

rob.darby@kapnick.com
 P 734.929.6049 | C 419.787.0601
 LinkedIn Rob Darby

LICENSES AND DESIGNATIONS

- | Associate in Claims
- | Property Risk Insurance Specialist
- | Certified Workers Compensation Counselor

Rob's Property & Casualty career spans over the past 30 years. His roles have ranged from Adjuster to Supervisor to Branch Manager, Property Unit Manager, Claims Consultant and most recently AVP of Property Claims. Rob has experience in virtually all insurance lines of business including auto, general liability, products liability, property, and workers' compensation. He has worked in offices located in Ohio, Kentucky, Georgia, Pennsylvania, Connecticut and now Michigan, while having direct management responsibility over adjusters and appraisers working in several states.

As a Claims Manager at Kapnick, Rob works as an advocate for our clients while resolving issues with insurers. This includes anything from reporting a claim, monitoring claims, coverage reviews, claims reviews, and of course, arguing on our client's behalf with insurers in an effort to secure a desired outcome of a claim. Rob ensures that our clients always have a positive claims experience. He strives to be a support for our clients and fight for their best interests when negative circumstances arise.

Rob graduated from Kent State University with a Bachelor of Arts in Economics and Business Management.

Rob is married to his wife, Holly, and has a stepdaughter, Avery. He supports various charities including St. Baldrick's Foundation, SK5J, United Way, and the Washtenaw Humane Society. His hobbies include riding his Harley Davidson motorcycle, participating in the yearly Camaro Super Fest, and being a Southeastern Michigan Browns Backers' member. He also enjoys golf and softball.



DOUGLAS MILLER

PARTNER, SPECIALTY RISK PRACTICE LEADER

doug.miller@kapnick.com
P 734.929.6045 | C 734.276.0446
LinkedIn [Doug Miller](#)

Doug is an experienced advisory specialist and advocate in the complex and evolving needs of today's corporate and individual liability risks with a focus on publicly traded, financial institutions and complex professional services organizations. With 30 years of experience, he is well-versed with the insurance implications of corporate transactions including claims, mergers and acquisitions, divestitures, proxy fights, hostile takeovers, IPOs, stock spin-offs, reverse mergers, and bankruptcy.

Previous experience:

- Executive Risk Practice Leader VP for Hylant Group, Inc. 2007- 2019
- Senior Vice President FINPRO Practice Leader with Marsh Detroit 1994 – 2007
- Assistant Vice President D&O Underwriting Manager with Chubb 1988-1994

Representative clients over the past year include Dana, Cooper Tire, Owens-Corning, Welltower, Libbey, UFPI, State Auto, Vera-Bradley, Express, Inc., Chemical Bank, Flagstar, with previous experience with GM, Ford, TRW Automotive, Lear, Delphi and others

IPO experience includes clients such as Dominos, Nexteer, Esperion Pharmaceutical, Gemphire and Rofin-Sinar Technology

Private Equity experience includes working with portfolio companies of Bain Capital, Carlyle, Centerbridge, Harbour Partners, Plymouth Ventures and others



TOKIO MARINE
HCC



PROTECT YOUR COMMUNITY, MINIMIZE YOUR RISK

Special Public Safety Savings Program for
Tokio Marine HCC - Public Risk Group Insureds

Tokio Marine HCC - Public Risk Group (TMHCC - PRG) has partnered with Lexipol, a trusted name in policy management and integrated policy training, to offer its insureds a special opportunity.

TMHCC - PRG insureds are eligible for a 10% discount on both new and renewal subscriptions to Lexipol's Law Enforcement, Fire or Corrections Policy Solutions.

Lexipol's Policy Solutions provide:

- State-specific law enforcement, fire and corrections policies
- Regular policy updates in response to changing laws, regulations and evolving best practices
- Manual customization reflecting your unique policies, mission and philosophy
- Policy acknowledgement tracking and archiving
- Access to policies 24/7 with the Lexipol mobile app

Mitigate risk with policies that are continuously updated as state and federal laws, and best practices change – and training to ensure your policies are known and understood.

For more information, to request sample policies or to schedule a demo of the Lexipol Policy Solutions, please contact Lexipol at 844-312-9500 or info@lexipol.com.



"In every tragedy there is always a proximate cause - the event that instantly preceded the tragedy. But if you go back in time and look for the root cause, all too often it comes down to a lack of good policy and a lack of good training."

Gordon Graham
Co-founder, Lexipol

"To be able to tell your citizens with complete confidence that their tax dollars are paying for the best policy system available - that's priceless."

Chief Pat Cheatwood
Pelham (AL) Police Department

"It gives our citizens great peace of mind to know we are operating under national standards of care and coverage."

Chief Mike Reid
Pelham (AL) Fire Department



TOKIO MARINE
HCC

Public Risk Group



Claims Services

Tokio Marine HCC – Public Risk Group has provided municipalities with specialized property and casualty insurance since 1985. When insureds have a claim, our experienced claims attorneys and professionals work closely with them to mitigate and quickly resolve the claim.

Knowledgeable

Each public entity insured by Tokio Marine HCC – Public Risk Group faces unique risks that require specialized coverages.

Likewise, each public entity claim is unique in its nature and complexity.

For more than 35 years, our mission has been to investigate and analyze our insureds' claims in a timely manner and deliver optimal outcomes.

Responsive

Our claims services include convenient 24/7 claim reporting options.

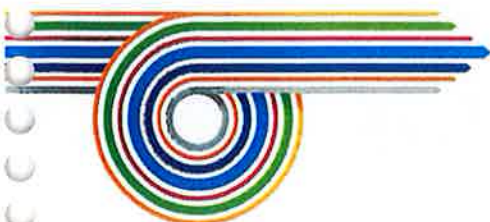
We are committed to helping our insureds understand the claims process and what to expect.

Until the claim is resolved, we communicate with our insureds about their claim and assist in any way we can.

Specialized

Recognizing that superior claims handling must include excellent defense counsel, our Public Risk Group Panel Counsel specializes in municipal law.

Our Panel Counsel is well versed in the various laws, torts and immunities that affect municipalities and understands jurisdictional differences.



tmhcc.com/publicrisk



**TOKIO MARINE
HCC**

Claims Services



"I appreciate all my claims representative did regarding our insurance claim on a vehicle."

"Her pleasant mannerism and patience with me was both professional and calming."

Rose S., Executive Director
DuBois Housing Commission
DuBois, Pennsylvania

We know Public Risk

Claims Services by Tokio Marine HCC – Public Risk Group

We proudly provide superior and timely services to our insured public entities in those moments when they are needed most.

The Financial Strength of Tokio Marine HCC

S&P..... A+ (Strong)
Fitch..... AA- (Very Strong)
A.M. Best..... A++ (Superior)



Serving towns, townships, villages, cities, counties and special districts of all types

Contact Us

Scott Stinson
Casualty & Litigation
Claims Manager
248-371-3150
sstinson@tmhcc.com

Charlie Stevens
Water District Program
Claims Manager
248-371-3064
cstevens@tmhcc.com

Katie Toman
Property
Claims Manager
248-371-3084
ktoman@tmhcc.com

Royanna G. Carle, MA, CPCU, ARM-P, AINS
Director of Business Development
713-897-1516
rcarle@tmhcc.com



Tokio Marine HCC – Public Risk Group

The Public Risk Group is a member of the Tokio Marine HCC group of companies.

1700 Opdyke Court, Auburn Hills, Michigan 48326

800-878-9878

tmhcc.com/publicrisk





TOKIOMARINE
HCC

Public Risk Group



Tokio Marine HCC – Public Risk Group

Tokio Marine HCC – Public Risk Group offers one of the most comprehensive and cost-effective municipal insurance programs in the U.S. With more than 35 years of experience devoted exclusively to insuring municipalities, we are experts in municipal risk and understand the unique challenges facing public entities.

Solutions

As a specialized provider of property and casualty insurance, we take pride in providing our insureds with customized insurance programs that are tailored specifically to their needs.

Our insureds benefit from our solid foundation, proven track record, and the financial strength of being part of one of the world's largest insurance companies – one with excellent industry ratings, including an A.M. Best rating of A++ (Superior).

Commitment

Since 1985, the Public Risk Group has safeguarded communities by working with a network of brokers and agents to provide insurance to public entities.

We proudly serve:

- Towns
- Townships
- Villages
- Cities
- Counties
- Special Districts of All Types

Service

Our dedication to serving our insureds extends far beyond our coverages.

Our risk control team of public sector professionals helps insureds reduce exposure through a wide range of consultative and online services.

These include a free HR risk control hotline, 24/7 access to resources, on-site consultations and more.

And when it comes to claims, we're here when our insureds need us most.



tmhcc.com/publicrisk



**TOKIOMARINE
HCC**

Public Entity Insurance



We know Public Risk inside out

Insurance Solutions by Tokio Marine HCC – Public Risk Group

Our experience and knowledge uniquely positions us to provide public entities with the proven and innovative programs they need today and tomorrow.

The Financial Strength of Tokio Marine HCC

S&P A+ (Strong)
Fitch AA- (Very Strong)
A.M. Best A++ (Superior)



Contact Us

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Tokio Marine HCC – Public Risk Group

The Public Risk Group is a member of the Tokio Marine HCC group of companies.

1700 Opdyke Court, Auburn Hills, Michigan 48326

800-878-9878

tmhcc.com/publicrisk





TOKIO MARINE
HCC

Public Risk Group



Risk Control Services

Since 1985, Tokio Marine HCC – Public Risk Group has safeguarded communities by providing customized property and casualty insurance. Our dedication to serving our insureds extends far beyond our insurance coverages, including proven and effective risk control services from an experienced team of public sector professionals – at no additional cost.

Experienced

Our team of expert risk control professionals include former:

- Law enforcement, fire and EMS personnel
- Elected and appointed public officials
- Health and safety directors and municipal risk managers

We understand the challenges that municipalities face and our insureds benefit from our knowledge and experience.

Dedicated

Our risk control mission is to help insureds avoid, reduce and transfer risk using industry best-practice principles.

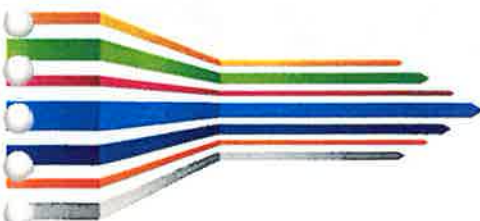
As their risk control partner, we provide our insureds with consultative services such as on-site risk assessments. During these visits, we review policies and procedures and provide recommendations for risk mitigation. We also sponsor and conduct educational seminars for our insureds.

Risk Control Services

We provide our insureds a wide variety of risk control services, including:

- HR MUNI – unlimited telephone and email human resources compliance support and 24/7 access to online resources
- Contract and special event review
- On-site and virtual training
- Savings on Lexipol Law Enforcement, Fire or Corrections Policy Solutions

tmhcc.com/publicrisk





**TOKIO MARINE
HCC**

Risk Control Services



“Our long experience with the Tokio Marine HCC – Public Risk Group family has always been a friendly and professional one with timely, reliable and knowledgeable guidance.”

Joe H., Deputy Finance Director
City of Seven Hills, Ohio

We know Public Risk

Risk Control Services by Tokio Marine HCC – Public Risk Group

We partner with our insured entities to provide targeted and impactful risk control services at no charge.

The Financial Strength of Tokio Marine HCC

S&P A+ (Strong)
Fitch AA- (Very Strong)
A.M. Best A++ (Superior)



Serving towns, townships, villages, cities, counties and special districts of all types

Contact Us

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1700 Opdyke Court, Auburn Hills, Michigan 48326 800-878-9878 tmhcc.com/publicrisk





Human Resources Risk Management Services for Public Entities

Spend Less Time on Compliance While Reducing Risk with HR MUNI™

HR MUNI Risk Management Services

Unlimited HR Advice by Telephone / Email

Reduce employment lawsuits with real-time advice from experienced HR professionals and/or employment attorneys.*

Training for Managers and Employees

Limit sexual harassment and discrimination claims with interactive, online training courses. Support staff will assist you in assigning, tracking and reporting for training programs completed by managers and employees.

Toll-Free Employee Complaint Hotline

Encourage early reporting of employee concerns to a third party for crucial advance notice of claims that may be avoided.

Public Sector Employment Law Updates and Webinars

Stay abreast of employment law changes with email updates and periodic webinars.

Online Knowledge Center

24/7 access to online resources developed by employment attorneys and HR professionals* including:

- **Sample workplace policies** to help prevent the most significant workplace claims.
- **Step-by-step guidance** to respond to and handle human resources issues related to harassment/discrimination, discipline and termination and protected classes/activities.
- **Red flags** to trigger further action and/or investigation before employee discipline or termination.

Proactive Onboarding

Each customer receives an introductory email and phone call about these risk control services from a member of the HR MUNI risk management team.*

Tokio Marine HCC – Public Risk Group

Since 1985, the Tokio Marine HCC – Public Risk Group has safeguarded communities as a specialized provider of property and casualty insurance.

Our commitment to serving our insureds extends far beyond our comprehensive and customized insurance coverages.

Our risk control team of experienced public sector professionals helps insureds reduce exposure through a wide range of consultative services.

In an effort to assist insureds in managing their human resources risks, HR MUNI services are included with all Tokio Marine HCC – Public Risk Group insurance policies.



Tokio Marine HCC - Public Risk Group is a member of the Tokio Marine HCC group of companies.
1700 Opdyke Court, Auburn Hills, MI 48326 Tel: 800-878-9878 tmhcc.com/publicrisk

**RISK MANAGEMENT AND
INSURANCE REVIEW**



Kapnick

City of Novi

presented by:

Stephen Zurawski, Client Executive
Cindy Prusinowski, CIC, Account Executive

July 1, 2022

BUSINESS INSURANCE

RISK SOLUTIONS

EMPLOYEE BENEFITS

WORKSITE WELL-BEING

PERSONAL INSURANCE

GLOBAL SOLUTIONS

PREMIUM SUMMARY

Property	\$61,479.00
Automobile Liability & Physical Damage	\$117,010.00
Automobile MCCA Fee	\$12,728.00
Inland Marine	\$4,908.00
E.D.P	\$1,626.00
Commercial General Liability	\$101,381.00
Employee Benefits	\$125.00
Wrongful Acts / E&O	\$17,220.00
EPLI	\$17,393.00
Law	\$47,574.00
Crime/Blanket Bond	\$2,552.00
Drone	\$1,975.00
Cyber	\$19,827.15
Excess Liability	\$58,676.00
TOTAL	\$464,474.15

This Premium Summary represents all coverage related charges associated with the City of Novi Insurance Program (non inclusive of any future premium-bearing changes that may occur throughout the year) as quoted by Tokio Marine and presented by Kapnick Insurance Group.

Note: The above premium quotation is valid for 30 days from date of presentation.



PAYMENT PLAN

Commercial Package

Agency Bill
Annual

Financing Options Available

Kapnick is compensated through commissions paid by insurance companies and/or fees paid by our clients.

Kapnick also has agreements with some insurance carriers whereas they may earn supplemental or contingent income based upon a number of factors including business volume, growth, retention and underwriting results of the overall book of business and not tied to a specific account. Information on any such agreements Kapnick may have with the client's insurance carriers is available upon written request.

Kapnick recommends insurance carriers to our clients based on cost, coverage, service capability and financial security – not based on the existence of commissions and/or contingency agreements.



TERRORISM RISK INSURANCE ACT

- Temporary program under which the Federal Government would share the risk of loss from future terrorist attacks with the insurance industry, recently extended to 01/01/2020.
- All commercial lines insurers are required to provide customers with a disclosure notice advising of the availability of coverage under The Act and the right to accept or reject coverage at the additional premium, if any, included within the notice.
- For a copy of the Act, relevant regulations, and other materials, visit the web site at:
<http://www.treas.gov/offices/domestic-finance/financial/institution/terrorism-insurance>

With the exception of Workers' Compensation, Commercial Auto, Professional Liability (other than Directors & Officers), Surety, Burglary and Theft, The Act gives you the right to accept/reject the offer of terrorism coverage. You may waive such coverage by signing a written statement. If accepted the premiums were included in the Premium Summary Page.

<u>Coverage</u>	<u>Accepted / Rejected</u>	<u>Premium</u>
Commercial Package	Rejected	\$3,095

Before rejecting, please check with your lender as they may require that you carry this coverage.

Note: Actual coverage provided by your policy for acts of terrorism is limited by the terms, conditions, exclusions, limits, and provisions of your policy, any endorsements to the policy, and applicable rules of law



SUBJECTIVITIES

Quote is subject to the following:

- Signed Terrorism Rejection Form (HCCPN-1)
- Signed Michigan Selection of Personal Injury Protection Form (CA U 012)
- Signed Michigan Choice of Bodily Injury Liability Coverage Limits (BA U 001)
- Signed Michigan Supplemental Application (UM UIM MI 0720)
- Signed Statement of Values
- Cyber – Responses Needed:
 - Do you pre-screen emails for potentially malicious attachments and links? If yes, please provide the name of your email security provider.
 - Provide name of Multi-Factor Authentication Provider
 - Provide the Type of Multi-Factor Authentication
 - Do you use Multi-Factor Authentication to protect all local and remote access to privileged user accounts?
 - What is your patching cadence?
- Confirmation of Total Annual Budget
- Signed Cyber Application

PROPERTY

Insured by U.S. Specialty Insurance Company (Tokio Marine Specialty Insurance Company) (A++ XV)
Effective: 7/1/2022 to 7/1/2023

Blanket Building & Contents

- Limits: **\$82,600,366** Blanket Per Schedule on File with Company
- Forms: Special Form
Agreed Value
NIL Coinsurance
Replacement Cost
- Deduct: \$10,000
- Includes:
- Equipment Breakdown Endorsement
 - Ordinance or Law
 - \$500,000 Undamaged Portion of Building or Demolition
 - 10% of Reported Values for Increased Cost of Construction
 - Communication Towers - \$100,000
 - Debris Removal - 25% of Loss + \$10,000
 - Electrical Utility Service Interruption - \$25,000
 - Fairs or Exhibitions - \$50,000
 - Fine Arts - \$5,000 Any One Item, \$25,000 Any One Occurrence
 - Fire Department Service Charge - \$5,000
 - Foundations of Machinery - \$500,000
 - Fire Equipment Recharge - \$5,000 for each separate 12 Month Period
 - Golf Course Greens - \$100,000
 - Grounds Maintenance Equipment - \$100,000
 - Inventory or Appraisal - \$10,000
 - Newly Acquired or Constructed Building/Contents- \$1,000,000/\$250,000
 - Paved Surfaces - \$100,000
 - Personal Property of Others - \$15,000
 - Property in Transit - \$25,000
 - Property off Premises - \$100,000
 - Underground Pipes, Flues or Drains - \$1,000,000
 - Water Back Up Sewer or Drain - \$25,000
 - Earthquake Coverage - \$2,000,000 (subject to \$50,000 Deductible)
 - Flood Coverage - \$2,000,000 (subject to \$50,000 Deductible); Exclusions to Certain Flood Zones



PROPERTY - Continued

Note: Coverage could be restricted or excluded for vacant or unoccupied buildings.

Business Income & Extra Expense

Limits: **\$100,000 Business Income - any one Occurrence**
\$500,000 Extra Expense - any one Occurrence

Forms: Special Form

Deduct: 72 Hours

Includes: Earnings

AUTOMOBILE

Insured by U.S. Specialty Insurance Company (Tokio Marine Specialty Insurance Company) (A++ XV)
Effective: 7/1/2022 to 7/1/2023

Bodily Injury and Property Damage Liability (Coverage based on 167 vehicles)

Limits: **\$1,000,000** Each Occurrence

Deduct: **\$10,000**

Hired and Non Owned Automobile Liability

Employee Hired Auto Physical Damage

Limits: **\$35,000 Each Covered Auto**

Deduct: **\$500**

Personal Injury Protection

Medical Expense: **Unlimited Per Person**
Additional Death Benefit: **\$3,000**

*Or whatever maximum amount is established by the Michigan Insurance Commissioner for accidents
Occuring on or after the date of the change in maximum*

Property Protection Insurance

Limits: **\$1,000,000** Each Accident

Mini-Tort Property Damage Liability

Limits: **\$3,000**

Uninsured / Underinsured Motorists Bodily Injury Liability

Limits: **\$1,000,000** Each Accident
Limits: **\$1,000,000** Each Occurrence



AUTOMOBILE – CONTINUED

Insured by U.S. Specialty Insurance Company (Tokio Marine Specialty Insurance Company) (A++ XV)
Effective: 7/1/2022 to 7/1/2023

Comprehensive

Limits: **Actual Cash Value**
Deduct: \$2,500

Collision

Limits: **Actual Cash Value**
Deduct: \$2,500

Exclusions include, but are not limited to, the following

- Professional Services
- Auto Catastrophic Coverage
- Garage Keepers Legal
- Impound Vehicles Coverage

INLAND MARINE

Insured by U.S. Specialty Insurance Company (Tokio Marine Specialty Insurance Company) (A++ XV)
Effective: 7/1/2022 to 7/1/2023

Per Schedule on File with Company:

Limits:	\$2,600,485 – Total Limit
	\$2,100,485 – Scheduled Contractors Equipment
	\$100,000 – Misc. Property & Equipment
	\$200,000 – Emergency Portable Equipment
	\$200,000 – Contractors Equipment Rented from Others (less than 90 days)
	\$50,000 – Rental Expense Reimbursement
Forms:	Special Form
Valuation:	Replacement Cost
	90% Coinsurance
Deduct:	\$5,000
Exclusions:	Flood & Earth Movement

ELECTRONIC DATA PROCESSING

Insured by U.S. Specialty Insurance Company (Tokio Marine Specialty Insurance Company) (A++ XV)

Effective: 7/1/2022 to 7/1/2023

Limits: \$850,000 – Total Limit

Included – System Breakdown Coverage

\$100,000 – Loss of Business Income

\$100,000 – Extra Expense Coverage

\$200,000 – Media Coverage

Deduct: \$5,000

Exclusions: Flood & Earth Movement



COMMERCIAL GENERAL LIABILITY

Insured by U.S. Specialty Insurance Company (Tokio Marine Specialty Insurance Company) (A++ XV)
Effective: 7/1/2022 to 7/1/2023

Bodily Injury and Property Damage Liability	Limits
Each Occurrence	\$1,000,000
General Aggregate	\$3,000,000
Sexual Abuse Endorsement	\$1,000,000 / \$1,000,000
Damage to Premises Rented to You	\$50,000
Medical Payments	\$10,000
Cemetery Professional	Included
Pesticide or Herbicide	\$50,000 / \$50,000
Failure of Dam, Reservoir, Levee, or Dike Coverage	Included
Emergency Response Operations	Included
Mutual Aid Property Damage	\$10,000
Sewer Backup Liability	\$1,000,000 / \$1,000,000
Subject to a \$2,500 per claimant deductible – including Claims Expense	

Employee Benefits

Employee Benefits – Each Employee	\$1,000,000
Employee Benefits – Aggregate	\$3,000,000

Deductible (Applies to Bodily Injury & Property Damage)

- \$10,000 including Claims Expense
- Basis – Per Occurrence

Designated Operations:

- Public Housing Commission
- Meadowbrook Commons



COMMERCIAL GENERAL LIABILITY – CONTINUED

Exclusions include, but are not limited to, the following

- Pollution / Asbestos / Fungi or Bacteria / Lead
- Care, Custody and Control of Personal Property
- Employment Related Practices
- Access or Disclosure of Confidential or Personal Information and Data-Related Liability
- Professional Liability
- Sexual Abuse
- Pesticide or Herbicide
- Special Events & Fireworks Liability (coverage can be applied for)
- Subsidence
- Electromagnetic Radiation
- Strike, Riot and Civil Commotion
- Emergency Response Operations
- **Refer to Policy Forms for ALL Exclusions**

IMPORTANT

Special Events: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval (Additional Premium may apply)

Fireworks Liability: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval prior to binding coverage. All fireworks displays must be ignited/discharged by a licensed and insured pyro technician. Additional Premium will Apply.

Important Note Regarding Certificates of Insurance

It is Important to obtain certificates of insurance for all subcontractors. As required by law, you are responsible for the coverage and premium of any uninsured subcontractors.

PUBLIC OFFICIALS WRONGFUL ACTS / E&O

Insured by U.S. Specialty Insurance Company (Tokio Marine Specialty Insurance Company) (A++ XV)
Effective: 7/1/2022 to 7/1/2023

Description

Limit:	\$1,000,000 \$1,000,000	Per Wrongful Act Aggregate
Sublimit:	Private Property Use Restriction \$1,000,000 \$1,000,000	Per Occurrence Aggregate *Defense Inside Limit*
Form:	Occurrence	
Deduct:	\$25,000	Per Wrongful Act
Designated Operations:	<ul style="list-style-type: none">• Public Housing Commission• Meadowbrook Commons	

Exclusions include, but are not limited to, the following

- Anti-Trust
- Care, Custody and Control of Personal Property
- Employment Related Practices

EMPLOYMENT PRACTICES LIABILITY INSURANCE

Insured by U.S. Specialty Insurance Company (Tokio Marine Specialty Insurance Company) (A++ XV)
Effective: 7/1/2022 to 7/1/2023

Description

Limit: **\$1,000,000** Per Occurrence
 \$1,000,000 Aggregate

Designated Operations:

- Public Housing Commission
- Meadowbrook Commons

Form: Occurrence

Deduct: \$25,000 (Including Claims Expense)

LAW ENFORCEMENT LIABILITY

Insured by U.S. Specialty Insurance Company (Tokio Marine Specialty Insurance Company) (A++ XV)
Effective: 7/1/2022 to 7/1/2023

Description

Limit: **\$1,000,000** Per Occurrence
 \$1,000,000 Aggregate

Designated Operations:

- Public Housing Commission
- Meadowbrook Commons

Form: Occurrence

Deduct: \$25,000 (Including Claims Expense)

CRIME/BLANKET BOND

Insured by U.S. Specialty Insurance Company (Tokio Marine Specialty Insurance Company) (A++ XV)
Effective: 7/1/2022 to 7/1/2023

Crime Coverage

Limits:	\$100,000	Employee Dishonesty – Per Loss
	No Coverage	Employee Dishonesty – Per Employee
	No Coverage	Forgery Coverage
	\$100,000	Inside/Outside - Theft, Disappearance and Destruction
	\$250,000	Tax Time Limit
	\$100,000	Computer Fraud Coverage

Retention: \$5,000 Applies Individually to Each of the above Coverages

Including:

- Faithful Performance of Duty included as Covered Cause of Loss

Exclusions include, but are not limited to, the following:

- Employees with dishonest acts, known to the insured
- Independent Contractors

DRONE

Insured by U.S. Specialty Insurance Company (Tokio Marine Specialty Insurance Company) (A++ XV)
Effective: 7/1/2022 to 7/1/2023

Drone Coverage

Scheduled Aircrafts UAV001 1900 Dji Mavic 2 Zoom Serial #OM6DF960010458 UAV
 UAV002 1900 Dji Mavic 2 Pro Serial #R0A3TN6 UAV
 UAV003 2019 Dji Mavic 2 Enterprise DUAL UAV
 UAV004 2019 Dji Mavic Mini SERIAL# UNKNOWN UAV

Limits Per Aircraft:	\$1,000,000	Liability Per Occurrence
	No Coverage	Liability Per Passenger
	\$5,000	Medical Per Occurrence
	\$5,000	Medical Per Passenger

Open Pilot Warranty:

- UAV Operators as Approved by Named Insured. No Pilot License or Medical Required.

Approved Uses:

- Aerial Photo/Mapping



CYBER LIABILITY

Insured by Houston Casualty Company (Tokio Marine Specialty Insurance Company) (A++ XV) – Non-Admitted
 Effective: 7/1/2022 to 7/1/2023

Description

Cyber Liability: **\$1,000,000** Maximum Policy Aggregate

Third Party Liability – Claims Made and Reported Basis:

\$1,000,000/\$1,000,000	Multimedia Liability
\$1,000,000/\$1,000,000	Security and Privacy Liability
\$1,000,000/\$1,000,000	Privacy Regulatory Defense and Penalties
\$1,000,000/\$1,000,000	PCI DSS Liability
\$250,000/\$500,000	Bodily Injury
\$50,000/\$50,000	Property Damage Liability
\$50,000/\$50,000	TCPA Defense

First Party Liability – Event Discovered and Reported Basis:

\$1,000,000/\$1,000,000	Breach Event Costs
\$25,000/\$25,000	Post Breach Remediation Costs
\$1,000,000/\$1,000,000	Brand Guard
\$1,000,000/\$1,000,000	System Failure
\$1,000,000/\$1,000,000	Dependent System Failure
\$1,000,000/\$1,000,000	Cyber Extortion
\$100,000	Cyber Crime Aggregate
	Cyber Crime Sublimits:
\$100,000/\$100,000	Financial Fraud
\$100,000/\$100,000	Telecommunications and Utilities Fraud
\$100,000/\$100,000	Phishing Fraud – Your Phishing Fraud Loss
\$100,000/\$100,000	Phishing Fraud – Client Phishing Fraud Loss
\$100,000	Phishing Fraud – Aggregate
\$1,000,000/\$1,000,000	Bricking Loss
\$50,000/\$50,000	Property Damage Loss
\$50,000/\$50,000	Reward Expenses
\$25,000/\$25,000	Court Attendance Costs

CYBER LIABILITY - Continued

Sublimits: Ransomware Attacks - \$1,000,000 Aggregate

Deduct: \$50,000 Per Coverage Per Claim

Brand Guard

- 2 Weeks Waiting Period
- 6 Months Period of Indemnity

System Failure – Non-Physical Business Interruption

- 8 Hours Waiting Period
- 6 Months Period of Restoration

Dependent System Failure – Non-Physical Business Interruption

- 12 Hours Waiting Period
- 4 Months Period of Restoration

Court Attendance Costs – No Deductible

Endorsements:

Amendment of Created or Acquired Subsidiaries Clause

If coverage is bound, the Applicant consents to periodic non-intrusive scans of the Applicant's internet-facing systems/applications for common vulnerabilities. The individual responsible for the Applicant's network security, as designated on the Application for this insurance, will receive direct communications from the Insurer and/or its representatives regarding the results of such scans and any potentially urgent security issues identified in relation to the Applicant's organization.



EXCESS LIABILITY

Insured by U.S. Specialty Insurance Company (Tokio Marine Specialty Insurance Company) (A++ XV)
Effective: 7/1/2022 to 7/1/2023

Description

Limit:	\$9,000,000	Per Occurrence
	\$9,000,000	Aggregate
Form:	Occurrence – Coverage applies to General Liability, Employee Benefits, Public Officials Wrongful Acts, Employment Practices, Law Enforcement, Auto Liability	
Excludes:	Uninsured Motorist and Underinsured Motorist Coverage, Zoning, Regulation, Permissive Use of Property, Sexual Abuse & Molestation, Pollution (Exception: Pollution with Sewer, Portable Water and Hostile Fire), Dam, Reservoir, Levee, Dike, Employers Liability	

PROPERTY & CASUALTY SERVICE TEAM |

Kapnick Insurance Group utilizes a team approach to servicing your account. You will have several dedicated, highly experienced insurance professionals assigned specifically to work with you. We strive to have someone familiar with your account available to talk to whenever you have a question or need advice.



STEPHEN ZURAWSKI, CLIENT EXECUTIVE

P 248.206.1376 E stephen.zurawski@kapnick.com

Stephen will serve as the lead person on your team, with overall responsibility for your account, and will make recommendations regarding your coverages and exposures. Stephen will also advise and provide creative solutions to your risk management issues.



CINDY PRUSINOWSKI, ACCOUNT EXECUTIVE, CIC

P 248.327.0447 E cindy.prusinowski@kapnick.com

Cindy will be responsible for the marketing of your account to insurance carriers and negotiate with underwriters. In addition, Cindy will provide consultation on program structure, terms and conditions in addition to coverage inquiries.



ANDREA MILLER, ACCOUNT MANAGER

P 248.327.0448 E andrea.miller@kapnick.com

As your primary contact for day-to-day service needs, Andrea will add/delete items from your policy, prepare certificates of insurance and answer questions about invoices. Andrea will also facilitate and coordinate the marketing of your accounts to insurance carriers.



AMY DEKEYSER, VP RISK SOLUTIONS, CIC, CWCP

P 517.266.6950 E amy.dekeyser@kapnick.com

Amy will provide fee-based safety and loss control services, advanced level management guidance support, organize educational classes and seminars, and coordinate risk control services.



MELISSA MATICH, PERSONAL INSURANCE ACCOUNT EXECUTIVE

P 248.595.0734 E melissa.matich@kapnick.com

Melissa will service your individual risk management needs, provide solutions, negotiate with insurance carriers to provide the best coverage at the most competitive price, and answer questions regarding coverages and other service issues.



COVERAGE CHECKLIST

Property - Increase protection from loss to at least within 100% of the Replacement Cost

- Agreed Value of Insurance?
- Ordinance Coverage?
- Demolition Cost Coverage?
- Increased Cost of Construction?
- Functional Replacement Cost?
- Fire–Pollution Cleanup Expense?
- Debris Removal Expense?
- Peak Season? Stock? Reporting Form Coverage?
- Personal Property of Others?
- Employee Tools Coverage?
- Improvements & Betterments?
- Sewer/Drain Back-up?
- Mine Subsidence Insurance (Available for dwellings in limited counties)
- Mold?
- Outside Stock? (Trees, plants, and shrubs)
- Ocean Cargo?

Loss of Business Income

- Off Premises Power Interruption?
- Contingent Loss of Business Income Protection?
- Extra Expense Coverage?
- Rental Income?
- Leasehold Interest?

International Exposures? Current policy forms provide coverage in the United States (including its territories and possessions), Puerto Rico and Canada. Please make us aware of any exposures you might have outside this territory limitation.

Flood and Earthquake Coverage?

Light Poles, Fences, Signs & Glass Coverage?

Equipment and Machinery Breakdown Coverage?

Equipment Floater? Mobile Equipment Taken off Premises

- Rental Reimbursement?
- Hired /Rental Equipment?

Installation Floater? Builders Risk Coverage?

Transit Coverage? Owned Vehicles / Common / Contract Carriers

Fine Arts / Stained Glass / Collectibles Coverage?

Electronic Data Processing Coverage?

- Equipment / Hardware Coverage?
- Media / Software Coverage?
- Computer Fraud Coverage?
- First Party Liability?
- Third Party Liability?

Accounts Receivable Valuable Papers and Records Coverage?

Pollution Liability?

- Pesticide / Herbicide Applicators Liability?
- Premises? / Above Ground Storage Tanks? / Underground Storage Tanks?

Crime Coverage?

- Employee Dishonesty?
- Forgery / Alteration?
- Disappearance or Destruction – Inside / Outside ?
- Government / License / Permit / Performance Bonds?
- E.R.I.S.A. Bond Coverage?
- Credit Card Forgery / Receipts coverage?
- Computer Fraud?
- Funds Transfer Fraud?
- Money Order & Counterfeit Currency?
- Fraudulent Funds Transfer?
- Extortion?
- Customer / Guest Property?
- Social Engineering Fraud / False Pretenses?
- Personal Accounts

COVERAGE CHECKLIST

General Liability?

- Additional Insureds?
- Building Owner?
- Lessor of Equipment?
- Products Recall Expense?
- Manufacturers Errors & Omissions?
- Professional Liability?
- Foreign / International Liability?
- Per Location Aggregate Limits?
- Railroad Protective?
- Mold?
- Technology Errors & Omissions?

Automobile Coverage?

- Owned Automobiles?
- All Licensed Commercial Trailers Scheduled?
- Broad Form Drive-Other-Car Coverage?
- Rental Reimbursement Coverage?
- Increase Uninsured / Underinsured Motorists Limit?
- Increase Medical Payments?
- Hired Auto Physical Damage Coverage?
- Mini-Tort Property Damage Liability?
- All Truck Mounted Equipment Scheduled?
- Non-factory installed electronic equipment coverage?
- Emergency Towing Service?
- Valet Parking?
- Automobile Cargo Pollution
- Motor Carrier Act?
- On Hook / Cargo?
- Garagekeepers Liability?
- Antique/Classic Automobiles?
- Employee Hired Auto Coverage?

Workers' Compensation – Employers Liability?

- All states with payroll need to be reported
- Increased Limits?
- Stop Gap Liability? (OH, WA, WY, ND)
- Foreign Worker's Compensation or Self-Insurance?

Umbrella Liability?

- Higher Limits are Available

Aircraft Liability?

- Owned Liability?
- Non-Owned Liability?
- Hull Coverage?
- Air Cargo?

Watercraft Liability?

Management Protection?

- Directors and Officers Liability?
- Professional Liability?
- Fiduciary Liability?
- Employee Benefits Errors & Omissions Liability?
- Employment Practices Liability?
- Data Breach / Cyber Liability?
- Kidnap / Ransom / Extortion Liability?
- Workplace Violence?

Employee Coverages?

- Pension Plans?
- Group Life Insurance?
- Group Health Insurance?
- Section 125 Plans?
- 401K Plans?
- COBRA Compliance?
- Life Insurance?
- Accident Insurance?
- Personal Lines – Homeowners, Automobile, Watercraft?

Employer Coverages?

- Individual Pension Plan?
- Key Person Life / Disability Insurance?
- Buy / Sell Agreement Funding?
- Estate Analysis / Estate Planning?

Terrorism Coverage?

- Full Terrorism Coverage is available



COVERAGE CHECKLIST

Identity Fraud Expense Reimbursement Coverage?

Includes:

- ID Theft Resolution Services
- Lost Wages
- Loan Re-Application Fee
- Notary Charges
- Certified Mail Charges
- Long Distance Charges
- Daycare and Eldercare
- Coverage for Spouse
- Coverage for Domestic Partner
- Coverage for Household Family Members
- Attorney Fees
- Travel and accommodations up to \$1,000 per week for five weeks
- Reimbursement of expenses and fees for government-issued identification and copies of medical records

IMPORTANT INFORMATION

POLICIES GOVERN COVERAGE

This description of coverage is necessarily brief and is not to be considered as complete or in any way superseding or extending the terms of the policies. The insuring agreements, terms and conditions of the placing carrier's policy forms will govern the actual coverage that will be provided. **Policy coverages, terms and conditions may change at time of renewal and when changing insurance companies.** Upon request, specimen copies are available for your review.

It is important to note that there may be additional coverage differences that have not been outlined in this proposal. This is a convenient coverage summary, not a legal contract. We encourage you to review the actual policies quoted/sold for specific terms, conditions, limitations, and exclusions that will govern in the event of loss, and contact us if you have any questions.

CLIENT RESPONSIBILITIES

Changes in Operations or Exposures:

Our presentation is based upon exposures to loss that presently exist and were made known to Kapnick Insurance Group. **Any changes in operations or exposures should be reported promptly in order that they may be properly insured.**

Policy Limits:

It is the responsibility of the client to make sure limits are adequate. Kapnick Insurance Group understands that every business operation is unique and, therefore, recommends that you carefully review each of the coverage limits provided. We suggest you obtain a professional appraisal of your assets to properly assure adequate insurance to value. Please note that higher limits of coverage may be available to you.

A completed Business Income Worksheet is strongly recommended to analyze your coverage limit and necessary to obtain agreed amount coverage.

Claim Reporting:

It is important to report claims directly to the carrier in a timely fashion.

Policy Premium:

Premiums for the policies are due and payable as billed, in full or as insurance company installments. Premiums may be financed, subject to acceptance by an approved finance company.

Policy Audits:

Some policies are written on a "subject to audit" basis. It is the duty of the client to provide information to the insurance company when requested. Noncompliance could result in an additional premium charge.

CONTRACTUAL RISK TRANSFER

Contracts:

Prior to signing any contract or lease, Kapnick Insurance Group advises you to seek an attorney's opinion. Our review of any contract/lease is not to provide legal advice and is limited to what is clearly marked as being pertinent to the insurance coverage we place for your business. Your contract may be broader than the insurance provided.

Proof of Insurance:

A certificate or any proof of insurance that we may provide is for informational purposes only and does not amend, extend, or alter coverage provided by the policies.



KAPNICK RISK SERVICES CENTER

Web-based risk management platform that is exclusive to Kapnick clients

We are pleased to present **Kapnick Risk Services Center**, a unique, web-based risk management platform and value-added service for our clients. The primary goal for any risk management program is to reduce injuries and improve profitability.

- The comprehensive **Safety Library and Resource Center** allows you to search among hundreds of documents and OSHA regulations instantly. With the click of a mouse you can access safety policies and programs, safety training presentations, safety posters, toolbox talks and many more valuable documents.
- With **Incident Track** you can document incidents in minutes including unsafe behaviors, near misses, incidents, OSHA recordables and claims. You can generate standard reports and get in-depth graphing and tracking capabilities that allow you to track and analyze your incidents by several criteria.
- Access to preferred pricing on **Motor Vehicle Reports** and **Background checks**.
- **HR Suite:** Here you will find the help you need to answer many of your questions that will save you time and money. The HR Suite contains thousands of pages of HR and benefits-related content, including COBRA, FMLA and HIPAA information and over 800 sample job descriptions. There is also over 500 downloadable HR and benefits forms, checklists and posters. Find your State and federal employment law information, downloadable posters and even how to hire and terminate employees to prevent wrongful termination lawsuits. There is even a downloadable sample Employee Handbook!
- **Certificate of Insurance tracking (COI Track)** – You need to collect and manage insurance certificates to make sure that all of your vendors, contractors, sub-contractors are properly insured. This time consuming task can take hours and tie up valuable staff time. COI Track helps you manage your Certificates of Insurance before a problem occurs and **saves you time and money!!**
- **Training Track:** Regulatory agencies, like OSHA and DOT have numerous training requirements. Additionally, your company likely provides training on numerous topics and must manage employee licenses and certifications. Training Track automates the tracking of certifications and scheduling of employee safety training. Generate comprehensive reports for any tracking need. This tool has also been used by Kapnick clients to track everything from building maintenance to fire extinguisher inspections!!
- **JSA Track:** Job safety analysis is a valuable and important step to evaluate individual jobs by breaking them into component parts. It is also an important component in complying with the Americans with Disabilities Act (ADA) and identifying the physical requirements for Workers Compensation return to duty programs. JSA Track saves you time and money by helping you do this in an automated format.
- **MSDS Track:** OSHA's Hazard Communication (Employee Right to Know) standard requires that Material Safety Data Sheets (MSDS) be collected for chemicals at every work site. Collecting, storing, categorizing and updating these sheets is time consuming and frustrating! MSDS Track saves time and money by managing MSDS electronically for your entire organization. Click and store MSDS instantly through available resource links.

Contact your Kapnick Client Executive for more details and how you can get started today!!

A.M. BEST RATINGS AND COMPANY STATUS

A.M. Best is a company that assigns ratings to insurance companies assessing their financial strength. These ratings range from A++ to F and provide an opinion of an insurer's financial strength and ability to meet ongoing obligations to policy holders.

Secure Best's Ratings

A++ and A+ (Superior)

Assigned to companies that have, on balance, superior balance sheet strength and operating performance. These companies according to A.M. Best, have a very strong ability to meet their ongoing obligations to policyholders.

A and A- (Excellent)

Assigned to companies that have, on balance, excellent balance sheet strength and operating performance. These companies, according to A.M. Best, have a strong ability to meet their ongoing obligations to policyholders.

B and B+ (Very Good)

Assigned to companies that have, on balance, very good balance sheet strength and operating performance. These companies, according to A.M. Best, have a good ability to meet their ongoing obligations to policyholders.

For more information on A.M. Best and their ratings go to: www.ambest.com

Admitted Insurance Companies

Admitted Insurance companies are licensed by each state and regulated by each state's Insurance Department. They are required to be a member of each states' guaranty association as a condition of their authority to transact business in that state. The guaranty association's purpose is to provide limited coverage as defined by guaranty association statutes on behalf of an insolvent insurer in that state. Certain criteria established by the guaranty association may preclude coverage for some policyholders entirely. Premium taxes / assessments are included in the rates.

Non-Admitted Insurance Companies

Non-Admitted Insurance companies are not licensed by the state in which the insured is located, and are not subject to its supervision. They usually underwrite risks for which insurance coverage may not be available through Admitted Insurance Companies. In the event of an insolvency of a non-admitted carrier, claims will not be paid by the state guaranty association. Premium taxes are not included in the rates and must be paid separately, but are included in the premium summary.



A.M. BEST RATINGS AND COMPANY STATUS

Financial Size Category

To enhance the usefulness of ratings, A.M. Best assigns each rated (A++ through D) insurance company a Financial Size Category (FSC). The FSC is based on adjusted policyholders' surplus (PHS) in U.S. dollars and may be impacted by foreign currently fluctuations. The FSC is designated to provide a convenient indicator of the size of a company in terms of its statutory surplus and related accounts.

Many insurance buyers only want to consider buying insurance coverage from companies that they believe have sufficient financial capacity to provide the necessary policy limits to insure their risks. Although companies utilize reinsurance to reduce their net retention on the policy limits they underwrite, many buyers still feel more comfortable buying from companies perceived to have greater financial capacity.

Class	Adj. PHS (\$ Millions)	Class	Adj. PHS (\$ Millions)
I	Less than 1	IX	250 to 500
II	1 to 2	X	500 to 750
III	2 to 5	XI	750 to 1,000
IV	5 to 10	XII	1,000 to 1,250
V	10 to 25	XIII	1,250 to 1,500
VI	25 to 50	XIV	1,500 to 2,000
VII	50 to 100	XV	2,000 or greater
VIII	100 to 250		

COINSURANCE CLAUSE EXPLAINED

What is Coinsurance?

Coinsurance is simply an agreement between you and the insurance company, wherein, you agree to carry insurance on your property in an equal amount to at least (80%, 90% or 100%) of its Actual Cash Value (or Replacement Cost). In return for doing this, you receive a rate credit.

How Does it Operate?

Example I

Let us assume that the cash value of the property is \$100,000. If insurance is carried for \$90,000 or more, the company will pay the entire loss up to the face value or amount shown on the policy at 90% coinsurance.

Value	Insurance	Loss	Company Pays
\$100,000	\$90,000	\$60,000	\$60,000
\$100,000	\$90,000	\$90,000	\$90,000
\$100,000	\$90,000	\$100,000	\$90,000

Example II

Assume insurance is carried for \$60,000:

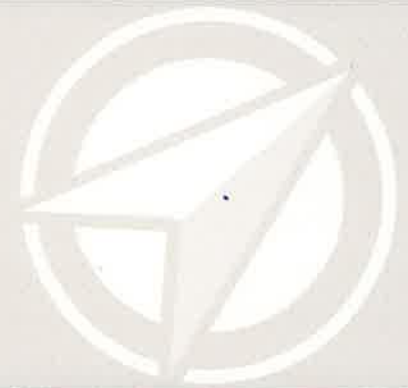
Value	Insurance	Loss	Company Pays
\$100,000	\$60,000	\$50,000	\$33,333
Did carry / Should have carried x Claim			=Payment
\$60,000 / \$90,000		x \$50,000	=\$33,333

Note: The coinsurance clause refers to the Actual Cash Value at the time of loss. It is therefore strongly recommended that appraisals of property be made by reliable appraisal companies and that these appraisals be kept up-to-date at all times. We recommend at least an annual review of values and adjustment of insurance coverage.

⊕ Strength. Knowledge. Direction.®

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kapnick.com





TOKIO MARINE
HCC

HCC Public Risk Michigan

Quote Date: **5/17/2022**
 Quote for: **CITY OF NOVI**
 Policy Term: **07/01/2022 - 07/01/2023**
 Payment Plan: **Annual**
 Company: **U.S. Specialty Insurance Company**
 Policy #: **TBD**

General Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$10,000 Deductible Including Claims Expense
 Deductible Applies to: Bodily Injury/Property Damage
 Basis of Deductible: Per Occurrence
 Sexual Abuse Endorsement \$1,000,000 / \$1,000,000
 Damage to Premises Rented to you \$50,000
 Medical Payments \$10,000
 Cemetery Professional - Included
 Pesticide or Herbicide \$50,000 per Occurrence / \$50,000 Aggregate
 Nurses Professional Liability - No Coverage
 Failure of Dam, Reservoir, Levee, Dike Coverage - Included
 MEADOWBROOK LAKE DAM ID 2199
 LEAVENWORTH DETENTION POND DAM
 TAFT ROAD REGIONAL DETENTION BASIN
 THORNTON DETENTION BASIN DAM
 Emergency Response Operations - Included
 Mutual Aid Property Damage - \$10,000
 Designated Operations - Insured PUBLIC HOUSING COMMISSION - MEADOWBROOK COMMONS
 Sewer Backup Liability \$1,000,000 per Occurrence / \$1,000,000 Aggregate
 Subject to \$2,500 per claimant deductible - Including Claims Expense

Special Events: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval (Additional Premium may apply)

Fireworks Liability: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval prior to binding coverage. All fireworks displays must be ignited/discharged by a licensed and insured pyro technician. Additional Premium will Apply.

Employee Benefits - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$10,000 Deductible Including Claims Expense
 Designated Operations - Insured PUBLIC HOUSING COMMISSION - MEADOWBROOK COMMONS

Liquor Liability - Coverage limited to Host Liquor



HCC Public Risk Michigan

Public Officials Wrongful Acts Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate

Subject to \$25,000 Deductible - Including Claims Expense

Designated Operations - Insured PUBLIC HOUSING COMMISSION - MEADOWBROOK COMMONS

Private Property Use Restriction Sublimit \$1,000,000 per Occurrence / \$1,000,000 Aggregate - Defense inside Limit

Employment Practices Liability Insurance - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate

Subject to \$25,000 Deductible - Including Claims Expense

Designated Operations - Insured PUBLIC HOUSING COMMISSION - MEADOWBROOK COMMONS

Law Enforcement Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate

Subject to \$25,000 Deductible - Including Claims Expense

Designated Operations - Insured PUBLIC HOUSING COMMISSION - MEADOWBROOK COMMONS

Excess Liability

Coverage applies to General Liability, Employee Benefits, Public Officials Wrongful Acts, Employment Practices, Law Enforcement, Auto Liability and Employers Liability

Excludes Uninsured Motorist and Underinsured Motorist Coverage

Subject to \$9,000,000 per Occurrence / \$9,000,000 Aggregate

Excludes Zoning, Regulation, and Permissive Use of Property

Excludes Sexual Abuse / Molestation

Failure to Supply Exclusion Applies

Pollution Exclusion Exception - Pollution with Sewer, Potable Water and Hostile Fire

Dam, Reservoir, Levee, Dike: No Coverage

Employers Liability - No Coverage

Property

Total Building and Contents Limit	\$82,600,366
	Coinsurance - N/A
Subject to:	\$10,000 Deductible
Blanket Basis	Included
Agreed Amount	Included
Building Valuation—per schedule on file with company	Replacement Cost
Special Form	Included
Accounts Receivable	\$250,000 any one occurrence
Animal Mortality	\$25,000 any one occurrence
Building Ordinance or Law	\$500,000 Undamaged portion / or demolition 10% of reported values (Increased cost of construction)
Business Income	\$100,000 any one occurrence
Extra Expense	\$500,000 any one occurrence
Communication Towers	\$100,000 any one occurrence
Debris Removal	25% of Loss +\$10,000 any one occurrence
Electrical Utility Service Interruption	\$25,000 any one occurrence
EDP Coverage	No Coverage
Fairs or Exhibitions	\$50,000 any one occurrence
Fine Arts	\$5,000 any one item, \$25,000 any one occurrence
Fire Department Service Charge	\$5,000 for your liability
Foundations of Machinery	\$500,000 any one occurrence



HCC Public Risk Michigan

Fire Equipment Recharge	\$5,000 for each separate 12 month period
Golf Course Greens	\$100,000 any one occurrence
Grounds Maintenance Equipment	\$100,000 any one occurrence
Inventory or Appraisal	\$10,000 any one claim
Newly Acquired or Constructed Prop – Building	\$1,000,000 at each building
Newly Acquired or Constructed Prop – Contents	\$250,000 at each building
Paved Surfaces	\$100,000 any one occurrence
Personal Property of Others	\$15,000 any one Occurrence
Property in Transit	\$25,000 any one occurrence
Property off Premises	\$100,000 any one occurrence
Underground Pipes, Flues or Drains	\$1,000,000 any one occurrence
Valuable Papers & Records – Cost of Research	\$100,000 any one occurrence
Water Back Up – Sewer or Drain	\$25,000 for direct physical loss or damage
Unnamed Locations	No Coverage
Expediting Expense	No Coverage
Earthquake Coverage	\$2,000,000 subject to \$50,000 Deductible
Flood Coverage	\$2,000,000 subject to \$50,000 Deductible

Any location in the following flood zones are excluded: Flood Zones A, A1 - A30, A99, AE, AH, AO, AR, AR/AE, AR/AO, AR/A1 - A30, AR/A, V, V1 - V30, VE. Additionally, we will not cover FEMA zones designated as B or X (shaded). Any areas later designated by FEMA as a high risk area at the time of a Covered Cause of Loss is also subject to this limitation.)

Equipment & Mechanical Breakdown (Boiler)

Included

Subject to: \$10,000 Deductible

Automobile

Based on 167 vehicles - Schedule on file with Company

Subject to \$1,000,000 Liability Limit

Subject to \$10,000 Deductible Including Claims Expense

Emergency Vehicle Endorsement - Broad Form

\$1,000,000 Uninsured Motorist Coverage limit

\$1,000,000 Underinsured Motorist Coverage limit

Hired and Non Owned Automobile Liability

Employee Hired Auto Physical Damage - \$35,000 Each Covered Auto, \$500 Deductible applies

Personal Injury Protection - Unlimited

Property Protection Insurance - Included

Mini-Tort Liability - Included

Additional Death Benefit - \$3,000

Physical Damage per schedule on file with company

Comprehensive Deductible: \$2,500

Collision Deductible: \$2,500

Physical Damage to Volunteers or Employees Personal Auto

Auto Catastrophic Coverage - No Coverage

Garage Keepers Legal - No Coverage

Impound Vehicles Coverage - No Coverage



HCC Public Risk Michigan

Inland Marine

Subject to \$5,000 Deductible

Scheduled Contractors Equipment – Per Schedule on file with company	\$2,100,485
Valuation: Replacement Cost - per schedule on file	
	90% Coinsurance
Misc. Property & Equipment	\$100,000
No single item to exceed \$25,000 in value	
Emergency Portable Equipment	\$200,000
Valuation Replacement Cost applies to Misc. Property & Equipment and Emergency Portable Equipment	
Contractors Equipment Rented From Others	\$200,000
less than 90 days	
Rental Reimbursement	\$50,000
Flood Limit	No Coverage
Earth Movement Limit	No Coverage
Aircraft Non-Operating Shell	\$0
Total Limit	\$2,600,485

EDP

Total Limit	\$850,000
Subject to \$5,000 Deductible	
System Breakdown Coverage	Included
Loss of Business Income	\$100,000
Extra Expense	\$100,000
Media Coverage	\$200,000
Earth Movement Limit	No Coverage
Flood Limit	No Coverage

Crime

Coverage Form B, C & F Subject to \$5,000 Deductible

B. Forgery or Alteration	No Coverage
C. Theft, Disappearance and Destruction In/Out	\$100,000
Tax Time Limit	\$250,000
F. Computer Fraud	\$100,000

Coverage Form O & P Subject to \$5,000 Deductible

O. Employee Dishonesty – Per Loss	\$100,000
P. Employee Dishonesty – Per Employee	No Coverage
Includes Faithful Performance	

Annual Package Premium	\$ 429,944.00
MCCA:	\$ 12,728.00
 Total Annual Premium	 \$ 442,672.00



HCC Public Risk Michigan

- **Note: Terrorism option and optional quoted premiums are not included in installment plan premiums**
- **Note: Mold, Fungi & Bacterial Exclusion Included**
- **Note: All SIR's Include Loss, Loss Adjustment Expense and Supplementary Payments**
- **Note: Failure of any Dam, Levee or Dike Exclusion Included**
- **Note: Accounts cannot be brokered**

NOTE: The following forms need to be signed and returned prior to binding coverage:

- ~ Application Declaration
- ~ Terrorism Form
- ~ Uninsured / Underinsured Motorist Forms
- ~ Michigan Choice of Bodily Injury Liability Coverage Limits
- ~ Michigan Selection of Personal Injury Protection (PIP) Medical Coverage

You declined terrorism coverage for the expiring policy period. We have, therefore, not included a quotation for terrorism coverage for the renewal period and your signed declination of terrorism insurance will remain in effect as long as you are insured by this company and until you rescind the declination in writing. If you would like the above quotation to include insurance for terrorism, or if you would like to know more about terrorism coverage options available to you, please advise your agent.

Limited Terrorism coverage and pricing subject to the Terrorism Risk Insurance Act as reauthorized in 2019.

TRIA DOES NOT APPLY TO AUTO LIABILITY, AUTO PHYSICAL DAMAGE, CRIME, EMPLOYEE BENEFITS, PUBLIC OFFICIALS WRONGFUL ACTS LIABILITY OR LAW ENFORCEMENT

U.S. Specialty Insurance Company, Additional premium for limited terrorism coverage (not included in above package quote):

PROPERTY AND/OR CASUALTY LIMITED TERRORISM COVERAGE (REAUTHORIZED IN 2019)
\$3,095

You selected UNLIMITED PIP medical coverage for the expiring policy period. Therefore, we have included a quotation with that same amount of PIP medical coverage for the renewal period. Your signed PIP selection form, if applicable, will remain in effect as long as you are insured by this company or until you change this selection by completing and signing a new selection form. If you would like to change your selection of PIP medical coverage, or if you would like to know more about these coverage options available to you, please advise your agent.

Optional Quotes and Premium:

None

Special Conditions:

QUOTE GOOD FOR 30 DAYS ONLY ENTIRE QUOTE SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY.



**TOKIO MARINE
HCC**

Applicant Name: **CITY OF NOVI - OAKLAND**
Policy Effective Date: 07/01/2022
Application Number: T008000012600

Tokio Marine HCC Public Risk APPLICATION DECLARATION

After complete investigation and inquiry, to the best of applicant's knowledge and belief, no principals, partners, directors, officers, employees, or insurance managers have knowledge of any act, error, omission, fact, incident, situation, unresolved job dispute, accident, or any other circumstance that is or could be the basis for a claim under this proposed insurance policy.

Report knowledge of all such incidents to your current carrier prior to your current policy expiration. The proposed insurance being applied for will not respond to incidents about which you had knowledge prior to the effective date of the policy nor will coverage apply to any claim or circumstance identified or that should have been identified in this application.

The applicant has read the foregoing and understands that completion of this Application does not bind the Underwriter or other party to provide coverage. It is agreed, however, that this Application is complete and correct to the best of applicant's knowledge and belief and that all particulars which may have a bearing upon acceptability as an insurance risk have been revealed. It is understood that this Application shall form the basis of the contract should the Underwriter approve coverage and should the applicant be satisfied with the Underwriter's quotation.

It is further agreed that, if in the time between submission of this Application and the requested date for coverage to be effective, the applicant becomes aware of any information which would change the answers furnished in response to any question of this Application, such information shall be revealed immediately in writing to the Underwriter.

Signature of authorized official: _____ Date _____

Print name of authorized official: _____

Title of authorized official: _____





General Policy Information

Resubmitted Application

Client Name: CITY OF NOVI
Client address: 45175 W TEN MILE ROAD
NOVI, MI 48375

County: OAKLAND
Client #: T008000101
Customer #:
Submission #: 0

Underwriter: KMF
Backup Underwriter: JTM
UW Assistant: TLH

1st Contact: CORTNEY HANSON
Title: CLERK
Phone: 248-347-3275
Email Address: CHANSON@CITYOFNOVI.ORG

2nd Contact: VICTOR CARDENAS
Title: ASSISTANT CITY MANAGER
Phone: 248-347-0450
Email Address: VCARDENAS@CITYOFNOVI.ORG
Fax number:
Entity type: City

Population: 60,439

Policy program: Michigan - Open Market-

Agency Info: TOKIO MARINE / HCC PUBLIC RISK
1700 OPDYKE CT
AUBURN HILLS, MI 48326

Agency Contact:
Phone: (248) 371-3100

Alternate Billing Code:35

Application #: T008000012600
Policy #: TBD
Expired Policy #: PKG81510059

Effective Date: 07/01/2022
Expiration Date: 07/01/2023
Dec. Expiration Date: 07/01/2023
Submission Date: 05/16/2022 3:59 PM

Date needed: 05/17/2022

Policy status: **Rated**

Payment Plan: Annual
Notice of Cancellation: 30 days

3 Yr Installment: No
Yr Installment: 1
3 Year Expiration Date:

1st Anniversary LR – 9 mo: 0 %
2nd Anniversary LR – 21 mo: 0 %

General Liability FAC?: No
Property FAC?: No



Liability 1 Information

GL Class Code: 4410414 - Population 50,001 - 100,000 | City, Town, Twp, Borough, Village

Liability Coverage: Yes
Liability Limit: \$1,000,000
Aggregate Limit: \$3,000,000

Liability Deductible:

Deductible: Yes
Amount: \$10,000
Deductible Applies to: BIPD
Basis of Deductible: Per Occurrence
Includes Claims Expense within Deductible or SIR: Yes
Cemetery Professional: No

OR SIR:

SIR: No
Amount: \$0
Aggregate Limit: \$0
Reporting: Unlimited
SIR Includes:

Coverages / Exclusions:

Fireworks Coverage: No
Fireworks Limit: \$0

Please Note: All Fireworks displays must be ignited/discharged by a licensed and insured pyro technician.

Damage to Premises Rented to You: \$50,000
Medical Payments: \$10,000

Has the municipality or operational units (i.e., sewer, water, public works) ever been cited by State, Federal, Local Environmental Protection Agency or similar entity?: No
Description and Mitigation:

Designated Operations Exclusion: No
Excluded Operations:

Designated Premises Exclusion: No
Description:

Designated Operations - Insured: Yes
Operations: PUBLIC HOUSING COMMISSION - MEADOWBROOK

COMMONS

Emergency Response Operations: Yes

Prior Time Coverage

Prior Time Coverage: No
Claims Made Policy Number:
Claims Made Policy Term Effective: 01/01/1900
Claims Made Policy Term Expiration: 01/01/1900
Prior Time Coverage From: 01/01/1900
Prior Time Coverage To: 01/01/1900

Client Name: CITY OF NOVI
Application #: T008000012600
Michigan - HCC Public Risk-



Liability 2 Information

Cemetery Professional: Yes
of Cemeteries: 2
Deductible: Yes
Amount: \$10,000

Pesticide or Herbicide: Yes
Limit: \$50,000
Aggregate: \$50,000

Nurses Professional Liability: No
Medical Incident / Aggregate: \$0 / \$0
Number of Nurses: 0

Sexual Abuse: Yes
Sexual Abuse Limit: \$1,000,000
Sexual Abuse Aggregate: \$1,000,000

Marina Operators Coverage: No
Limit: \$0
Aggregate: \$0
Deductible: \$0

Number of Slips / Storage Units - Combined: 0
Location:

Dam, Reservoir, Levee, Dike Coverage: Yes
 Submit latest inspection report and dam supplemental application.
 Underwriting approval required

Description / Name: MEADOWBROOK LAKE

Location: DAM ID 2199

Description / Name: LEAVENWORTH

Location: DETENTION POND DAM

Description / Name: TAFT ROAD

Location: REGIONAL DETENTION BASIN

Description / Name: THORNTON

Location: DETENTION BASIN DAM

Description / Name:

Location:

Sewer Backup Coverage Sublimit: Yes
Per Occurrence: \$1,000,000
Aggregate: \$1,000,000

Per Claimant Limitation: \$0

Per Occurrence Deductible: \$0

Per Claimant Deductible: \$2,500

Includes Claims Expense within Deductible: Yes



Employee Benefits Information

Employee Benefits: Yes
Liability Limit: \$1,000,000
Aggregate Limit: \$3,000,000
Occurrence: Yes
Claims Made: No
Claims Made Retro Date: 01/01/1900

Employee Benefits Liability Deductible:

Deductible: Yes
Amount: \$10,000

Includes Claims Expense within Deductible or SIR: Yes

OR SIR:

SIR: No
Amount: \$0
Aggregate Limit: \$0
Reporting: Unlimited

Coverages / Exclusions:

Designated Operations Exclusion: No
Excluded Operations 1:
Excluded Operations 2:
Excluded Operations 3:

Exclusion of Designated Prior Acts: No
Description:

Designated Operations - Insured: Yes
Operations 1: PUBLIC HOUSING COMMISSION - MEADOWBROOK
Operations 2:
Operations 3:

COMMONS

Prior Time Coverage:

Prior Time: No
Claims Made Policy Number:
Claims Made Policy Term Effective: 01/01/1900
Claims Made Policy Term Expiration: 01/01/1900
Prior Time Coverage From: 01/01/1900
Prior Time Coverage To: 01/01/1900



Liquor Coverage

Liquor Coverage: No

Liquor Limit: \$0

Liquor Aggregate: \$0

Excess Coverage Applies: No

Liquor Liability Deductible:

Deductible: No

Amount: \$0

Includes Claims Expense within Deductible or SIR: No

OR SIR:

SIR: No

Amount: \$0

Aggregate Limit: \$0

Reporting: Limited

Event Details:

At what hour does the establishment open and close:

Security Personnel on the Premises: No

How does insured deal with intoxicated customers:

Has the establishment ever been:

Charged by Liquor Control Commission: No

Cited by Liquor Control Commission: No

Fined by Liquor Control Commission: No

Liquor Receipts: \$0

Location / Description of Event:



Budget Information

Gross Operating Expenditures:

\$0

Deductions:

Capital Improvement Debt Service: \$0

Expenditures Independent Contractors: \$0

Insurance Costs: \$0

Welfare Benefits: \$0

Police Department: \$0

Exposures Separately Rated: \$0

Total Deductions: \$0

Net Operating Expenditures: \$0

Library Square Footage:

Square Feet

Number of Employees:

Total # of All Employees: 541

Full Time Employees: 278

Part Time Employees: 263

All Other Employees: 0 (volunteer / seasonal, etc.)

Please indicate number of volunteers in Notes section.



Wrongful Acts 1 Information

Wrongful Acts Liability: Yes
Liability Limit: \$1,000,000
Aggregate Limit: \$1,000,000
Occurrence: Yes
Claims Made: No
Claims Made Retro Date: 01/01/1900
Claims Free Modifier: No

Wrongful Acts Liability Deductible:

Deductible: Yes
Amount: \$25,000
Includes Claims Expense within Deductible or SIR: Yes

OR SIR:

SIR:
Amount: \$0
Aggregate Limit: \$0
Reporting: Unlimited

Coverages / Exclusions:

Designated Professional Services Exclusion: No
Excluded Services:

Designated Prior Acts Exclusion: No
Description:

Designated Operations - Insured: Yes
Operations: PUBLIC HOUSING COMMISSION - MEADOWBROOK COMMONS

Non-Monetary Damage: No
Limit: \$0

Prior Time Coverage

Prior Time: No
Claims Made Policy Number:
Claims Made Policy Term Effective: 01/01/1900
Claims Made Policy Term Expiration: 01/01/1900
Prior Time Coverage From: 01/01/1900
Prior Time Coverage To: 01/01/1900



Wrongful Acts 2

Private Property Use Restriction Coverage: Yes
Sublimit: \$1,000,000
Aggregate: \$1,000,000

Wrongful Acts / Public Officials Deductible / SIR Applies

Zoning Questions

Municipality Has Master Zoning Plan: Yes
Date of Master Zoning Plan: 03/12/2000
Developing / Updating Zoning Plan: No
Estimated Date Of Completion: 01/01/1900

All Zoning Decisions Reviewed By or Consulted With the Municipal Attorney? Yes

Municipal Attorney Attends All Meetings of the Planning or Zoning Board? Yes

Have You Ever Been Involved In A Dispute Or Zoning Lawsuit? Yes
(Describe In Notes section of this Application)

Do Planning and Zoning Officials Receive Training Regarding "Open Meetings" and Hearing Regulations? Yes



Employment Practices Liability Information

EPLI Liability: Yes
Liability Limit: \$1,000,000
Aggregate Limit: \$1,000,000
Occurrence: Yes
Claims Made: No
Claims Made Retro Date: 01/01/1900
Claims Free Modifier: No

Employment Practices Liability Deductible:

Deductible: Yes
Amount: \$25,000
Includes Claims Expense within Deductible or SIR: Yes

OR SIR:

SIR: No
Amount: \$0
Aggregate Limit: \$0
Reporting: Unlimited

Coverages / Exclusions:

Designated Operations Exclusion: No
Excluded Operations:

Designated Person or Organization Exclusion: No
Description:

Designated Prior Acts Exclusion: No
Description:

Designated Operations - Insured: Yes
Operations: PUBLIC HOUSING COMMISSION - MEADOWBROOK COMMONS

Non-Monetary Damage: No
Limit: \$0

Wage & Hour Defense Coverage: No
Limit: \$0

Non-Employment Related Harassment: No
Type of Hazard: COMPANY USE ONLY

Prior Time Coverage

Prior Time: No
Claims Made Policy Number:
Claims Made Policy Term Effective: 01/01/1900
Claims Made Policy Term Expiration: 01/01/1900
Prior Time Coverage From: 01/01/1900
Prior Time Coverage To: 01/01/1900



TOKIO MARINE
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Employment Practices Liability – Written Policies and Procedures

Hiring and Firing: Yes
Sexual Harassment: Yes
Benefits: Yes



Law 1 Information

Law Enforcement Liability: Yes
Liability Limit: \$1,000,000
Aggregate Limit: \$1,000,000
Occurrence: Yes
Claims Made: No
Claims Made Retro Date: 01/01/1900
Claims Free Modifier: No

Law Enforcement Deductible:

Deductible: Yes
Amount: \$25,000
Includes Claims Expense within Deductible or SIR: Yes

OR SIR:

SIR: No
Amount: \$0
Aggregate Limit: \$0
Reporting: Unlimited

Coverages / Exclusions:

Designated Professional Services Exclusion: No
Excluded Services:

Designated Person or Organization Exclusion: No
Description:

Designated Premises Exclusion: No
Description:

Designated Prior Acts Exclusion: No
Description:

Designated Operations - Insured: Yes
Operations: PUBLIC HOUSING COMMISSION - MEADOWBROOK COMMONS

Non-Monetary Damage: No
Limit: \$0

Jail / Lockup Information:

Jail: No
Lockup or Holding Cell: Yes
Certified Hours: 72
No. of Cells: 10

Jail monitoring system: **Audio:** No
Video: Yes

Employees:	Class A:	73	Arresting officers:	Full:	73
	Class B:	0		Part:	0
	Class C:	0		Quarterly:	0
	Class D:	22		Shift per day:	0



TOKIO MARINE
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Does department have any dogs? # 2
Who trains the dogs?
Frequency of training:

Prior Time Coverage

Prior Time Coverage: No
Claims Made Policy Number:
Claims Made Policy Term Effective: 01/01/1900
Claims Made Policy Term Expiration: 01/01/1900
Prior Time Coverage From: 01/01/1900
Prior Time Coverage To: 01/01/1900



Law 2 Information

Accreditations:

By commission on Accreditation for Law Enforcement Inc.:	Yes
By the American Correction Association (ACA):	Yes
Other Accreditation requiring similar training:	Yes
Participation in the law enforcement television network loss control seminars:	Yes
Participation in company sponsored and approved loss control seminars:	Yes

Written Policies and Procedures:

Emergency driving:	Yes
High Speed Pursuit:	Yes
High Speed Pursuit Requires a Filed Report:	Yes
Use of Deadly Force:	Yes
Less than Deadly Force:	Yes
Off Duty Employment:	Yes
Domestic Violence:	Yes
Carrying Off Duty Weapon:	Yes

Mandated:	No
Allowed:	Yes

Additional Information:

Do Police Officers wear Body Cameras:	No
Are Police Vehicles equipped with Dash Cameras:	Yes



Excess Information

Excess Liability: Yes
Occurrence limit: \$9,000,000
Aggregate limit: \$9,000,000

Coverages / Exclusions

Designated Work or Operation Exclusion: No
Excluded Operations:

Failure to Supply Exclusion Applies: No
Abuse or Molestation Exclusion Applies: Yes
Pollution Exclusion Exception: Pollution with Sewer, Potable Water and Hostile Fire
Dam, Reservoir, Levee, Dike Coverage: No
Per Occurrence: \$0
Aggregate: \$0

Location 1:
Location 2:
Location 3:

Employers Liability

Employers Liability: No
EL Carrier:
\$0
\$0
\$0
Each Accident for Injury:
Policy Limit for Disease:
Each Employee for Disease:
EL Policy Number:
EL Policy From: 01/01/1900
EL Policy To: 01/01/1900



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Terrorism Coverage

Limited Terrorism Coverage for Property, Inland Marine and Electronic Data Processing: No

Limited Terrorism Coverage for General Liability: No

Limited Terrorism Coverage for Excess Liability: No

**Auto Physical Damage, Crime, Employee Benefits, Law Enforcement, Public Officials Liability
and Stop Gap are No Longer Part of Terrorism**



Exposure Checklist

R/C	Class:	Amount:	Additional Information:
R	Arenas over 5000 sq foot (Area)	68,000	
R	Cemeteries	2	
R	Concession Stand	1	
R	Dams & Dikes under 15 feet (Each)	4	
R	Day and Summer Camps (Each Participant)	100	
R	Fire Department (Operating Expense)	6,354,765	
R	Mowing Operation	1	
R	Paint Spraying	1	
R	Parks & Playgrounds	9	
R	Paved Surfaces - Streets / Road (Miles)	175	
R	Police Department	1	
R	Rental Properties - Housing Authority (Units)	175	
R	Special Events - Carnivals (Event)	1	Fire Up Fest
R	Special Events - Fairs (Event)	2	Softball Tourney Fit Novi
R	Special Events - Parade (Event)	2	Ringin In The Holidays Memorial Day
R	Transportation System - Dial-A-Ride	1	
R	Utilities - Water (# of Customers)	16,921	
R	Utilities-Comb Storm/Sanitary Sewers # of Cust	17,843	
R	Water Exp - Watercraft Less than 50ft (Each)	1	
R	Water Exposure - Beaches (Each)	1	
R	Zoning	1	



Exposure Checklist Coverages - Available Places / Classes:

- Aircraft Non-Operating Shell (Each)
- Amusement Parks (Sales)
- Animal Pound
- Arenas - Contracted (Each)
- Arenas over 5000 square foot (Area)
- Arenas under 5000 square foot (Area)
- Cemeteries
- Chemical Spraying
- Concession Stand
- Dams & Dikes over 15 feet (Each)
- Dams & Dikes under 15 feet (Each)
- Day and Summer Camps (Each)
- Day Care Centers – Not for profit only (Each Student)
- Fee Charge Parking Lots
- EMT's (Each)
- Fire Department (Operating Budget)
- Fire Department - Volunteer (Operating Budget)
- Garbage Collection
- Garbage Disposal – Dump (Area)
- Garbage Disposal – Incinerator (Area)
- Garbage Disposal - Landfill - Chemical
- Garbage Disposal - Landfill - Sanitary
- Golf Courses (Sales)
- Irrigation or Drainage System (Each)
- Irrigation Works Operation (Each)
- Medical Care Facility - Clinic (Beds)
- Medical Care Facility - Hospital (Beds)
- Medical Care Facility - Nursing Home (Beds)
- Medical Care Facility - Other
- Mowing Operation
- Paint Spraying
- Parks & Playgrounds
- Paved Surfaces - Bridges (Miles)
- Paved Surfaces - Highways (Miles)
- Paved Surfaces - Streets/Roads (Miles)
- Paramedics (Each)
- Penal Institutions (Number of People)
- Police Department
- Rental Homes (Units)
- Rental Properties - Housing Authority (Units)
- Rental Properties - Other Rentals (Units)
- Schools & Colleges (Each Student)
- Schools - High (Each Student)
- Schools - Elementary (Each Student)
- Schools - Corporal (Enrollment)
- Skateboard Park Facility
- Ski Facilities (Sales)
- Snowmobiles (Each)
- Special Events - Carnivals (Event)
- Special Events - Fairs (Event)
- Special Events - Firework Indep. Contractor (Event)
- Special Events - Firework Not Indep. Contractor (Event)
- Special Events - Liquor (Event)
- Special Events - Liquor (Receipts)
- Special Events - Parade (Event)
- Transportation System - Airport (Revenues)
- Transportation System - Dial-A-Ride (Revenues)
- Transportation System - Other (Revenues)
- Transportation System - Transit (Revenues)
- Utilities - Cable TV Run by Municipality (# of Customers)
- Utilities - Combined Storm & Sanitary (# of Customers)
- Utilities - Electrical Generating (# of Customers)
- Utilities - Electrical Pass Thru (# of Customers)
- Utilities - Gas (# of Customers)
- Utilities - Sanitary Sewers (# of Customers)
- Utilities - Storm Sewers (# of Customers)
- Utilities - Water (# of Customers)
- Water Exposure - Beaches (Each)
- Water Exposure - Diving Board (Each)
- Water Exposure - Docks (Each)
- Water Exposure - Docks with Rental Slips (Each)
- Water Exposure - Jet Skis/Wave Riders (Each)
- Water Exposure - Lake No Swimming (Each)
- Water Exposure - Marinas (Receipts)
- Water Exposure - Swimming Pool (Each)
- Water Exposure - Watercraft (Each)
- Water Exposure - Waterslide (Each)
- Water Exposure - Wharves / Piers (Area)
- Zoning
- Zoos (Sales)



Property 1 Information

Property Coverage: Yes

Property Deductible:

Deductible: Yes
Amount: \$10,000

Wind Deductible: No
Percentage: 0 %

Wind Deductible applies to: N/A

Coverages:

Margin Clause: No

Inflation Guard: No
Percentage: 0 %

Agreed Amount: Yes

All Risk / Special: Yes

Blanket Basis: Yes

Coinsurance Percentage: N/A

Amounts shown reflect 100% of Property Valuation

ISO Protection Class: 4

Builders Risk – 24 Hour Guard: No

Specific Location Exclusion: No

Location 1:
Location 2:
Location 3:

Unnamed Locations: No
Limit: \$0

Expediting Expense: No

Earthquake Limit: \$2,000,000

Earthquake Deductible: \$50,000

Mercalli Earthquake Zone: 5

Flood Limit: \$2,000,000

Flood Deductible: \$50,000

Location in Flood Zone: Yes

We exclude Flood Zones A, A1 - A30, A-99, AE, AH, AO, AR, AR/AE, AR/AO, AR/A1 - A30, V, V1 - V30, VE. Additionally we will not cover FEMA zones designated as B or X (shaded). Any area later designated by FEMA as a high risk area at the time of a Covered Cause of Loss is also subject to this limitation. At Time Of Loss, information on each location needs to be checked

Building Appraisals / Valuations: No

Date of Last Building Appraisal / Valuation: 01/01/1900

Source of Appraisals / Valuations:

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Property 2 Information

Accounts Receivable:	\$250,000
Business Income:	\$100,000
Communication Towers:	\$100,000
Debris Removal:	\$10,000
EDP Equipment:	\$0
Electrical Utility Services Interruption:	\$25,000
Extra Expense:	\$500,000
Fairs & Festivals:	\$50,000
Fine Arts:	\$25,000
Fire Department Service Charge:	\$5,000
Fire Equipment Recharge:	\$5,000
Foundations of Machinery:	\$500,000
Golf Course Greens:	\$100,000
Ground Maintenance Equipment:	\$100,000
Inventory or Appraisal:	\$10,000
Newly Acquired or Constructed Property – Building:	\$1,000,000
Newly Acquired or Constructed Property – Contents:	\$250,000
Paved Surfaces:	\$100,000
Personal Property of Others:	\$15,000
Property in Transit:	\$25,000
Property off Premises:	\$100,000
Sewer Backup:	\$25,000
Underground Pipes, Flues or Drains:	\$1,000,000
Valuable Papers & Records:	\$100,000



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Property 2 Information (Continued)

Law and Ordinance

Coverage Form A + B: \$500,000

A: Coverage for Loss to the Undamaged Portion of the Building

B: Demolition Cost Coverage to the Undamaged Portion of the Building

Coverage Form C: 10%

C: Coverage to reconstruct the structure in compliance with law & ordinance requirements.



Boiler / Machinery Coverage Information

Boiler and Machinery: Yes

Total Limit: \$82,600,366

Property TIV: \$82,600,366

Data & Media: \$800,000

Inland Marine Emergency Portable Equipment: \$200,000 (Total Misc. & Scheduled Emer Port Equipment)

EDP: \$850,000

Actual Cash Value Form Applies: No

Boiler Referral OCJD60 to Company?: No

Boiler / Machinery Deductible:

Deductible: \$10,000

Coverages:

Specific Location Exclusion: No
Excluded Locations:

Wind Turbine Limitation: No
Limit: \$0 per unit
Deductible: \$0
Hydro Turbine Limitation: No

**Power generating equipment for emergency
Power generators that are rated 1,000 kw or more:** No
Covered equipment includes rated up to but not exceeding: KW
Location #1:
Location #2:
Location #3:

Specific Location Deductible: No
Amount: \$0
Location #1:
Amount: \$0
Location #2:

SubStations / Transformers Deductible: No
Amount:

Sewage / Water Treatment Plant Deductibles: No
Property Damage Amount: \$0
Business Income Amount: 0 Hours

Covered under separate policy: No
Company:

Policy number:
From: 01/01/1900
To: 01/01/1900



Property Schedule Information

Loc.# Bldg #	FacLoc # Within 100ft	Address City, State, Zip, County	Year Built SQ Feet	Building Contents	Mine Subsidence	Valuation Prop Boiler	POK BF Code	BC Sprinkler	Spec Ded
* 1 1	N/A No	45175 TEN MILE ROAD CITY HALL NOVI, MI 48375 OAKLAND	1989 63,000	\$10,338,171 \$0	\$0	R R	10 100	4 No	N/A
* 1 2	N/A No	45175 TEN MILE ROAD CITY HALL NOVI, MI 48375 OAKLAND	2012 40,000	\$224,650 \$0	\$0	R R	10 100	4 No	N/A
1 3	N/A No	45175 TEN MILE ROAD CITY HALL AIR HANDLERS NOVI, MI 48375 OAKLAND	2014 0	\$346,828 \$0	\$0	R R	10 100	4 No	N/A
1 4	N/A No	45175 TEN MILE ROAD CITY HALL STUDIO 6 NOVI, MI 48375 OAKLAND	2016 0	\$201,113 \$0	\$0	R R	10 100	4 No	N/A
1 5	N/A No	45175 TEN MILE ROAD CITY HALL CMMNTYDVLPMNT NOVI, MI 48375 OAKLAND	2016 0	\$379,870 \$0	\$0	R R	10 100	4 No	N/A
* 1 6	N/A No	45175 TEN MILE ROAD CTY HL FUERST WINGRNVN NOVI, MI 48375 OAKLAND	1900 10,000	\$100,956 \$0	\$0	R R	10 100	4 No	N/A
* 1 7	N/A No	45175 TEN MILE ROAD E MAE PWR PRKCNSN NOVI, MI 48375 OAKLAND	2009 1,309	\$224,800 \$0	\$0	R R	10 100	4 No	N/A
1 8	N/A No	45175 TEN MILE ROAD E MAE PWR PRKDGOUT NOVI, MI 48375 OAKLAND	1900 0	\$102,000 \$0	\$0	R R	10 100	3 No	N/A
1 9	N/A No	45175 TEN MILE ROAD E MAE PWR PRKN PNC SLTR NOVI, MI 48375 OAKLAND	2016 0	\$100,000 \$0	\$0	R R	10 100	1 No	N/A
1 10	N/A No	45175 TEN MILE ROAD E MAE PWR PRKS SH STRCTR NOVI, MI 48375 OAKLAND	1900 0	\$100,000 \$0	\$0	R R	10 100	3 No	N/A
1 11	N/A No	45175 TEN MILE ROAD E MAE PWR PRKMNTNCN SHD NOVI, MI 48375 OAKLAND	1900 0	\$100,000 \$0	\$0	R R	10 100	4 No	N/A
1 12	N/A No	45175 TEN MILE RD ELLA MAE POWER PARK ELECTRICAL/STORAGE BUILDING NOVI, MI 48375 OAKLAND	1900 0	\$100,000 \$0	\$0	R R	10 100	1 No	N/A
2 1	N/A No	45176 TEN MILE ROAD CITY HALL COUNCIL/ATRIUM SOUND SYSTEM	1900 0	\$219,616 \$0	\$0	R R	10 100	1 No	N/A

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			NOVI, MI 48375 OAKLAND							
3	N/A	45275 TEN MILE ROAD	1915	\$255,000	\$0	R	10	1	N/A	
1	No	TOWNSHIP HALL/FUERST PARK HISTORICAL LIBRARY	0	\$0		R	100	No		
		NOVI, MI 48375 OAKLAND								
*	4	N/A	42975 GRAND RIVER AVE FIRE	1981	\$1,378,423	\$0	R	10	4	N/A
	1	No	STATION #1	10,220	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	5	N/A	1919 PARAMOUNT STREET	1979	\$1,152,600	\$0	R	10	4	N/A
	1	No	FIRE STATION #2	5,100	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	6	N/A	42785 NINE MILE ROAD FIRE	1989	\$867,000	\$0	R	10	4	N/A
	1	No	STATION #3	3,800	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	7	N/A	49375 TEN MILE ROAD FIRE	2003	\$2,871,714	\$0	R	10	4	N/A
	1	No	STATION #4	12,480	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	8	N/A	25804 BECK ROAD FIRE	1984	\$628,763	\$0	R	10	4	N/A
	1	No	STATION #5	2,900	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
*	9	N/A	26300 LEE BEGOLE DRIVE	2018	\$6,904,639	\$0	R	10	3	N/A
	1	No	DPW BUILDING AND GARAGE	90,860	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	10	N/A	45125 TEN MILE ROAD POLICE	2003	\$8,270,537	\$0	R	10	4	N/A
	1	No	STATION	29,460	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	10	N/A	45125 TEN MILE ROAD P	2012	\$164,116	\$0	R	10	4	N/A
	2	No	STATION LOCKER ROOMS	0	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	10	N/A	45125 TEN MILE ROAD	2014	\$125,357	\$0	R	10	4	N/A
	3	No	PSTATION AIR HANDLER	0	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	11	N/A	26350 LEE BEGOLE DRIVE	2008	\$1,981,484	\$0	R	10	4	N/A
	1	No	GUN RANGE ORIGINAL	4,950	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	11	N/A	26350 LEE BEGOLE DRIVE	2020	\$1,396,831	\$0	R	10	4	N/A
	2	No	GUN RANGE ADDITION(2020	2,500	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
*	12	N/A	42400 NICK LIDSTROM DRIVE	1998	\$10,999,625	\$0	R	10	4	N/A
	1	No	ICE ARENA BUILDING	80,000	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	13	N/A	45255 TEN MILE ROAD	2010	\$12,098,856	\$0	R	10	4	N/A
	1	No	LIBRARY	55,000	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							

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*	14	N/A	51000 EIGHT MILE ROAD ITC	2020	\$542,493	\$0	R	10	4	N/A
	1	No	STORAGE BUILDING	8,800	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	14	N/A	51000 EIGHT MILE ROAD ITC	1900	\$103,381	\$0	R	10	4	N/A
	2	No	RESTROOMS	0	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	14	N/A	51000 EIGHT MILE ROAD ITC	1900	\$103,381	\$0	R	10	4	N/A
	3	No	RESTROOMS	0	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	15	N/A	601 S LAKE DRIVE	2021	\$6,500,000	\$0	R	10	3	N/A
	1	No	LAKESHORE PARK	6,200	\$0		R	100	No	
			2021 NOVI, MI 48375 OAKLAND							
	15	N/A	601 S LAKE DRIVE LKSHORE	2021	\$100,000	\$0	R	10	4	N/A
	2	No	PARK	0	\$0		R	100	No	
			BTHRM/MANT NOVI, MI 48375 OAKLAND							
	15	N/A	601 S LAKE DRIVE LKSHRE	1900	\$100,000	\$0	R	10	1	N/A
	3	No	PRK	0	\$0		R	100	No	
			NPCNC SHLTR #1 NOVI, MI 48375 OAKLAND							
	15	N/A	601 S LAKE DRIVE LKSHRE	1900	\$100,000	\$0	R	10	1	N/A
	4	No	PRK	0	\$0		R	100	No	
			MDL PC SLT #2 NOVI, MI 48375 OAKLAND							
	15	N/A	601 S LAKE DRIVE LKSHR PRK	1900	\$100,000	\$0	R	10	1	N/A
	5	No	S P SHLTR #3	0	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	15	N/A	601 S LAKE DRIVE LKSHR PRK	1900	\$100,000	\$0	R	10	4	N/A
	6	No	BCHSD STRG BLD	0	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	16	N/A	43390 THIRTEEN MILE ROAD	1900	\$532,930	\$0	R	10	4	N/A
	1	No	PVLN SHR PRK	0	\$0		R	100	No	
			SHLTR/BTHRM NOVI, MI 48375 OAKLAND							
	17	N/A	26442 WIXOM ROAD WDLDFE	1900	\$132,099	\$0	R	10	4	N/A
	1	No	WDS	0	\$0		R	100	No	
			PICNIC SLTR NOVI, MI 48375 OAKLAND							
	18	N/A	26300 LEE BEGOLE DRIVE	1900	\$3,039,470	\$0	R	10	4	N/A
	1	No	DPW BUILDING AND GARAGE	9,900	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	19	N/A	27852 WEST PARK DRIVE	2014	\$4,697,686	\$0	R	10	4	N/A
	1	No	WST PRK STRG FCLTY	0	\$0		R	100	No	
			NOVI, MI 48375 OAKLAND							
	20	N/A	26670 MEADOWBROOK ROAD	1988	\$229,738	\$0	R	10	4	N/A

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1	No	LIFT STATION HUDSON #10 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
21	N/A	25849 ISLAND LAKE DR LFT	2002	\$312,120	\$0	R	10	4	N/A
1	No	STIN I LAKE NPER #2 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
22	N/A	25694 WIXOM RD LFT STTN I	2002	\$229,738	\$0	R	10	4	N/A
1	No	LK WXM #1 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
23	N/A	25171 REGENCY DR LIFT	2002	\$229,738	\$0	R	10	4	N/A
1	No	STATION REGENCY #9 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
24	N/A	23660 MEETING HALL LN LFT	1990	\$229,738	\$0	R	10	4	N/A
1	No	STTN STNHNG #8 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
25	N/A	22342 ROBERTS RD LFT STTN	2002	\$229,738	\$0	R	10	4	N/A
1	No	PRK PLC #4 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
26	N/A	26401 BECK RD LIFT STATION	1988	\$260,100	\$0	R	10	4	N/A
1	No	LANNYS #19 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
27	N/A	27376 NAPIER RD LFT STN	2006	\$234,262	\$0	R	10	4	N/A
1	No	KNGHTSBRDG #18 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
28	N/A	26915 FOUNTAIN WALK DR	1900	\$200,000	\$0	R	10	4	N/A
1	No	LFT STTN WST OKS #13 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
29	N/A	45351 JACOB RD LFT STTN	2005	\$312,120	\$0	R	10	4	N/A
1	No	TFT KNLLS #11 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
30	N/A	50980 DAROCA CT LFT STN	2015	\$260,100	\$0	R	10	4	N/A
1	No	ANDLNA RDG NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
31	N/A	51050 TEN MILE RD LFT STTN	2015	\$260,100	\$0	R	10	4	N/A
1	No	ID LK PHS 8 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
32	N/A	20926 E GLEN HAVEN CIR LFT	1990	\$426,527	\$0	R	10	4	N/A
1	No	STTN CNTRY PLC #6 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
33	N/A	21303 HAGGERTY RD LIFT	1988	\$229,738	\$0	R	10	4	N/A
1	No	STATION HILTON#7 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
34	N/A	21687 BECK RD LIFT STATION	1993	\$200,000	\$0	R	10	4	N/A
1	No	BELLAGIO #5 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	

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35	N/A	24489 WIXOM RD LFT STN I LK	2001	\$200,000	\$0	R	10	4	N/A
1	No	DRKS BY #3 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
36	N/A	44798 TWELVE MILE LFT STTN	2003	\$260,100	\$0	R	10	4	N/A
1	No	LBRTY PRK #12 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
37	N/A	27852 WEST PARK DR PMP	2005	\$312,120	\$0	R	10	4	N/A
1	No	STTN WST PRK BTR #1 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	
38	N/A	26003 WIXOM RD PMP STTN	2001	\$200,000	\$0	R	10	4	N/A
1	No	ISLND LKE BTR #2 NOVI, MI 48375 OAKLAND	0	\$0		R	100	No	



Mine Subsidence Total:

\$0

Total Items: 59

Building Limit Total: \$82,600,366

Contents Limit Total: \$0

Property Grand Total: \$82,600,366

POK Description:

- 10-Offices
- 11-Parks/Recreation
- 12-Jails
- 13-Libraries
- 14-Water/Sewer
- 15-Fire/Police
- 16-DPW/Garages
- 17-Builders Risk
- 18-Pump Houses, Lift Stations
- 31-Housing Authority

BC Description:

- 1-Frame
- 2-Joisted Masonry
- 3-Non Combustible
- 4-Masonry Non Combustible
- 5-Modified Fire Resistive
- 6-Fire Resistive

BF Description:

- | | | |
|-----------------------------------|--------------------------------------|-----------------------------------|
| 000 - Vacant | 602 - Park Administration Building | 802 - Apt. Complex 3 stories |
| 010 - Vacant Land | 603 - Swimming Pool | 803 - Care Takers Home |
| 011 - Building For Sale | 604 - Water Slide | |
| 020 - Liability Only | 605 - Golf Course | 900 - Water Treatment Plant |
| | 606 - Cart Storage Building | 901 - Pumping Station |
| 100 - Administrative Office | 607 - Fish Hatchery | 902 - Water Tower |
| 101 - Library | 608 - Zoo | 903 - Wastewater Treatment Plant |
| | 609 - Marina | 904 - Filtration Plant |
| 200 - Police Station | 610 - Campground | 905 - Lift Station |
| 201 - Jail/Lock-up | 611 - Amusement Park | 906 - Electrical Transfer Station |
| 203 - Animal Pound | 612 - Concession Stand | 907 - Electrical Generating Plant |
| | 613 - Picnic Shelter | 908 - Steam Generating Plant |
| 301 - Training Tower | 614 - Pavilion | 909 - Transfer Station |
| 303 - Ambulance Building | 615 - Rest Rooms | 910 - Well House |
| | 616 - Livestock Building | 911 - Meter Station |
| 400 - Street Maintenance Building | 617 - Covered Arena | 912 - Meter Pit |
| 401 - Garage | 618 - Exhibit Building | 913 - Wind Turbines |
| 402 - Paint Shop | 619 - Announcers Booth | 914 - Wind Spires |
| 403 - Storage Building | 620 - Dugouts | 915 - Solar Panels |
| 405 - Salt Storage Shed | 621 - Museum | 920 - Fee Parking Lot |
| 406 - Bridge | 622 - Historical Property | 921 - Medical Care Facility |
| | | 922 - Airport Admin Building |
| 500 - Incinerator | 700 - Chapel | 923 - Airport Hanger |
| 501 - Recycling Building | 701 - Cemetery Storage Building | 925 - Firehall |
| | | 926 - Housing Commissions |
| 600 - Community Center | 800 - Rental House | 927 - Cemeteries |
| 601 - Stadium/Grandstand | 801 - Apt. Complex 2 stories or less | |



Auto Coverage Information

ISO Automobile Territory: 34

Liability BI and PD Single Limit: Yes

Occurrence: \$1,000,000

Auto Liability Deductible:

Deductible: Yes
Amount: \$10,000

OR SIR:

SIR: No
Amount: \$0
Aggregate Limit: \$0
Reporting: Unlimited

Includes Claims Expense within Deductible or SIR: Yes

Coverages / Exclusions:

Designated Work or Operation Exclusion: No
Excluded Services:

Designated Insured for Covered Autos: No
Description:

Emergency Vehicle Endt - Broad From: Yes
Fellow Employee Coverage: No
Public Officials Vehicles Endorsement: Yes
Rental Reimbursement PPT Only: No
Towing PPT Only: No
Towing Amount: \$0

Uninsured Motorists: Yes \$1,000,000
Underinsured Motorists: Yes \$1,000,000

Personal Injury Protection: Yes

PIP Limit: Unlimited
Property Protection Insurance: Yes
Mini Tort Liability: Yes



TOKIO MARINE
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Hired and Non Owned Auto: Yes

Employee Hired Auto: Yes

Account has vehicle maintenance program: Yes

Account monitors MVR's of drivers: Yes

Participation in Drivers Safety courses: No

Are there any autos owned by the entity, not listed on the schedule? No

Description:

Auto Liability Symbol: No



Auto Catastrophic Coverage Information

Auto Catastrophic Coverage: No

Locations:

#1:

#2:

#3:

#4:

#5:

Limits:

\$0

\$0

\$0

\$0

\$0

Auto Catastrophic Coverage Deductible:

OR SIR:

Deductible: No

Amount: \$0

Includes Claims Expense within Deductible or SIR: No

SIR: No

Amount: \$0

Aggregate Limit: \$0



Garage Keepers / Impounded Vehicle Information

Garage Keepers / Impounded Vehicle

Garage Keepers Coverage: No
Impounded Vehicles Coverage: No

Locations:	Limits:
#1:	\$0
#2:	\$0
#3:	\$0

Deductible:

Deductible: No
Amount: \$0



Automobile Schedule

Veh. #	Cost New	Comprehensive	Collision	Year	Type	Description Vehicle ID Number	Aux Running Lights Anti-Theft Device
1	\$18,912	\$2,500	\$2,500	1999	5	FORD F-250 1FTNF20L1XEC10341	No None
2	\$409,432	\$2,500	\$2,500	2005	5	SEAGRAVE PUMPER CLASS A 1F9EW28T75CST2070	No None
3	\$384,000	\$2,500	\$2,500	2007	5	PIERCE ENGINE/RESCUE 4P1CA01H37A007289	No None
4	\$23,898	\$2,500	\$2,500	2008	2	FORD F-250 1FTNF21568ED07536	No None
5	\$22,996	\$2,500	\$2,500	2008	2	FORD F-250 1FTNF21528ED07534	No None
6	\$22,996	\$2,500	\$2,500	2008	2	FORD F-250 1FTNF21548ED07535	No None
7	\$411,000	\$2,500	\$2,500	2008	5	PIERCE ENGINE/RESCUE 4P1CA01H58A009045	No None
8	\$76,614	\$2,500	\$2,500	2008	7	FORD F-550 SIGN TRUCK 1FDAF56Y18EA54995	No None
9	\$53,365	\$2,500	\$2,500	2008	7	FORD F-550 DUMP 1FDAF57R58ED28061	No None
10	\$23,130	\$2,500	\$2,500	2009	2	FORD F-250 1FTNF21568EA02280	No None
11	\$24,221	\$2,500	\$2,500	2009	2	FORD F-250 1FTNF21599EA35677	No None
12	\$159,239	\$2,500	\$2,500	2009	2	INTERNATIONAL SINGLE AXLE DUMP 1HTWCAAR19J696267	No None
13	\$15,232	\$2,500	\$2,500	2009	15	HARLEY ROAD KING POLICE FLHP 1HD1FHM139Y653309	No None

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14	\$15,232	\$2,500	\$2,500	2009	15	HARLEY ROAD KING POLICE FLHP 1HD1FHM109Y649458	No None
15	\$20,496	\$2,500	\$2,500	2010	5	DODGE CHARGER 2B3AA4CV7AH248454	No None
16	\$18,584	\$2,500	\$2,500	2010	11	FORD TAURUS 1FAHP2EW1AG127006	No None
17	\$166,309	\$2,500	\$2,500	2010	2	INTERNATIONAL 7400 SBA SINGLE AXLE DUMP 1HTWCAZR0AJ273303	No None
18	\$28,474	\$2,500	\$2,500	2011	5	FORD EXPEDITION 1FMJK1G58CEF22965	No None
19	\$30,103	\$2,500	\$2,500	2011	5	FORD EXPEDITION 1FMJK1G58BEF10085	No None
20	\$30,103	\$2,500	\$2,500	2011	5	FORD EXPEDITION 1FMJK1G56BEF10084	No None
21	\$27,007	\$2,500	\$2,500	2011	2	FORD F-350 1FTBF3B68CEA66684	No None
22	\$27,007	\$2,500	\$2,500	2011	2	FORD F-350 1FTBF3B6XCEA66685	No None
23	\$163,052	\$2,500	\$2,500	2011	2	INTERNATIONAL 7400 SBA SINGLE AXLE DUMP 1HTWCAZR3BJ336735	No None
24	\$178,245	\$2,500	\$2,500	2012	2	INTERNATIONAL TANDEM AXLE DUMP 1HTWGAZT2DJ114741	No None
25	\$165,186	\$2,500	\$2,500	2012	2	INTERNATIONAL SINGLE AXLE DUMP 1HTWCAZR7DJ115514	No None
26	\$23,000	\$2,500	\$2,500	2013	11	FORD EXPLORER 1FM5K8F84DGA68158	No None
27	\$28,648	\$2,500	\$2,500	2013	2	FORD F-350 1FTBF3B61DEA13522	No None

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28	\$28,648	\$2,500	\$2,500	2013	2	FORD F-350 1FTBF3B69DEA13526	No None
29	\$28,648	\$2,500	\$2,500	2013	2	FORD F-350 1FTBF3B67DEA13525	No None
30	\$28,648	\$2,500	\$2,500	2013	2	FORD F-350 1FTBF3B65DEA13524	No None
31	\$28,648	\$2,500	\$2,500	2013	2	FORD F-350 1FTBF3B63DEA13523	No None
32	\$519,080	\$2,500	\$2,500	2013	5	HME PUMPER 44KFT4287DWZ22466	No None
33	\$375,915	\$2,500	\$2,500	2013	2	INTERNATIONAL/ VACTOR COMBO SEWAGE CLEANER 1HTWNAZT2DJ160950	No None
34	\$168,670	\$2,500	\$2,500	2013	2	INTERNATIONAL SINGLE AXLE DUMP 1HTWCAZR4DH297955	No None
35	\$60,521	\$2,500	\$2,500	2013	7	FORD F-550 DUMP 1FDUF5HTXDEB20100	No None
36	\$32,495	\$2,500	\$2,500	2014	5	FORD EXPEDITION 1FMJK1G57EEF13290	No None
37	\$28,756	\$2,500	\$2,500	2014	2	FORD F-350 1FTBF3B60EEB02726	No None
38	\$28,756	\$2,500	\$2,500	2014	2	FORD F-350 1FTBF3B62EEB02727	No None
39	\$28,756	\$2,500	\$2,500	2014	2	FORD F-350 1FTBF3B69EEB02725	No None
40	\$179,443	\$2,500	\$2,500	2014	2	INTERNATIONAL SINGLE AXLE DUMP 1HTWCAZR7EH798470	No None
41	\$78,354	\$2,500	\$2,500	2014	2	PETERBILT UTILITY TRUCK 2NP2HN7XZEM215531	No None

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42	\$26,551	\$2,500	\$2,500	2015	11	CHEVROLET TAHOE 1GNSK2EC2FR660053	No None
43	\$32,197	\$2,500	\$2,500	2015	11	CHEVROLET TAHOE 1GNSK2EC3FR661163	No None
44	\$41,269	\$2,500	\$2,500	2015	20	DODGE RAM PROMASTER 2500 VAN 3C6TRVPG8FE510302	No None
45	\$27,724	\$2,500	\$2,500	2015	11	FORD EXPLORER 1FM5K8AR0FGC41290	No None
46	\$27,724	\$2,500	\$2,500	2015	11	FORD EXPLORER 1FM5K8AR4FGC41289	No None
47	\$46,278	\$2,500	\$2,500	2015	2	GMC SIERRA 1GD421C86FF505917	No None
48	\$26,024	\$2,500	\$2,500	2016	1	CHEVROLET COLORADO 1GCHTBEA9G1203769	No None
49	\$26,023	\$2,500	\$2,500	2016	1	CHEVROLET COLORADO 1GCHTBEA2G1206318	No None
50	\$26,673	\$2,500	\$2,500	2016	1	CHEVROLET COLORADO 1GCHTBEA3G1343221	No None
51	\$43,313	\$2,500	\$2,500	2016	5	CHEVROLET SUBURBAN SUV 4X4 1GNSKKEC1GR268344	No None
52	\$21,558	\$2,500	\$2,500	2016	20	DODGE VAN 2C4RDGBG4GR277622	No None
53	\$23,058	\$2,500	\$2,500	2016	1	FORD ESCAPE SE 1FMCU9GX2GUC61864	No None
54	\$32,197	\$2,500	\$2,500	2016	11	FORD EXPLORER 1FM5K8AR2GGC14951	No None
55	\$32,197	\$2,500	\$2,500	2016	11	FORD EXPLORER 1FM5K8AR2GGC14951	No None



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56	\$27,287	\$2,500	\$2,500	2016	11	FORD EXPLORER 1FM5K8AR0GGC14950	No None
57	\$26,551	\$2,500	\$2,500	2016	11	FORD EXPLORER 1FM5K8AR4GGC14952	No None
58	\$26,551	\$2,500	\$2,500	2016	11	FORD EXPLORER 1FM5K8AR4GGC14949	No None
59	\$26,619	\$2,500	\$2,500	2016	11	FORD EXPLORER XLT 1FM5K8B8XGGC92335	No None
60	\$28,000	\$2,500	\$2,500	2016	2	FORD F-150 1FTEX1EF1GKF56319	No None
61	\$33,676	\$2,500	\$2,500	2016	2	FORD F-350 1FTRF3B62GEB96903	No None
62	\$33,676	\$2,500	\$2,500	2016	2	FORD F-350 1FTRF3B64GEB96904	No None
63	\$33,676	\$2,500	\$2,500	2016	2	FORD F-350 XL PU 4 X 4 1FTRF3B60GEB96902	No None
64	\$193,999	\$2,500	\$2,500	2016	2	FORD E-450 BOX TRUCK 1FDXE4FS9GDC28089	No None
65	\$108,049	\$2,500	\$2,500	2016	7	FORD F-550 SWAP LOADER 1FDUF5HT2GEA83967	No None
66	\$21,420	\$2,500	\$2,500	2017	1	CHEVROLET EQUINOX LS AWD 2GNFLEEK6H6157518	No None
67	\$25,937	\$2,500	\$2,500	2017	11	CHEVROLET TAHOE 1GNSKDEC1HR207931	No None
68	\$27,287	\$2,500	\$2,500	2017	11	CHEVROLET TAHOE 1GNSKDEC9HR212505	No None
69	\$27,865	\$2,500	\$2,500	2017	1	FORD ESCAPE SE 1FMCU9GD6HUB90434	No None
70	\$27,865	\$2,500	\$2,500	2017	1	FORD ESCAPE SE 1FMCU9GD1HUB82502	No None

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71	\$27,865	\$2,500	\$2,500	2017	1	FORD ESCAPE SE 1FMCU9GD8HUB90435	No None
72	\$26,664	\$2,500	\$2,500	2017	11	FORD EXPLORER 1FM5K8B80HGA44323	No None
73	\$13,984	\$2,500	\$2,500	2017	11	FORD EXPLORER 1FM5K8B88HGB83034	No None
74	\$26,551	\$2,500	\$2,500	2017	11	FORD EXPLORER 1FM5K8AR5HGB93479	No None
75	\$26,551	\$2,500	\$2,500	2017	11	FORD EXPLORER 1FM5K8AR1HGB93480	No None
76	\$34,515	\$2,500	\$2,500	2017	2	FORD F-350 XL PU 4 X 4 1FTRF3B66HEB61900	No None
77	\$34,515	\$2,500	\$2,500	2017	2	FORD F-350 XL PU 4 X 4 1FTRF3B63HEB61899	No None
78	\$34,515	\$2,500	\$2,500	2017	2	FORD F-350 XL PU 4 X 4 1FTRF3B68HEB61901	No None
79	\$16,745	\$2,500	\$2,500	2017	1	FORD FUSION SE 3FA6P0G7XHR330352	No None
80	\$16,745	\$2,500	\$2,500	2017	1	FORD FUSION SE 3FA6P0G78HR326283	No None
81	\$49,398	\$2,500	\$2,500	2017	20	FORD TRANSPORTATION VAN 1FDVU4XG1HKB22088	No None
82	\$28,968	\$2,500	\$2,500	2017	5	FORD WGN- AWD INTERCEPTOR 1FM5K8AR3HGA80968	No None
83	\$432,999	\$2,500	\$2,500	2017	5	SUTPHEN PUMPER 1S9A1BNDXH3003028	No None
84	\$191,986	\$2,500	\$2,500	2017	2	INTERNATIONAL SINGLE AXLE DUMP 1HTWKSUR4HH476051	No None

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85	\$83,572	\$2,500	\$2,500	2017	7	FORD F-550 SWAP LOADER 1FDUF5HY7HDA06241	No None
86	\$29,097	\$2,500	\$2,500	2018	1	CHEVROLET COLORADO 1GCHTBEA9J1204573	No None
87	\$27,097	\$2,500	\$2,500	2018	1	CHEVROLET COLORADO 1GCHTBEA3J1204147	No None
88	\$25,461	\$2,500	\$2,500	2018	11	FORD EXPLORER 1FM5K8AR9JGA72511	No None
89	\$27,264	\$2,500	\$2,500	2018	11	FORD EXPLORER 1FM5K8AR7JGA72510	No None
90	\$26,551	\$2,500	\$2,500	2018	11	FORD EXPLORER 1FM5K8AR0JGA72509	No None
91	\$27,690	\$2,500	\$2,500	2018	11	FORD EXPLORER 1FM5K8AR7JGA72507	No None
92	\$27,690	\$2,500	\$2,500	2018	11	FORD EXPLORER 1FM5K8AR9JGA72508	No None
93	\$29,854	\$2,500	\$2,500	2018	11	FORD EXPLORER INTERCEPTOR 1FM5K8AR4JGA58192	No None
94	\$31,707	\$2,500	\$2,500	2018	5	FORD F-250 1FT7W2B69JEB41311	No None
95	\$45,037	\$2,500	\$2,500	2018	2	FORD F-350 1FDRF3F62JDA01756	No None
96	\$32,013	\$2,500	\$2,500	2018	2	FORD F-350 1FT8W3B66JEB84207	No None
97	\$298,051	\$2,500	\$2,500	2018	2	INTERNATIONAL TANDEM SWAPLOADER 1HTGSSNT4JH177261	No None
98	\$89,915	\$2,500	\$2,500	2018	2	INTERNATIONAL 7400 SBA 4 X 2 1HTWCTAR2JH416363	No None

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99	\$36,324	\$2,500	\$2,500	2018	7	FORD F-550 SWAP LOADER 1FDUF5HY6JDA00713	No None
100	\$27,021	\$2,500	\$2,500	2018	11	GMC TERRAIN 3GKALTEV4JL237195	No None
101	\$32,984	\$2,500	\$2,500	2019	11	CHEVROLET TRAVERSE 1GNEVGKW7KJ102921	No None
102	\$48,806	\$2,500	\$2,500	2019	11	CHEVROLET TAHOE 1GNSKDEC0KR219365	No None
103	\$48,806	\$2,500	\$2,500	2019	11	CHEVROLET TAHOE 1GNSKDEC0KR217048	No None
104	\$44,647	\$2,500	\$2,500	2019	20	DODGE CARAVAN 2C4RDGBG0KR801843	No None
105	\$25,824	\$2,500	\$2,500	2019	11	DODGE DURANGO 1C4RDJAG4KC599628	No None
106	\$22,845	\$2,500	\$2,500	2019	1	FORD ESCAPE SE 1FMCU9GD3KUA42572	No None
107	\$22,845	\$2,500	\$2,500	2019	1	FORD ESCAPE SE 1FMCU9GD1KUA42571	No None
108	\$22,845	\$2,500	\$2,500	2019	1	FORD ESCAPE SE 1FMCU9GD5KUA42573	No None
109	\$22,845	\$2,500	\$2,500	2019	1	FORD ESCAPE SE 1FMCU9GD7KUA42574	No None
110	\$41,847	\$2,500	\$2,500	2019	11	FORD EXPLORER 1FM5K8AR7KGB23683	No None
111	\$27,287	\$2,500	\$2,500	2019	11	FORD EXPLORER 1FM5K8AR0KGB23685	No None
112	\$27,724	\$2,500	\$2,500	2019	11	FORD EXPLORER 1FM5K8AR9KGB23684	No None
113	\$39,140	\$2,500	\$2,500	2019	5	FORD F-250 1FT7W2B65KED00570	No None

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114	\$51,287	\$2,500	\$2,500	2019	2	FORD F-350 REG. CAB 4X4 1FDRF3F67KED00638	No None
115	\$41,460	\$2,500	\$2,500	2019	2	FORD F-350 XL PU 4 X 4 1FTRF3B62KED00637	No None
116	\$45,219	\$2,500	\$2,500	2019	20	FORD UX4 TRANS VAN 1FDVU4XM5KKA37543	No None
117	\$394,481	\$2,500	\$2,500	2019	2	WESTERN STAR GAPVAX 5KHAVEFE6KPKF9001	No None
118	\$253,961	\$2,500	\$2,500	2019	4	FORD F-450 AMBULANCE 1FDUF4HT9KEF71865	No None
119	\$226,785	\$2,500	\$2,500	2019	4	FORD F-450 AMBULANCE 1FDUF4HT1KED31726	No None
120	\$219,040	\$2,500	\$2,500	2019	2	INTERNATIONAL 7400 SBA SINGLE AXLE RDS 1HTWCTAR6KH564775	No None
121	\$122,394	\$2,500	\$2,500	2019	7	FORD F-550 SWAPLOADER 1FDUF5HY1KDA16917	No None
122	\$116,805	\$2,500	\$2,500	2019	2	INTERNATIONAL 7600 SBA 6X4 SWAPLOADER 1HTGSSNT4KH491848	No None
123	\$16,789	\$2,500	\$2,500	2020	11	CHEVROLET TRAVERSE 1GNEVLKW1LJ139487	No None
124	\$48,806	\$2,500	\$2,500	2020	11	CHEVROLET TAHOE 1GNSKDEC3LR253589	No None
125	\$48,806	\$2,500	\$2,500	2020	11	CHEVROLET TAHOE 1GNSKDECXCR253783	No None
126	\$63,281	\$2,500	\$2,500	2020	20	FORD E450 BUS 1FDPE4FN6MDC38452	No None
127	\$26,940	\$2,500	\$2,500	2020	1	FORD ESCAPE HYBRID 1FMCU9BZ7LUB11302	No None

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**TOKIO MARINE
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128	\$26,940	\$2,500	\$2,500	2020	1	FORD ESCAPE HYBRID 1FMCU9BZ5LUB11301	No None
129	\$26,940	\$2,500	\$2,500	2020	1	FORD ESCAPE HYBRID 1FMCU9BZ9LUB11303	No None
130	\$26,940	\$2,500	\$2,500	2020	1	FORD ESCAPE HYBRID 1FMCU9BZ5LUA59667	No None
131	\$26,940	\$2,500	\$2,500	2020	20	FORD ESCAPE HYBRID 1FMCU9BZ3LUB11300	No None
132	\$24,110	\$2,500	\$2,500	2020	1	FORD ESCAPE SE 1FMCU9G62LUB11304	No None
133	\$24,110	\$2,500	\$2,500	2020	1	FORD ESCAPE SE 1FMCU9G64LUB11305	No None
134	\$22,845	\$2,500	\$2,500	2020	1	FORD ESCAPE SE 1FMCU9G69LUA59668	No None
135	\$49,509	\$2,500	\$2,500	2020	11	FORD EXPLORER HYBRID 1FM5K8AW6LGB23357	No None
136	\$49,509	\$2,500	\$2,500	2020	11	FORD EXPLORER HYBRID 1FM5K8AW6LGB23360	No None
137	\$49,509	\$2,500	\$2,500	2020	11	FORD EXPLORER HYBRID 1FM5K8AWXLGB23359	No None
138	\$49,509	\$2,500	\$2,500	2020	11	FORD EXPLORER HYBRID 1FM5K8AW8LGB23358	No None
139	\$29,670	\$2,500	\$2,500	2020	2	FORD F-150 1FTMF1EB5LKD52158	No None
140	\$31,399	\$2,500	\$2,500	2020	2	FORD F-150 1FTMF1EB3LKD52157	No None
141	\$42,285	\$2,500	\$2,500	2020	2	FORD F-350 1FTRF3B69LEC49994	No None
142	\$44,575	\$2,500	\$2,500	2020	2	FORD F-350 1FTRF3B67LEC49993	No None

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143	\$40,849	\$2,500	\$2,500	2020	2	FORD F-350 1FTRF3B61LEC11627	No None
144	\$40,849	\$2,500	\$2,500	2020	2	FORD F-350 1FTRF3B63LEC11628	No None
145	\$27,598	\$2,500	\$2,500	2020	20	FORD TRANSIT 1FTBW1Y8XLKA35354	No None
146	\$1,474,687	\$2,500	\$2,500	2020	5	SUTPHEN SPH100 LADDER TRUCK 1S9A3JNE2L1003090	No None
147	\$117,186	\$2,500	\$2,500	2020	7	FORD F-550 SWAP LOADER 1FDUF5HNXLDA00769	No None
148	\$90,850	\$2,500	\$2,500	2020	2	INTERNATIONAL HV607 4X2 RDS 1HTEJTAR1LH575847	No None
149	\$68,387	\$2,500	\$2,500	2021	5	CHEVROLET SUBURBAN SUV 4X4 1GNSKAKD0MR460695	No None
150	\$21,358	\$2,500	\$2,500	2021	11	CHEVROLET TRAILBLAZER KL79MRS17MB140237	No None
151	\$24,110	\$2,500	\$2,500	2021	1	FORD ESCAPE 1FMCU9G64MUA42746	No None
152	\$62,600	\$2,500	\$2,500	2021	11	FORD EXPLORER HYBRID 1FM5K8AW3MNA04730	No None
153	\$50,481	\$2,500	\$2,500	2021	11	FORD EXPLORER HYBRID 1FM5K8AW7MNA04729	No None
154	\$62,600	\$2,500	\$2,500	2021	11	FORD EXPLORER HYBRID 1FM5K8AW5MNA04728	No None
155	\$62,600	\$2,500	\$2,500	2021	11	FORD EXPLORER HYBRID 1FM5K8AW5MNA04731	No None
156	\$62,600	\$2,500	\$2,500	2021	11	FORD EXPLORER HYBRID 1FM5K8AW7MNA04732	No None

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157	\$62,600	\$2,500	\$2,500	2021	11	FORD EXPLORER HYBRID 1FM5K8AW3MNA04727	No None
158	\$33,313	\$2,500	\$2,500	2021	2	FORD F-150 1FTEW1EB5MKD70469	No None
159	\$41,660	\$2,500	\$2,500	2021	2	FORD F-350 1FTRF3B61MED51162	No None
160	\$41,660	\$2,500	\$2,500	2021	2	FORD F-350 1FTRF3B67MED51165	No None
161	\$57,680	\$2,500	\$2,500	2021	2	FORD F-350 1FDRF3F63MED51167	No None
162	\$40,167	\$2,500	\$2,500	2021	2	FORD F-350 1FTRF3B65MED51164	No None
163	\$44,087	\$2,500	\$2,500	2021	2	FORD F-350 1FTRF3B63MED51163	No None
164	\$320,398	\$2,500	\$2,500	2021	2	INTERNATIONAL HV613 TANDEM SWAPLOADER 1HTESTZT5LH855770	No None
165	\$279,555	\$2,500	\$2,500	2021	2	INTERNATIONAL/TYMCO MV607 / TYMCO 600 SWEEPER 3HAWUMMN2ML577687	No None
166	\$232,312	\$2,500	\$2,500	2021	2	INTERNATIONAL HV607 4X2 RDS 1HTEJTAR7MH440986	No None
167	\$232,312	\$2,500	\$2,500	2021	2	INTERNATIONAL HV607 4X2 RDS 1HTEJTAR5MH440985	No None



Automobile Summary

Veh Type	Vehicle Description:	Total # of Vehicles:	Total New Cost:
79192	AMBULANCE – ACV	0	\$0
29	AMPHIBIOUS VEHICLES	0	\$0
20	BUSES – 21 PASSENGERS OR LESS	8	\$319,910
12	BUSES – 22 PASSENGERS OR MORE	0	\$0
7	DUMP TRUCKS – ACV	8	\$658,025
21479	DUMP TRUCKS – MEDIUM	0	\$0
31479	DUMP TRUCKS - HEAVY	0	\$0
40479	DUMP TRUCKS – EXTRA HEAVY	0	\$0
34479	DUMP TRUCK TRACTORS - HEAVY	0	\$0
50479	DUMP TRUCK TRACTORS – EXTRA HEAVY	0	\$0
18	FIRE VEHICLES – AGREED VALUE	0	\$0
9	FIRE VEHICLES – ACV	0	\$0
5	FIRE VEHICLES – RC	17	\$4,003,296
8	RESCUE UNITS - ACV	0	\$0
4	RESCUE UNITS - RC	2	\$480,746
17	RESCUE UNITS – AGREED VALUE	0	\$0
3	GARBAGE TRUCKS – ACV	0	\$0
21453	GARBAGE TRUCKS - MEDIUM	0	\$0
31453	GARBAGE TRUCK – HEAVY	0	\$0
40453	GARBAGE TRUCK – EXTRA HEAVY	0	\$0
34453	GARBAGE TRUCK TRACTORS - HEAVY	0	\$0
50453	GARBAGE TRUCK TRACTORS – EXTRA HEAVY	0	\$0
28	GOLF CARTS / LOW SPEED VEHICLES	0	\$0
21	MOBILE EQUIPMENT	0	\$0
14	MOTORCYCLES – ACV	0	\$0
7985	MOTORCYCLE – ALL OTHER	0	\$0
19	PARADE/ANTIQUE – AGREED VALUE	0	\$0
10	PARADE/ANTIQUE – ACV	0	\$0
6	PARADE/ANTIQUE – RC	0	\$0
1	PASSENGER CARS – ACV	24	\$590,792
11	POLICE CARS – ACV	46	\$1,616,241
15	POLICE MOTORCYCLES - ACV	2	\$30,464
7986	POLICE MOTORCYCLE – STATED AMOUNT	0	\$0
16	SNOWMOBILE – ACV	0	\$0
13	TRAILERS – ACV	0	\$0
1499	TRUCKS - LIGHT	0	\$0
2	TRUCKS, VANS – ACV	60	\$5,631,722
31499	TRUCK - HEAVY	0	\$0
40499	TRUCK – EXTRA HEAVY	0	\$0
34499	TRUCK TRACTORS -HEAVY	0	\$0
50499	TRUCK TRACTORS – EXTRA HEAVY	0	\$0
Totals:		167	\$13,331,196



Inland Marine Coverage Information

Inland Marine Coverage: Yes
Miscellaneous Property and Equipment: \$100,000
No single item to exceed: \$25,000 in value
Higher Valued Items must be specifically scheduled
Emergency Portable Equipment: \$200,000
No Single item to exceed \$50,000

Miscellaneous Property and Emergency Equipment Replacement Cost: Yes

Inland Marine Deductible:

Deductible: Yes
Amount: \$5,000

Coverages:

Contractor's Equipment Rented From Others
Less Than 90 Days: Yes
Contractor's Equipment Rented From Others Limit: \$200,000
Rental Reimbursement: Yes
Amount: \$50,000
Coinsurance Percentage: 90%
Earth Movement Limit: \$0
Earth Movement Deductible: \$0
Flood Limit: \$0
Flood Deductible: \$0
Aircraft Non-Operating Shell: No
Description:
Serial #:
Address / Location:
Aircraft Limit: \$0
Aircraft Physical Damage Coverage: No
Aircraft General Liability Coverage: No



Inland Marine Coverage

#	Serial Number Dept.	Year:	Make: Type:	Model: Actual / Replacement:	Limit:	Spec Ded.
1	General Administrative		Caterpillar Commercial Articles	2017 Wheeled Excavato M318F VIN 0F8B00859 R	\$239,000	N/A
2	General Administrative		Commercial Articles	1997 Cat Grader VIN 4XMO1315 R	\$200,000	N/A
3	General Administrative		Caterpillar Commercial Articles	2019 930 M Loader VIN Cat0930MKKTG03934 R	\$189,802	N/A
4	General Administrative		Commercial Articles	2008 John Deere Loader VIN DW624JZ621517 R	\$139,400	N/A
5	General Administrative		Michigan CAT Backhoe Commercial Articles	2021 420XE VIN CAT00420CH9X01023 R	\$130,192	N/A
6	General Administrative		Century Industries Trailer Commercial Articles	2019 Sound Stage VIN 1XCSY2417K3003396 R	\$123,000	N/A
7	General Administrative		Commercial Articles	6105D Roadside Mower VIN PE4045R076876 R	\$102,961	N/A
8	General Administrative		John Deere Excavator Commercial Articles	2012 85D VIN 1FF085DXLBG016629 R	\$102,866	N/A
9	General Administrative		Commercial Articles	2007 Zamboni R	\$75,015	N/A
10	General Administrative		Commercial Articles	2017 Zamboni R	\$98,440	N/A
11	General Administrative		Commercial Articles	2021 Bobcat Toolcat 5600 VIN AHG820092 R	\$91,383	N/A
12	General Administrative		Commercial Articles	2017 Bobcat Skid Steer (T-870) VIN ASWT12204 R	\$81,235	N/A
13	General Administrative		Tennant M30 Commercial Articles	2020 Floor Scrubber VIN Eng Ser # 20M0025160 R	\$68,747	N/A

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14	General Administrative	Commercial Articles	Auto Lending Machines R	\$65,500	N/A
15	General Administrative	Commercial Articles	2018 Bobcat Mini Excavator (E-42) VIN B2VW14091 R	\$47,327	N/A
16	General Administrative	Commercial Articles	2021 Ventrac 4500Z Tractor VT VIN 4500Z- AJ15117 R	\$42,627	N/A
17	General Administrative	CAT Vibratory Commercial Articles	2013 Asphalt Compactor CB22 VIN 22001289 R	\$35,342	N/A
18	General Administrative	Spaulding Commercial Articles	2017 Hot Patcher (4 Ton) VIN T4DRSOJD-1702410- 172 R	\$32,758	N/A
19	General Administrative	Commercial Articles	2018 Alweld VIN AWLC1051G718 R	\$28,980	N/A
20	General Administrative	Spaulding Commercial Articles	2017 Hot Patcer (2 Ton) Vin T2DRSOJD-17-0111- 173 R	\$28,088	N/A
21	General Administrative	Hasqvarna Commercial Articles	2018 Concerte Saw FS 5000 VIN S/N 001364427001 R	\$25,575	N/A
22	General Administrative	Aqua Mulcher Commercial Articles	2009 Hydra Seeder VIN 1T9AB15239C965052 R	\$21,274	N/A
23	General Administrative	Commercial Articles	2005 Vermeer Grinder 5C602 VIN 1VRZ141D051000113 R	\$20,000	N/A
24	General Administrative	Wanco Trailer Commercial Articles	2020 Message Board VIN 5F12S1012K1007495 R	\$17,897	N/A
25	General Administrative	Wanco Trailer Commercial Articles	2020 Message Board VIN 5F12S1012K1008176 R	\$17,897	N/A
26	General Administrative	Wanco Trailer Commercial Articles	2020 Message Board VIN 5F12S1012K1008172 R	\$17,897	N/A



27	General Administrative	Polaris Off road Commercial Articles	2018 terrain 4x4 VIN 4XARVA876H8025926 R	\$15,232	N/A
28	General Administrative	Commercial Articles	1999 Alta Hi-Lo VIN CGP460C-02779507FB R	\$14,999	N/A
29	General Administrative	Formula Trailer Commercial Articles	2019 (tech Rescue) VIN 53BFTEA23LB000955 R	\$13,756	N/A
30	General Administrative	Trailer King Commercial Articles	2018 21 Utility Trailer VIN 1TKC03123JR126132 R	\$13,295	N/A

Total Items:	30	Schedule Sub Total:	\$2,100,485
Miscellaneous Property and Equipment:		\$100,000	
Emergency Portable Equipment:		\$200,000	
Contractor's Equipment Rented From Others Limit:		\$200,000	
Aircraft Non-Operating Shell Limit:		\$0	
Sub Total:		\$500,000	
		Total:	\$2,600,485



Canine Schedule

Name	Tattoo:	Description:	Year Born:	Value:
TBD	GERMAN SHEPARD	FULL SERVICE UTILITY DOG	2015	\$10,000
TBD	GERMAN SHEPARD	SHEPARD FULL SERVICE UTILITY D	2015	\$15,000
			Total Value:	\$25,000



Electronic Data Processing Coverage Information

EDP Coverage: Yes

EDP Deductible:

Deductible: Yes
Amount: \$5,000

Coverages:

Loss of Business Income Limit: \$100,000

Extra Expense: \$100,000

Media Coverage: \$200,000

System Breakdown: Yes

Earth Movement Coverage: \$0 Any One Earth Movement / Annual Aggregate

Earth Movement Deductible: \$0

Flood Coverage: \$0 Any One Flood / Annual Aggregate

Flood Deductible: \$0



Electronic Data Processing Coverage Information

###	Serial Number:	Description:	Coverage:	Spec Ded.
1.	FIRE / DPS	COMPUTERS	\$100,000	N/A
2.	POLICE DEPT	EQUIPMENT	\$200,000	N/A
3.	CITY HALL	EQUIPMENT	\$400,000	N/A
4.	POLICE VEHICLES	EQUIPMENT	\$150,000	N/A

Total Items:	4	Total Coverage:	\$850,000
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Crime Coverage Information

Crime: Yes
Deductible for Coverage B, C and F: \$5,000
Coverage B: \$0 **Forgery & Alteration**
Coverage Form F: \$100,000 **Computer Fraud Limit**
Coverage Form C: \$100,000 **Theft, Disappearance and Destruction**
Tax Time Limit 12/1 - 3/1: \$250,000

Optional Tax Periods:

From:	To:	Limit:
01/01/1900	01/01/1900	\$0
01/01/1900	01/01/1900	\$0

Employee Dishonesty: Yes
Deductible for Coverage O & P: \$5,000

Coverage Form O: \$100,000 **Employee Dishonesty, Per Loss**
Coverage Form P: \$0 **Employee Dishonesty, Per Employee**

Faithful Performance: Yes
Number of Class A Employees: 67
Scheduled Excess: No



TOKIOMARINE
HCC

Position Information

Rate Title	Position	# in Position	Limit	Description
1.		0	\$	

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Additional Insured Information

Name:
Address
City, State, Zip

Type:
Interest:

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TOKIOMARINE
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Miscellaneous Information

Out for bid: No
Account Cancelled or Non-Renewed Last 5 years: No

Account located within 25 miles of standard metro Area of over 250,000 population: Yes

Prior Carrier: _____ **Coverage:** _____



TOKIO MARINE
HCC

Information Notes

Note #1:

Note #2:

Note #3:

Note #4:



**TOKIO MARINE
HCC**

Applicant Name: **CITY OF NOVI - OAKLAND**
Policy Effective Date: 07/01/2022
Application Number: T008000012600

Tokio Marine HCC Public Risk APPLICATION DECLARATION

After complete investigation and inquiry, to the best of applicant's knowledge and belief, no principals, partners, directors, officers, employees, or insurance managers have knowledge of any act, error, omission, fact, incident, situation, unresolved job dispute, accident, or any other circumstance that is or could be the basis for a claim under this proposed insurance policy.

Report knowledge of all such incidents to your current carrier prior to your current policy expiration. The proposed insurance being applied for will not respond to incidents about which you had knowledge prior to the effective date of the policy nor will coverage apply to any claim or circumstance identified or that should have been identified in this application.

The applicant has read the foregoing and understands that completion of this Application does not bind the Underwriter or other party to provide coverage. It is agreed, however, that this Application is complete and correct to the best of applicant's knowledge and belief and that all particulars which may have a bearing upon acceptability as an insurance risk have been revealed. It is understood that this Application shall form the basis of the contract should the Underwriter approve coverage and should the applicant be satisfied with the Underwriter's quotation.

It is further agreed that, if in the time between submission of this Application and the requested date for coverage to be effective, the applicant becomes aware of any information which would change the answers furnished in response to any question of this Application, such information shall be revealed immediately in writing to the Underwriter.

Signature of authorized official: _____ Date _____

Print name of authorized official: _____

Title of authorized official: _____

MICHIGAN CHOICE OF BODILY INJURY LIABILITY COVERAGE LIMITS

AGENCY: TOKIO MARINE / HCC PUBLIC RISK	APPLICANT/NAMED INSURED: CITY OF NOVI
	INSURANCE COMPANY: U.S. Specialty Insurance Company
	POLICY/QUOTE NO.: TBD

READ THIS ENTIRE FORM CAREFULLY THE PURPOSE OF THIS FORM

The purpose of this form is to explain the choice you have regarding your bodily injury liability insurance protection and to assist you in making that choice. Read this form carefully because the choice you make will have financial consequences.

PART A: BODILY INJURY LIABILITY INSURANCE COVERAGE EXPLAINED

Bodily injury liability insurance covers claims made against you for injuries to others if you are at fault in an auto accident. Michigan auto insurance policies are required to provide bodily injury liability insurance coverage of not less than \$250,000 per person and up to \$500,000 per accident (“\$250,000/\$500,000”) for these claims unless you select higher or lower limits depending on the amount of protection you need. In no event can you select less than \$50,000 per person and \$100,000 per accident. If you do not make a selection, your policy will be issued with limits of \$250,000/\$500,000.

If you want bodily injury liability coverage limits of \$250,000/\$500,000 or more, you do **NOT** need to complete this form.

PART B: INCREASED RISKS WITH LOWER BODILY INJURY LIABILITY INSURANCE COVERAGE LIMITS

If you are responsible for injuries to another person, you may be liable for damages for their pain and suffering, as well as the costs of their medical and other care that exceed their coverage under their auto insurance policy. The bodily injury liability limit of your policy will pay for such damages, but only up to the amount of the limit you choose. You will be required to pay any amount over the limit you choose. This amount could be substantial and may lead to severe financial consequences, such as:

- Your assets may be seized, or a lien may be placed on your home;
- Your wages may be garnished; or
- Your driver's license may be suspended.

Selecting lower bodily injury liability insurance coverage limits may also affect your eligibility for an umbrella policy.

PART C: CONFIRMATION OF UNDERSTANDING—YOU MUST READ AND INITIAL EACH LINE

(Initials) I have received a list of all the bodily injury liability coverage options available to me and the price for each option.

(Initials) I understand that any bodily injury liability coverage election I make applies to me and any other person covered by this policy.

(Initials) I understand that the bodily injury liability coverage limits I choose will remain the same as long as the policy is in effect or until I change them.

BY SIGNING THIS FORM, I ACKNOWLEDGE THAT: (1) I HAVE READ THIS FORM OR HAD IT READ TO ME; (2) I UNDERSTAND MY CHOICES AND THE POTENTIALLY SEVERE RISKS DESCRIBED ABOVE; AND (3) I AM CHOOSING TO PURCHASE BODILY INJURY LIABILITY COVERAGE LIMITS LOWER THAN \$250,000/\$500,000.

Named Insured/Applicant Signature

Date

**MICHIGAN SELECTION OF PERSONAL INJURY PROTECTION (PIP)
MEDICAL COVERAGE - COMMERCIAL/BUSINESS**

AGENCY: TOKIO MARINE / HCC PUBLIC RISK	APPLICANT/NAMED INSURED: CITY OF NOVI
	INSURANCE COMPANY: U.S. Specialty Insurance Company
	POLICY/QUOTE NO.: TBD

READ THIS ENTIRE FORM CAREFULLY

THE PURPOSE OF THIS FORM

The purpose of this form is to explain the choice you have regarding your **Personal Injury Protection (PIP) medical** coverage and to assist you in making that choice. Read this form carefully because the choice you make will have financial consequences for you, your company, and your employees.

Personal Injury Protection (PIP) Medical Coverage Explained

Personal Injury Protection (PIP) pays allowable expenses for medical care, recovery, rehabilitation, wage loss, and replacement services. PIP coverage also includes some funeral expense benefits and survivor's benefits which are paid to the dependents of a covered person if injuries from an auto accident result in their death. This form allows you to select the level of **PIP medical** coverage you want included with your commercial auto policy.

This form is divided into three sections, which are described below.

- Section A will review your **PIP medical** coverage options and the risks and benefits of each option.
- Section B will ask you to choose ONE coverage option.
- Section C will ask you to certify your choice and acknowledge the information within this form.

NOTICE

You must choose the level of **PIP medical** coverage you wish to have under your auto policy. If you do not make a selection from the options listed:

- Your policy will be issued with unlimited **PIP medical** coverage; AND
- You will be charged the appropriate premium for this coverage.

Definitions

The terms in bold letters throughout this form are defined below.

Applicant means a person, company or business who has submitted an application for insurance but is not yet insured under a policy.

Attendant care means services to assist an injured person with tasks they would normally do for themselves (e.g., eating, bathing, dressing, grooming, and medication administration). It may also involve supervision or other types of support.

Excess attendant care means additional coverage purchased for **attendant care** above the **PIP medical** coverage limit selected for your policy.

Named insured means the individual(s), company or business named in an insurance policy.

Personal Injury Protection (PIP) Medical is coverage under an auto insurance policy issued in Michigan that pays allowable expenses for medical care, recovery, rehabilitation, and some funeral expenses.

Section A: Your PIP Medical Choices and the Risks and Benefits of Each

Option 1: Unlimited Coverage
 This option provides the most coverage. It will pay for all allowable expenses for care, recovery, and rehabilitation if a person covered under this policy is injured in an auto accident.

Risks	The premiums for this option are higher than premiums for other options.
Benefits	PIP medical will cover costs that may not be covered by health insurance, such as rehabilitation and attendant care . This choice will significantly limit the risk that anyone covered under this policy will have out-of-pocket costs for their care.

Option 2: Limited Coverage of \$500,000 OR
Option 3: Limited Coverage of \$250,000
 If you choose one of these limits, this amount is the most your auto insurance company will pay per person per accident for an injured person's expenses under **PIP medical** coverage.

Risks	Limited PIP medical coverages may not be enough to cover medical expenses. If the PIP medical limit is reached, an injured person may need to rely on other health coverage, which may not cover all medical, rehabilitation, or attendant care costs. If an injured person does not have other health coverage, they may be personally responsible for paying these expenses. NOTE: Your insurance company must offer excess attendant care coverage, which you may purchase for an additional premium. Check with your agent or company for additional information.
Benefits	Lower coverage limits have less expensive premiums than plans with higher or unlimited PIP medical coverage. Up to the limit chosen, PIP medical will cover the cost of products and services that may not be covered by health insurance, such as rehabilitation and attendant care .

Section B: PIP Medical Coverage Options and Certification
Make your selection carefully because the choice you make will have financial consequences for you, your company, and your employees. If you choose more than one option, your insurer will provide the option that has the highest level of benefits and will charge the appropriate premium for that option.

INITIAL ONE AND ONLY ONE option on the line next to your choice.

_____ **Option 1: Unlimited coverage OR**
 (Initial)

_____ **Option 2: \$500,000 per person per accident OR**
 (Initial)

_____ **Option 3: \$250,000 per person per accident OR**
 (Initial)

Section C: Certification

You must initial each line and sign and date this form.

_____ I have read this form. I understand the **PIP medical** options available and the benefits and risks associated with those options.
 (Initial)

_____ I have made a coverage selection and I understand that the selection I have made applies to any person claiming benefits under this policy.
 (Initial)

_____ I understand that if I have not made a selection the policy will be issued with unlimited **PIP medical** coverage and I will be charged the premium for this option.
 (Initial)

APPLICANT/NAMED INSURED SIGNATURE	DATE

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015 and reauthorized in 2019, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM, MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. **HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, INCLUDING BUT NOT LIMITED TO, AN EXCLUSION FOR NUCLEAR EVENTS. PLEASE READ IT CAREFULLY.** UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEEDS \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

_____	I hereby elect to purchase coverage for a prospective premium of \$ 3,095
_____	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses arising from certified acts of terrorism. (Please check the box to the left and initial if this is your election)

Policyholder/Applicant's Signature

Print Name

Date

U.S. Specialty Insurance Company

Insurance Company
TBD
07/01/2022 - 07/01/2023

Policy Number
CITY OF NOVI

Insured Name

**U.S. SPECIALTY INSURANCE COMPANY
PUBLIC RISK**

MICHIGAN SUPPLEMENTAL APPLICATION

Policy Number: TBD	Policy Effective Date: 07/01/2022
Company: U.S. Specialty Insurance Company	Producer: TOKIO MARINE / HCC PUBLIC RISK
Applicant/Named Insured: CITY OF NOVI	

UNINSURED/UNDERINSURED MOTORIST COVERAGE SELECTION

Michigan law permits you to make certain decisions regarding Uninsured and Underinsured Motorists Coverage. This document describes this coverage and the options available with respect to Uninsured and Underinsured Motorists Coverage. You should read this document carefully.

Bodily Injury Uninsured and Underinsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury caused by an automobile accident. If you purchase Uninsured Motorists limits greater than \$40,000 your coverage will also include Underinsured Motorists Coverage. Underinsured Motorists Coverage provides protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of bodily injury caused by an automobile accident. Underinsured Motorists Coverage will apply only if your own Underinsured Motorists limit is higher than the bodily injury limit of the negligent owner or operator of a motor vehicle.

In accordance with Michigan Statutes, your automobile or motor vehicle liability policy may have Uninsured Motorists coverage, which provides protection against uninsured and underinsured motor vehicles equal to the Bodily Injury Liability limits of your policy. You may, however, elect lower limits of Uninsured Motorists coverage, but not less than the Minimum Financial Responsibility Limits. You also have the option to reject Uninsured Motorist coverage entirely.

Please indicate your Uninsured Motorists coverage selection:

- I reject Uninsured and Underinsured Motorists Coverage in its entirety. I understand that by selecting this option, I have NO PROTECTION for damages as a result of a bodily injury caused by an uninsured motorist.
- I select Uninsured and Underinsured Motorists Coverage less than my policy's bodily injury liability limit, but greater than or equal to the minimum Financial Responsibility Limit. I want a Combined Single Limit of:

- \$40,000
- \$100,000
- \$250,000
- \$350,000
- \$500,000
- \$1,000,000

NO-FAULT PROPERTY DAMAGE LIABILITY COVERAGE BUYBACK

Changes in the Insurance Laws may make you pay for damages, of up to \$3,000, which are caused as a result of an automobile accident in Michigan. If you caused the accident which damaged another auto, and the owner cannot make a full recovery from an insurance policy, he can sue you in the Michigan Small Claims Court. If he wins, you will have to pay for those unrecoverable damages, up to \$3,000.

We will provide you with the insurance to pay the amount awarded, at an additional premium. To make certain that your new policy is issued correctly; please indicate your choice below:

- COVERAGE REJECTION** – I have had this coverage explained and do not want to purchase this Property Damage Liability Coverage Buyback Insurance. I understand that if rejected, no coverage will be afforded for any amount awarded by the Michigan Small Claims Court, as judgment for unrecoverable damages from an automobile accident occurring in Michigan.
- Property Damage Liability Coverage Buyback Insurance** – I have had this coverage explained and will pay the additional premium to purchase this additional coverage. I understand that the Company’s maximum limit of liability for this coverage shall be \$3,000.

APPLICANT’S ACKNOWLEDGEMENT

By my signature, I hereby acknowledge that I have read, or have had read to me, the above explanations and offers of coverage stated above. I have indicated whether or not I wish to purchase each coverage in the spaces provided. I further understand that the above explanations are intended only to be brief descriptions and that payment of benefits under this insurance is subject both to the terms and conditions of the automobile insurance policy and the laws of the State of Michigan.

Applicant Signature: _____

Title: _____

Date: _____



NetGuard® Plus Cyber Liability Insurance

RENEWAL APPLICATION

THIS IS AN APPLICATION FOR A CLAIMS MADE AND REPORTED POLICY. THIS APPLICATION IS NOT A BINDER.

This application for NetGuard® Plus Cyber Liability Insurance is intended to be used for the preliminary evaluation of a submission. When completed in its entirety, this application will enable the Underwriter to decide whether or not to authorize the binding of insurance. Please type or print clearly and answer all questions. If space is insufficient to answer any question fully, attach a separate sheet. Complete all required supplemental forms/applications. "You" and "Your", as used in this application, means the Applicant.

Please refer to the attached Cyber Glossary for an explanation of the cyber security terms that appear in bold face type.

1. GENERAL INFORMATION

Name of Applicant: City of Novi

Street Address: 45175 Ten Mile Rd

City, State, Zip: Novi MI 48375

Phone: 248-347-3275

Website: cityofnovi.org

Fax: 248-736-5684

Applicant is a(an): Individual Corporation Partnership Other: Government

2. REQUIRED ADDITIONAL INFORMATION

a. Total number of employees: 278

b. Has the name of the Applicant changed, or has any merger or consolidation taken place, in the past 12 months? Yes No

If "Yes", provide details on a separate page.

c. Have there been any material changes in the Applicant's security controls in the past 12 months? Yes No

If "Yes", provide details on a separate page.

d. Has the Applicant acquired any subsidiaries, affiliated companies or entities in the past 12 months? Yes No

If "Yes", attach a list with a description of (1) the nature of operations of each such subsidiary, affiliated company or entity, (2) its relationship to the Applicant and (3) the percentage of ownership by the Applicant.

3. REVENUES

	<u>Current</u> Fiscal Year ending / (current projected)	<u>Last</u> Fiscal Year ending /
Total gross revenues:	\$ 120,787,696	\$ 125,358,624

4. RECORDS

a. Do you collect, store, host, process, control, use or share any private or sensitive information* in either paper or electronic form? Yes No

If "Yes", provide the approximate number of unique records:

Paper records: 43,000 Electronic records: 43,000

*Private or sensitive information includes any information or data that can be used to uniquely identify a person, including, but not limited to, social security numbers or other government identification numbers, payment card information, drivers' license numbers, financial account numbers, personal identification numbers (PINs), usernames, passwords, healthcare records and email addresses.

b. Do you collect, store, host, process, control, use or share any biometric information or data, such as fingerprints, voiceprints, facial, hand, iris or retinal scans, DNA, or any other biological, physical or behavioral characteristics that can be used to uniquely identify a person? Yes No

If "Yes", have you reviewed your policies relating to the collection, storage and destruction of such information or data with a qualified attorney and confirmed compliance with applicable federal, state, local and foreign laws? Yes No

c. Do you process, store or handle credit card transactions? Yes No
If "Yes", are you PCI-DSS Compliant? Yes No

5. IT DEPARTMENT

This section must be completed by the individual within the Applicant's organization who is responsible for network security. As used in this section only, "you" refers only to such individual.

a. Within the Applicant's organization, who is responsible for network security?

Name: Mark Rinehart

Title: IT Network Operations Manager

Phone: 248-347-0521

Email address: mrinehart@cityofnovi.org

IT Security Designation(s): CISSP

b. The Applicant's network security is: Outsourced; provide the name of your network security provider: _____

Managed internally/in-house

c. If the Applicant's network security is outsourced, are you the main contact for the network security provider named in question b. above? Yes No
If "No", provide the name and email address for the main contact: _____

d. How many IT personnel are on your team? 7

e. How many dedicated IT security personnel are on your team? 1 plus vendor

By signing below, you confirm that you have reviewed all questions in Sections 6 through 8 of this application regarding the Applicant's security controls, and, to the best of your knowledge, all answers are complete and accurate. Additionally, you consent to 1) the Insurer conducting non-intrusive scans of your internet-facing systems / applications for common vulnerabilities, and 2) receiving direct communications from the Insurer and/or its representatives regarding the results of such scans and any potentially urgent security issues identified in relation to the Applicant's organization.

Print/Type Name: _____

Signature: _____

6. EMAIL SECURITY CONTROLS

If the answer to any question in this section is "No", please provide additional details in the "Additional Comments" section.

a. Do you tag external emails to alert employees that the message originated from outside the organization? Yes No

b. Do you pre-screen emails for potentially malicious attachments and links? Yes No

If "Yes", complete the following:

(1) Select your email security provider: Other

If "Other", provide the name of your email security provider: _____

(2) Do you have the capability to automatically detonate and evaluate attachments in a sandbox to determine if they are malicious prior to delivery to the end-user? Yes No

c. Have you implemented any of the following to protect against phishing messages? (check all that apply):

Sender Policy Framework (SPF)

DomainKeys Identified Mail (DKIM)

Domain-based Message Authentication, Reporting & Conformance (DMARC)

None of the above

d. Can your users access email through a web application or a non-corporate device? Yes No

If "Yes", do you enforce Multi-Factor Authentication (MFA)? Yes No

e. Do you use Office 365 in your organization? Yes No

If "Yes", do you use the Office 365 Advanced Threat Protection add-on? Yes No

ADDITIONAL COMMENTS (Use this space to explain any "No" answers in the above section and/or to list other relevant IT security measures you are utilizing that are not listed here.)

7. INTERNAL SECURITY CONTROLS

If the answer to any question in this section is "No", please provide additional details in the "Additional Comments" section.

a. Do you use a cloud provider to store data or host applications? Yes No

If "Yes", provide the name of the cloud provider: Barracuda

If you use more than one cloud provider to store data, specify the cloud provider storing the largest quantity of sensitive customer and/or employee records (e.g., including medical records, personal health information, social security numbers, bank account details and credit card numbers) for you.

b. Do you use MFA to secure all cloud provider services that you utilize (e.g. Amazon Web Services (AWS), Microsoft Azure, Google Cloud)? Yes No

c. Do you encrypt all sensitive and confidential information stored on your organization's systems and networks? Yes No

If "No", are the following compensating controls in place:

(1) Segregation of servers that store sensitive and confidential information? Yes No

(2) Access control with role-based assignments? Yes No

d. Do you allow remote access to your network? Yes No

If "Yes", do you use MFA to secure all remote access to your network, including any remote desktop protocol (RDP) connections? Yes No

If MFA is used, complete the following:

(1) Select your MFA provider: Other

If "Other", provide the name of your MFA provider: _____

(2) Select your **MFA** type:

If "Other", describe your **MFA** type: _____

(3) Does your **MFA** configuration ensure that the compromise of a single device will only compromise a single authenticator? Yes No

e. Do you use a **next-generation antivirus (NGAV)** product to protect all endpoints across your enterprise? Yes No

If "Yes", select your **NGAV** provider: Symantec

If "Other", provide the name of your **NGAV** provider: _____

f. Do you use an **endpoint detection and response (EDR)** tool that includes centralized monitoring and logging of all endpoint activity across your enterprise? Yes No

If "Yes", complete the following:

(1) Select your **EDR** provider: Carbon Black Cloud

If "Other", provide the name of your **EDR** provider: _____

(2) Do you enforce application whitelisting/blacklisting? Yes No

(3) Is **EDR** deployed on 100% of endpoints? Yes No

If "No", please use the Additional Comments section to outline which assets do not have **EDR**, and whether any mitigating safeguards are in place for such assets.

(4) Can users access the network with their own device ("Bring Your Own Device")? Yes No

If "Yes", is **EDR** required to be installed on these devices? Yes No

g. Do you use **MFA** to protect all local and remote access to privileged user accounts? Yes No

If "Yes", select your **MFA** type: _____

If "Other", describe your **MFA** type: _____

h. Do you manage privileged accounts using **privileged account management software (PAM)** (e.g., CyberArk, BeyondTrust, etc.)? Yes No

If "Yes", complete the following:

(1) Provide the name of your software provider: _____

(2) Is access protected by **MFA**? Yes No

i. Do you actively monitor all administrator access for unusual behavior patterns? Yes No

If "Yes", provide the name of your monitoring tool: Blumira

j. Do you roll out a hardened baseline configuration across servers, laptops, desktops and managed mobile devices? Yes No

k. Do you record and track all software and hardware assets deployed across your organization? Yes No

If "Yes", provide the name of the tool used for this purpose (if any): BossDeck

l. Do non-IT users have local administration rights on their laptop / desktop? Yes No

m. How frequently do you install critical and high severity patches across your enterprise?

1-3 days 4-7 days 8-30 days One month or longer

n. Do you have any end of life or end of support software? Yes No

If "Yes", is it segregated from the rest of your network? Yes No

o. Do you use a **protective DNS service (PDNS)** (e.g. ZScaler, Quad9, OpenDNS or the public sector **PDNS** to block access to known malicious websites? Yes No

If "Yes", provide the name of your DNS provider: Watchguard

p. Do you use **endpoint application isolation and containment technology** on all endpoints? Yes No

If "Yes", select your provider: Other

If "Other", provide the name of your provider: Carbon Black

q. Can users run Microsoft Office Macro enabled documents on their system by default? Yes No

r. Do you implement **PowerShell** best practices as outlined in the Environment Recommendations by Microsoft? Yes No

s. Do you utilize a **Security Information and Event Management system (SIEM)**? Yes No

t. Do you utilize a **Security Operations Center (SOC)**? Yes No

If "Yes", complete the following:

(1) Is your **SOC** monitored 24 hours a day, 7 days a week? Yes No

(2) Your **SOC** is: Outsourced; provide the name of your provider: Access Interactive

Managed internally/in-house

u. Do you use a **vulnerability management tool**? Yes No

If "Yes", complete the following:

(1) Select your provider: **Nessus/Tenable**

If "Other", provide the name of your provider: _____

(2) What is your patching cadence?

1-3 days 4-7 days 8-30 days 1 month or longer

ADDITIONAL COMMENTS (Use this space to explain any "No" answers in the above section and/or to list other relevant IT security measures you are utilizing that are not listed here.)

Remote access via VPN

8. BACKUP AND RECOVERY POLICIES

If the answer to the question in this section is "No", please provide additional details in the "Additional Comments" section.

Do you use a data backup solution?

Yes No

If "Yes":

a. Which best describes your data backup solution?

Backups are kept locally but separate from your network (**offline/air-gapped backup solution**).

Backups are kept in a dedicated cloud backup service.

You use a cloud-syncing service (e.g. Dropbox, OneDrive, SharePoint, Google Drive).

Other (describe your data backup solution): _____

b. Check all that apply:

Your backups are encrypted.

You have **immutable backups**.

Your backups are secured with different access credentials from other administrator credentials.

You utilize **MFA** for both internal and external access to your backups.

You have tested the successful restoration and recovery of key server configurations and data from backups in the last 6 months.

You are able to test the integrity of backups prior to restoration to ensure that they are free of malware.

c. How frequently are backups run? Daily Weekly Monthly

d. Estimated amount of time it will take to restore essential functions using backups in the event of a widespread malware or ransomware attack within your network?

0-24 hours 1-3 days 4-6 days 1 week or longer

ADDITIONAL COMMENTS (Use this space to explain any "No" answers in the above section and/or to list other relevant IT security measures you are utilizing that are not listed here.)

9. PHISHING CONTROLS

a. Do all employees with financial or accounting responsibilities at your company complete social engineering training?

Yes No

If "Yes", does such training include phishing simulation?

Yes No

b. Does your organization send and/or receive wire transfers?

Yes No

If "Yes", does your wire transfer authorization process include the following:

(1) A wire request documentation form?

Yes No

(2) A protocol for obtaining proper written authorization for wire transfers?

Yes No

(3) A separation of authority protocol?

Yes No

(4) A protocol for confirming all payment or funds transfer instructions/requests from a new vendor, client or customer via direct call to that vendor, client or customer using only the telephone number provided by the vendor, client or customer before the payment or funds transfer instruction/request was received?

Yes No

(5) A protocol for confirming any vendor, client or customer account information change requests (including requests to change bank account numbers, contact information or mailing addresses) via direct call to that vendor, client or customer using only the telephone number provided by the vendor, client or customer before the change request was received?

Yes No

10. LOSS HISTORY

If the answer to question 10.a. or 10.b. below is "Yes", please complete a Claim Supplemental Form for each claim, allegation or incident.

- a. In the past 12 months, has the Applicant or any other person or organization proposed for this insurance:
- (1) Received any complaints or written demands or been a subject in litigation involving matters of privacy injury, breach of private information, network security, defamation, content infringement, identity theft, denial of service attacks, computer virus infections, theft of information, damage to third party networks or the ability of third parties to rely on the Applicant's network? Yes No
 - (2) Been the subject of any government action, investigation or other proceedings regarding any alleged violation of privacy law or regulation? Yes No
 - (3) Notified customers, clients or any third party of any security breach or privacy breach? Yes No
 - (4) Received any cyber extortion demand or threat? Yes No
 - (5) Sustained any unscheduled network outage or interruption for any reason? Yes No
 - (6) Sustained any property damage or business interruption losses as a result of a cyber-attack? Yes No
 - (7) Sustained any losses due to wire transfer fraud, telecommunications fraud or phishing fraud? Yes No
- b. In the past 12 months, has any IT service provider that the Applicant relies on sustained an unscheduled network outage or interruption lasting longer than 4 hours? Yes No
 If "Yes", did the Applicant experience an interruption in business due to such outage or interruption? Yes No
- c. Has the Applicant notified Tokio Marine HCC of all incidents or losses occurring, or claims, suits or demands received, in the past 12 months? Yes No
 If "No", please forward complete details to Tokio Marine HCC immediately. None to Report

NOTICE TO APPLICANT

NOTICE TO NEW YORK APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

The Applicant hereby acknowledges that he/she/it is aware that the limit of liability shall be reduced, and may be completely exhausted, by claim expenses and, in such event, the Insurer shall not be liable for claim expenses or any judgment or settlement that exceed the limit of liability.

I HEREBY DECLARE that, after inquiry, the above statements and particulars are true and I have not suppressed or misstated any material fact, and that I agree that this application shall be the basis of the contract with the Underwriters.

CERTIFICATION, CONSENT AND SIGNATURE

The Applicant has read the foregoing and understands that completion of this application does not bind the Underwriter or the Broker to provide coverage. It is agreed, however, that this application is complete and correct to the best of the Applicant's knowledge and belief, and that all particulars which may have a bearing upon acceptability as a NetGuard® Plus Cyber Liability Insurance risk have been revealed.

By signing below, the Applicant consents to the Insurer conducting non-intrusive scans of the Applicant's internet-facing systems / applications for common vulnerabilities.

It is understood that this application shall form the basis of the contract should the Underwriter approve coverage, and should the Applicant be satisfied with the Underwriter's quotation. It is further agreed that, if in the time between submission of this application and the requested date for coverage to be effective, the Applicant becomes aware of any information which would change the answers furnished in response to any question of this application, such information shall be revealed immediately in writing to the Underwriter.

This application shall be deemed attached to and form a part of the Policy should coverage be bound.

Must be signed by an officer of the company.

Print or Type Applicant's Name	Title of Applicant
Signature of Applicant	Date Signed by Applicant

California Fraud Warning

For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.



The following Cyber Glossary is provided to assist you in completing your application correctly and completely.

DomainKeys Identified Mail (DKIM) is an email authentication method that allows senders to associate a domain name with an email message, thus vouching for its authenticity. A sender creates the DKIM by "signing" the email with a digital signature. This "signature" is located in the message's header.

Domain-based Message Authentication, Reporting & Conformance (DMARC) is an email authentication protocol that uses Sender Policy Framework (SPF) and DKIM to determine the authenticity of an email message.

Endpoint application isolation and containment technology is a form of zero-trust endpoint security. Instead of detecting or reacting to threats, it enforces controls that block and restrain harmful actions to prevent compromise. Application containment is used to block harmful file and memory actions to other apps and the endpoint. Application isolation is used to prevent other endpoint processes from altering or stealing from an isolated app or resources.

Common Providers: Authentic8 Silo; BitDefender™ Browser Isolation; CylancePROTECT; Menlo Security Isolation Platform; Symantec Web Security Service

Endpoint Detection and Response (EDR), also known as endpoint *threat* detection and response, centrally collects and analyzes comprehensive endpoint data across your entire organization to provide a full picture of potential threats.

Common Providers: Carbon Black Cloud; CrowdStrike Falcon Insight; SentinelOne; Windows Defender Endpoint

Immutable backups are backup files that are fixed, unchangeable, and can be deployed to production servers immediately in case of ransomware attacks or other data loss.

Multi-Factor Authentication (MFA) is an electronic authentication method in which a computer user is granted access to a website or application only after successfully presenting two or more pieces of evidence to an authentication mechanism: knowledge (e.g., password), possession (e.g., phone or key), and inherence (e.g., FaceID or hand print). MFA for remote email access can be enabled through most email providers.

Common MFA providers for remote network access: Okta; Duo; LastPass; OneLogin; and Auth0.

Next-Generation Anti-Virus (NGAV) is software that uses predictive analytics driven by machine learning and artificial intelligence and combines with threat intelligence to detect and prevent malware and fileless non-malware attacks, identify malicious behavior, and respond to new and emerging threats that previously went undetected. For purposes of completing this application, NGAV refers to anti-virus protection that focuses on detecting and preventing malware on each individual endpoint. If your organization has a NGAV solution **AND** you are centrally monitoring and analyzing all endpoint activity, please indicate that you have NGAV & EDR on the application.

Common Providers: BitDefender™; Carbon Black; CrowdStrike Falcon Prevent; SentinelOne; Sophos; Symantec

Offline/Air-gapped backup solution refers to a backup and recovery solution in which one copy of your organization's data is offline (i.e., disconnected) and cannot be accessed. If a file or system of files has no connection to the internet or a LAN, it can't be remotely hacked or corrupted.

Cyber Glossary

Powershell is a cross-platform task automation and configuration management framework from Microsoft, consisting of a command-line shell and scripting language. It is used by IT departments to run tasks on multiple computers in an efficient manner. For example, Powershell can be used to install a new application across your organization.

Privileged Account Management Software (PAM) is software that allows you to secure your privileged credentials in a centralized, secure vault (i.e., a password safe). To qualify as PAM, a product must allow administrators to create privileged access accounts; offer a secure vault to store privileged credentials; and monitor and log user actions while using privileged accounts.

Common Providers: CyberArk and BeyondTrust.

Protective DNS Service (PDNS) refers to a service that provides Domain Name Service (DNS) protection (also known as DNS filtering) by blacklisting dangerous sites and filtering out unwanted content. It can also help to detect & prevent malware that uses DNS tunneling to communicate with a command and control server.

Common Providers: Zscaler; Quad9; OpenDNS; and public sector PDNS.

Remote Desktop Protocol (RDP) connections is a proprietary protocol developed by Microsoft which provides a user with a graphical interface to connect to another computer over a network connection. The Microsoft RDP provides remote display and input capabilities over network connections for Windows-based applications running on a server.

Security Information and Event Management system (SIEM) is a subsection within the field of computer security, wherein software products and services combine security information management and security event management. SIEM provides real-time analysis of security alerts generated by applications and network hardware.



Security Operations Center (SOC) is a centralized unit that deals with security issues on an organizational and technical level.

Sender Policy Framework (SPF) is an email authentication technique used to prevent spammers from sending messages on behalf of your domain. With SPF, your organization can publish authorized mail servers.

Vulnerability management tool is a cloud service that gives you instantaneous, global visibility into where your IT systems might be vulnerable to the latest internet threats and how to protect against them. The tool is an ongoing process that includes proactive asset discovery, continuous monitoring, mitigation, remediation and defense tactics to protect your organization's modern IT attack surface from cyber threats.

Common Providers: Qualys; InsightVM by Rapid7; and Nessus by Tenable™