

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY COVERAGE OVERVIEW

| | | |
|-------------------------------------|---|------------------------------------|
| Member: | Benzie-Leelanau District Health Dept. | Member No: M0001218 |
| Date of Original Membership: | October 1, 1996 | |
| Overview Effective Dates: | October 01, 2023 To October 01, 2024 | |
| Member Representative: | Dolores J. Putney | Telephone #: (231) 882-4409 |
| Regional Risk Manager: | Lighthouse Group, an Alera Group Agency, LLC | Telephone #: (616) 698-7373 |

A. Introduction

The Michigan Municipal Risk Management Authority (hereinafter "MMRMA") is created by authority granted by the laws of the State of Michigan to provide risk financing and risk management services to eligible Michigan local governments. MMRMA is a separate legal and administrative entity as permitted by Michigan laws. **Benzie-Leelanau District Health Dept.** (hereinafter "Member") is eligible to be a Member of MMRMA. **Benzie-Leelanau District Health Dept.** agrees to be a Member of MMRMA and to avail itself of the benefits of membership.

Benzie-Leelanau District Health Dept. is aware of and agrees that it will be bound by all of the provisions of the Joint Powers Agreement, Coverage Documents, MMRMA rules, regulations, and administrative procedures.

This Coverage Overview summarizes certain obligations of MMRMA and the Member. Except for specific coverage limits, attached addenda, and the Member's Self Insured Retention (SIR) and deductibles contained in this Coverage Overview, the provisions of the Joint Powers Agreement, Coverage Documents, reinsurance agreements, MMRMA rules, regulations, and administrative procedures shall prevail in any dispute. The Member agrees that any dispute between the Member and MMRMA will be resolved in the manner stated in the Joint Powers Agreement and MMRMA rules.

B. Member Obligation - Deductibles and Self Insured Retentions

Benzie-Leelanau District Health Dept. is responsible to pay all costs, including damages, indemnification, and allocated loss adjustment expenses for each occurrence that is within the Member's Self Insured Retention (hereinafter the "SIR"). **Benzie-Leelanau District Health Dept.**'s SIR and deductibles are as follows:

Table I
Member Deductibles and Self Insured Retentions

| COVERAGE | DEDUCTIBLE | SELF INSURED RETENTION |
|---------------------------|------------------------|------------------------|
| Liability | N/A | State Pool Member |
| Vehicle Physical Damage | \$250 Per Vehicle | State Pool Member |
| Fire/EMS Replacement Cost | N/A | N/A |
| Property and Crime | \$1,000 Per Occurrence | N/A |
| Sewage System Overflow | N/A | N/A |

The member must satisfy all deductibles before any payments are made from the Member's SIR or by MMRMA.

The **Benzie-Leelanau District Health Dept.** is afforded all coverages provided by MMRMA, except as listed below:

1. Sewage System Overflow
2. Specialized Emergency Response Expense Recovery Coverage
- 3.
- 4.

All costs including damages and allocated loss adjustment expenses are on an occurrence basis and must be paid first from the Member's SIR. The Member's SIR and deductibles must be satisfied fully before MMRMA will be responsible for any payments. The most MMRMA will pay is the difference between the Member's SIR and the Limits of Coverage stated in the Coverage Overview.

Benzie-Leelanau District Health Dept. agrees to maintain the Required Minimum Balance as defined in the Member Financial Responsibilities section of the MMRMA Governance Manual. The Member agrees to abide by all MMRMA rules, regulations, and administrative procedures pertaining to the Member's SIR.

C. MMRMA Obligations - Payments and Limits of Coverage

After the Member's SIR and deductibles have been satisfied, MMRMA will be responsible for paying all remaining costs, including damages, indemnification, and allocated loss adjustment expenses to the Limits of Coverage stated in Table II. The Limits of Coverage include the Member's SIR payments.

The most MMRMA will pay, under any circumstances, which includes payments from the Member's SIR, per occurrence, is shown in the Limits of Coverage column in Table II. The Limits of Coverage includes allocated loss adjustment expenses.

Table II
Limits of Coverage

| Liability and Motor Vehicle Physical Damage | | Limits of Coverage Per Occurrence | | Annual | Aggregate |
|---|---|-----------------------------------|-------------|--------|-------------|
| | | Member | All Members | Member | All Members |
| 1 | Liability | 10,000,000 | N/A | N/A | N/A |
| 2 | Judicial Tenure | N/A | N/A | N/A | N/A |
| 3 | Sewage System Overflows | 0 | N/A | 0 | N/A |
| 4 | Volunteer Medical Payments | 25,000 | N/A | N/A | N/A |
| 5 | First Aid | 2,000 | N/A | N/A | N/A |
| 6 | Vehicle Physical Damage | 1,500,000 | N/A | N/A | N/A |
| 7 | Uninsured/Underinsured Motorist Coverage (per person) | 100,000 | N/A | N/A | N/A |
| | Uninsured/Underinsured Motorist Coverage (per occurrence) | 250,000 | N/A | N/A | N/A |
| 8 | Michigan No-Fault | Per Statute | N/A | N/A | N/A |
| 9 | Terrorism | 5,000,000 | N/A | N/A | 5,000,000 |

| Property and Crime | | Limits of Coverage Per Occurrence | | Annual Aggregate | |
|--------------------|---|-----------------------------------|-------------|------------------|-------------|
| | | Member | All Members | Member | All Members |
| 1 | Buildings and Personal Property | 5,926,419 | 350,000,000 | N/A | N/A |
| 2 | Personal Property in Transit | 2,000,000 | N/A | N/A | N/A |
| 3 | Unreported Property | 5,000,000 | N/A | N/A | N/A |
| 4 | Member's Newly Acquired or Constructed Property | 10,000,000 | N/A | N/A | N/A |
| 5 | Fine Arts | 2,000,000 | N/A | N/A | N/A |
| 6 | Debris Removal (25% of Insured direct loss plus) | 25,000 | N/A | N/A | N/A |
| 7 | Money and Securities | 1,000,000 | N/A | N/A | N/A |
| 8 | Accounts Receivable | 2,000,000 | N/A | N/A | N/A |
| 9 | Fire Protection Vehicles, Emergency Vehicles, and Mobile Equipment (Per Unit) | 5,000,000 | 10,000,000 | N/A | N/A |
| 10 | Fire and Emergency Vehicle Rental (12 week limit) | 2,000 per week | N/A | N/A | N/A |
| 11 | Structures Other Than a Building | 15,000,000 | N/A | N/A | N/A |
| 12 | Dam/Dam Structures/Lake Level Controls | 0 | N/A | N/A | N/A |
| 13 | Transformers | 0 | N/A | N/A | N/A |
| 14 | Storm or Sanitary Sewer Back-Up | 1,000,000 | N/A | N/A | N/A |
| 15 | Marine Property | 1,000,000 | N/A | N/A | N/A |
| 16 | Other Covered Property | 10,000 | N/A | N/A | N/A |
| 17 | Income and Extra Expense | 5,000,000 | N/A | N/A | N/A |
| 18 | Blanket Employee Fidelity | 1,000,000 | N/A | N/A | N/A |
| 19 | Faithful Performance | Per Statute | N/A | N/A | N/A |
| 20 | Earthquake | 5,000,000 | N/A | 5,000,000 | 100,000,000 |
| 21 | Flood | 5,000,000 | N/A | 5,000,000 | 100,000,000 |
| 22 | Terrorism | 50,000,000 | 50,000,000 | N/A | N/A |

Table III

| Network and Information Security Liability, Media Injury Liability, Network Security Loss, Breach Mitigation Expense, PCI Assessments, Social Engineering Loss, Reward Coverage, Telecommunications Fraud Reimbursement, Extortion. | | | |
|---|---|---|------------------|
| | Limits of Coverage Per Occurrence/Claim | Deductible Per Occurrence/Claim | Retroactive Date |
| | \$2,000,000 | | |
| Coverage A Network and Information Security Liability: Regulatory Fines: | Each Claim Included in limit above Each Claim Included in limit above | \$25,000 Each Claim | 7/1/2013 |
| Coverage B Media Injury Liability | Each Claim Included in limit above | \$25,000 Each Claim | 7/1/2013 |
| Coverage C Network Security Loss Network Security Business Interruption Loss: | Each Unauthorized Access Included in limit above Each Business Interruption Loss Included in limit above | \$25,000 Each Unauthorized Access Retention Period of 72 hours of Business Interruption Loss | Occurrence |
| Coverage D Breach Mitigation Expense: | Each Unintentional Data Compromise Included in limit above | \$25,000 Each Unintentional Data Compromise | Occurrence |
| Coverage E PCI Assessments: | Each Payment Card Breach \$1,000,000 Occ./\$1,000,000 Agg. Included in limit above | \$25,000 Each Payment Card Breach | Occurrence |
| Coverage F Social Engineering Loss: | Each Social Engineering Incident \$100,000 Occ./\$100,000 Agg. Included in limit above | \$25,000 Each Social Engineering Incident | Occurrence |
| Coverage G Reward Coverage | Maximum of 50% of the Covered Claim or Loss; up to \$25,000 Included in Limit above | Not Applicable | Occurrence |
| Coverage H Telecommunications Fraud Reimbursement | \$25,000 Included in limit above | Not Applicable | Occurrence |
| Coverage I Extortion Coverage | Each Claim Included in limit above | \$25,000 Each Extortion Loss | Occurrence |

Annual Aggregate Limit of Liability

| Each Member Aggregate | All Members Aggregate |
|-----------------------|-----------------------|
| \$2,000,000 | \$17,500,000 |

The Each Member Aggregate Limit of Liability for the combined total of all coverage payments of MMRMA and MCCRMA shall not exceed \$2,000,000 per Member for all Subjects of Coverage in any Coverage Period, regardless of the number of coverage events.

The All Member Aggregate Limit of Liability for the combined total of all coverage payments of MMRMA and MCCRMA shall not exceed \$17,500,000 for All Members for all Subjects of Coverage in any Coverage Period, regardless of the number of Members or the number of coverage events.

It is the intent of MMRMA that the coverage afforded under the Subjects of Coverage be mutually exclusive. If however, it is determined that more than one Subject of Coverage applies to one coverage event ensuing from a common nexus of fact, circumstance, situation, event, transaction, or cause, then the largest of the applicable Deductibles for the Subjects of Coverage will apply.

Table IV

Specialized Emergency Response Expense Recovery Coverage

Limits of Coverage

| Specialized Emergency Response Expense Recovery | Limits of Coverage per Occurrence | | Annual Aggregate | |
|---|-----------------------------------|-------------|------------------|-------------|
| | Member | All Members | Member | All Members |
| | N/A | N/A | N/A | N/A |

Table V

Specialized Emergency Response Expense Recovery Coverage

Deductibles

| Specialized Emergency Response Expense Recovery | Deductible per Occurrence | |
|---|---------------------------|--|
| | Member | |
| | N/A | |

D. Contribution for MMRMA Participation

Benzie-Leelanau District Health Dept.

Period: October 01, 2023

To October 01, 2024

Coverages per Member Coverage Overview:

\$44,453

TOTAL ANNUAL CONTRIBUTIONS:

\$44,453

E. List of Addenda

This page is intentionally left blank.

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

Benzie-Leelanau District Health Dept.
POLICY NUMBER M0001218
SUMMARY OF MOTOR VEHICLE TYPES
EFFECTIVE 10/1/2023 - 10/1/2024

| <u>Type of Vehicle</u> | <u>Liability Coverage</u> <u>Renewal Exposure</u> | | <u>ACV</u> | <u>Physical Damage Coverage</u> <u>Renewal Exposure Data</u> | | | <u>Total</u> |
|--------------------------------|--|---------------------|---------------|---|---------------|---------------------|--------------|
| | <u>Units</u> | <u>Contribution</u> | | <u>Replacement</u> | <u>Agreed</u> | <u>Contribution</u> | |
| All Other Vehicles | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Buses | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Commercial - Historical | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| EMS/Ambulance | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Fire Vehicles - Large | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Fire Vehicles - Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Garbage Trucks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Motorcycles | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Motorcycles - Historical | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Police - All Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Police PPT | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Private Passenger | 1 | 445 | 25,000 | 0 | 0 | 174 | 619 |
| Private Passenger - Historical | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Service Trucks | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Vans | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Totals | 1 | 445 | 25,000 | 0 | 0 | 174 | 619 |

This page is intentionally left blank.

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

Benzie-Leelanau District Health Dept.

POLICY NUMBER M0001218

SUMMARY

EFFECTIVE 10/1/2023 - 10/1/2024

| <u>Coverage</u> | <u>Expiring Annual Exposure</u> | <u>Annual Exposure</u> | <u>Limits of Liability</u> | <u>SIR/ Deductible</u> | <u>Expiring Contribution</u> | <u>Contribution</u> |
|---|---------------------------------|------------------------------|----------------------------|------------------------|------------------------------|---------------------|
| Automobile Liability | 1 Total Vehicles | 1 Total Vehicles | 10,000,000 | 50,000 | 448 | 445 |
| Automobile Physical Damage | \$25,000 ACV | \$25,000 ACV | | 15,000 | 174 | 174 |
| Fire/EMS Replacement Cost | \$0 Replacement Cost | \$0 Replacement Cost | | N/A | 0 | 0 |
| General Liability | 22,573 Outpatients | 10,600 Outpatients | 10,000,000 | 50,000 | 13,851 | 13,679 |
| Law Enforcement Liability | N/A | N/A | N/A | N/A | 0 | 0 |
| Public Officials' Liability | 22,573 Outpatients | 10,600 Outpatients | 10,000,000 | 50,000 | 7,550 | 7,473 |
| Property | \$4,002,691 | \$4,926,419 | | 1,000 | 10,354 | 11,682 |
| Data Breach and Privacy Liability | | | 2,000,000 | 25,000 See Table IV | 0 | 0 |
| Specialized Emergency Response Expense Recovery Coverage | N/A | N/A | N/A | N/A | 0 | 0 |
| Sewers | N/A | N/A | N/A | N/A | 0 | 0 |
| Subtotal | | | | | 32,377 | 33,453 |
| MCCA Assessment | 1 Total Vehicles | 1 Total Vehicles | | | 86 | 86 |
| MCCA Assessment Discount | | | | | -86 | -86 |
| Total | | | | | 32,377 | 33,453 |
| Stop Loss Charge | \$0 Stop Loss entry point | \$0 Stop Loss entry point | | | 0 | 0 |
| Total Contribution without Retention Fund Allocation | | | | | 32,377 | 33,453 |
| Retention Fund Allocation | | | | | 11,000 | 11,000 |
| Total Contribution including Retention Fund Allocation | | | | | 43,377 | 44,453 |

This page is intentionally left blank.

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

Member: Benzie-Leelanau District Health Dept.

POLICY NUMBER M0001218

POLICY PROPERTY LIST REPORT

EFFECTIVE DATES 10/1/2023 To 10/1/2024

| Location Address | | Location Description | | |
|------------------|--|----------------------|----------------|-------------|
| 1. | 6051 Frankfort Hwy, Benzonia, MI 49617 | Benzie Office | | |
| | Building Description | Building Value | Contents Value | Total Value |
| | Office | \$4,657,319 | \$161,306 | \$4,818,625 |
| Location Totals | | \$4,657,319 | \$161,306 | \$4,818,625 |

| Location Address | | Location Description | | |
|------------------|--|----------------------|----------------|-------------|
| 2. | 7401 E. Duck Lane, Lake Leelanau, MI 49653 | Lake Leelanau Office | | |
| | Building Description | Building Value | Contents Value | Total Value |
| | Office | \$0 | \$107,794 | \$107,794 |
| Location Totals | | \$0 | \$107,794 | \$107,794 |

| Grand Totals | | |
|----------------|----------------|-------------|
| Building Value | Contents Value | Total Value |
| \$4,657,319 | \$269,100 | \$4,926,419 |

This page is intentionally left blank.

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

POLICY NUMBER Q000014181
POLICY AUTO SCHEDULE REPORT
EFFECTIVE DATES 10/1/2023 To 10/1/2024

Scheduled Vehicles

| Year | Make | Model | VIN | License Plate | Type | Department |
|------|-------|-------|-------------------|---------------|-------------------|----------------|
| 2021 | Dodge | Ram | 1C6SRFBTOMN522572 | 118x799 | Private Passenger | Health/CMH/MCF |

Summary

| Vehicle Group | Vehicles |
|--------------------------------|------------|
| All Other Vehicles | 0 Vehicles |
| Buses | 0 Vehicles |
| Commercial - Historical | 0 Vehicles |
| EMS/Ambulance | 0 Vehicles |
| Fire Vehicles Large | 0 Vehicles |
| Fire Vehicles - Other | 0 Vehicles |
| Garbage Trucks | 0 Vehicles |
| Motorcycles | 0 Vehicles |
| Motorcycles - Historical | 0 Vehicles |
| Police - All Other | 0 Vehicles |
| Police PPT | 0 Vehicles |
| Private Passenger | 1 Vehicles |
| Private Passenger - Historical | 0 Vehicles |
| Service Trucks | 0 Vehicles |
| Vans | 0 Vehicles |

Grand Totals

| Vehicles |
|------------|
| 1 Vehicles |

This page is intentionally left blank.

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT SECURITY

-NAME AND ADDRESS OF ORGANIZATION

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY
14001 Merriman, Livonia, Michigan 48154

An authorized Michigan Self-Insurance Association, certifies that it has accepted as a member pursuant to Act 138 P.A., 1982 the following Governmental entity.

Benzie Leelanau District Health Department
NAME OF MEMBER

Covers all vehicles owned/leased by Member

PENALTY FOR OPERATION WITHOUT INSURANCE

Michigan Law (MCLA 500.3101) requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without proper insurance or other security is guilty of a misdemeanor.

An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, or imprisoned for not more than 1 year, or both.

A PERSON WHO SUPPLIES FALSE INFORMATION TO THE SECRETARY OF STATE OR WHO ISSUES OR USES AN INVALID CERTIFICATE OF INSURANCE IS GUILTY OF A MISDEMEANOR PUNISHABLE BY IMPRISONMENT FOR NOT MORE THAN 1 YEAR, OR A FINE OF NOT MORE THAN \$1,000, OR BOTH.

7/01

Member No. M0001218

Expiration Date Continuous Until Cancelled

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

By 

on this 01 October 2023
Day Month Year

WARNING: KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES. If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.

An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, or imprisoned for not more than 1 year, or both.

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT SECURITY

-NAME AND ADDRESS OF ORGANIZATION

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY
14001 Merriman, Livonia, Michigan 48154

An authorized Michigan Self-Insurance Association, certifies that it has accepted as a member pursuant to Act 138 P.A., 1982 the following Governmental entity.

Benzie Leelanau District Health Department
NAME OF MEMBER

Covers all vehicles owned/leased by Member

PENALTY FOR OPERATION WITHOUT INSURANCE

Michigan Law (MCLA 500.3101) requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without proper insurance or other security is guilty of a misdemeanor.

An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, or imprisoned for not more than 1 year, or both.

A PERSON WHO SUPPLIES FALSE INFORMATION TO THE SECRETARY OF STATE OR WHO ISSUES OR USES AN INVALID CERTIFICATE OF INSURANCE IS GUILTY OF A MISDEMEANOR PUNISHABLE BY IMPRISONMENT FOR NOT MORE THAN 1 YEAR, OR A FINE OF NOT MORE THAN \$1,000, OR BOTH.

7/01

Member No. M0001218

Expiration Date Continuous Until Cancelled

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

By 

on this 01 October 2023
Day Month Year

WARNING: KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES. If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.

An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, or imprisoned for not more than 1 year, or both.

STATE OF MICHIGAN

CERTIFICATE OF NO FAULT SECURITY

-NAME AND ADDRESS OF ORGANIZATION

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY
14001 Merriman, Livonia, Michigan 48154

An authorized Michigan Self-Insurance Association, certifies that it has accepted as a member pursuant to Act 138 P.A., 1982 the following Governmental entity.

Benzie Leelanau District Health Department
NAME OF MEMBER

Covers all vehicles owned/leased by Member

PENALTY FOR OPERATION WITHOUT INSURANCE

Michigan Law (MCLA 500.3101) requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without proper insurance or other security is guilty of a misdemeanor.

An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, or imprisoned for not more than 1 year, or both.

A PERSON WHO SUPPLIES FALSE INFORMATION TO THE SECRETARY OF STATE OR WHO ISSUES OR USES AN INVALID CERTIFICATE OF INSURANCE IS GUILTY OF A MISDEMEANOR PUNISHABLE BY IMPRISONMENT FOR NOT MORE THAN 1 YEAR, OR A FINE OF NOT MORE THAN \$1,000, OR BOTH.

7/01

Member No. M0001218

Expiration Date Continuous Until Cancelled

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

By 

on this 01 October 2023
Day Month Year

WARNING: KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES. If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.