



Township of West Traverse, Emmet
8001 M-119
Harbor Springs, MI 49740
(Effective April 1, 2020)



Serviced by:

Burnham & Flower
INSURANCE GROUP
You serve others. We serve you.

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Kalamazoo, MI 49007
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**KENRICK
CORPORATION**

1700 OPDYKE COURT
AUBURN HILLS, MI 48326
800.878.9878
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INTRODUCING The Michigan Township Participating Plan

The Michigan Township Participating Plan was formed in April of 1985 under enabling legislation known as Public Act 138. The Par Plan was formed to provide a stable market for governmental entities who, up to then, were paying exorbitant prices for limited coverage, or in some cases, were being forced to go without coverage in key areas.

There are a number of reasons for Par Plan's success. Par Plan was structured to provide more features and benefits than any other plan:

- Non-profit
- Tax-exempt
- Retain investment income
- Stable pricing
- Interactive website
- Simplified application
- Specialized loss control
- Homogenous group

The Par Plan develops coverage programs specific to every member's needs because we know that there isn't any one coverage that can satisfy the needs of each and every municipality. We offer coverage as diverse as each public entity.

The Par Plan is a unique and proven, member-driven system that has effectively provided affordable, tailored property and casualty coverage to small- and medium -size Michigan public entities for many years. Members of the Par Plan all share common goals and needs specific to public entities. Through participation in the Par Plan, they create a team approach to meeting those goals and needs. The par plan is a proven, historically stable program with a 98% member retention rate and a strong, long-term working relationship with its program reinsurers.

Over 1,300 current members already know why The Par Plan is #1 in Michigan.

WEST TRAVERSE TOWNSHIP

* Dividend Returns to Date: \$1,424.59

* Grant Awards to Date: \$0

* Reimbursement for Michigan Citizen Planner Certification - **One Person Per Year**

Par Plan Board of Directors

Zone 1

Paul Lehto
Calumet Township
906.337.2410

Zone 2

Marvin Besteman, Jr.
Kinross Charter Township
906.485.5381

Zone 3

Glen Lile
East Bay Charter Township
231.947.8719

Zone 4

Joanne Donaldson
Markey Township
989.366.9614

Zone 5

Jennifer Venema.
Caledonia Charter Township
616.891.0070

Zone 6

Gary Brandt
Monitor Charter Township
989.684.3366

Zone 7

William Walters IV
City of Brown City
810.346.2325

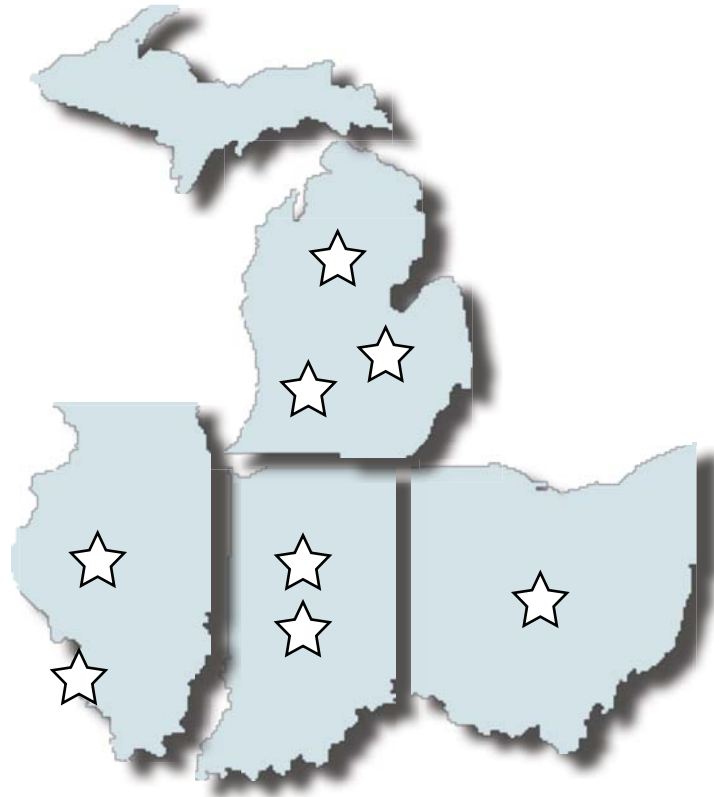
Zone 8

Zone 9

William Bamber
Oceola Township
517.546.3259

With Eight Offices in Four States

We serve over 2600 Public Entities



Your Michigan Service Team

800.748.0554



Jon Johnson
 ext. 3163
 Account Manager
jjohnson@bfgroup.com
 cell: 269.929.1605



Megan Roschek
 ext. 3178
 Account Manager
mroschek@bfgroup.com
 cell: 614.440.8292



Bobbi Pritchard
 ext. 3111
 Manager
bpritchard@bfgroup.com



Jean Perry
 ext. 3135
 Service Representative
jperry@bfgroup.com

*“All Products and Services from a Single Source”*PROPERTY & LIABILITY SOLUTIONS

- Property & Liability Coverage
- Workers Compensation
- Bonds

BENEFIT SOLUTIONS

- Group Health
- Group Life
- Group Voluntary Life
- Dental
- Volunteer Fire
- Long & Short Term Disability

RETIREMENT SOLUTIONS

- Pension
- Deferred Compensation

GASB 45 SOLUTIONS

- Section 115 Trust
- Actuarial Services, AAL & ARC

ADMINISTRATIVE SERVICES

- FSA, Section 125
 - COBRA
 - PA 106 Compliance
 - Pension
 - HRA, HSA & Debit Cards
-



Michigan Township Participating Plan Administration & Risk Control



Burnham & Flower Insurance Group Marketing & Service



UHY LLP Certified Public Accountants Auditing

HCC Public Risk Claim Service Claims

As a direct extension of our Risk Control program, the Claims Department stands ready if an incident turns into a claim. Through the expeditious payment of covered claims, HCC provides service of the highest caliber. Our professional and skillful claims handling gives your Municipality piece of mind.



TOKIOMARINE
HCC

HCC Public Risk Claim Attorney Representation:

- Foster, Swift, Collins & Smith, P.C. (Grand Rapids)
- Foster, Swift, Collins & Smith, P.C. (Lansing)
- Landry, Mazzeo & Dembinski, P.C. (Farmington Hills)
- Law Offices of Gary Rossi PLLC (Bloomfield Hills)
- Lucas & Baker, P.C. (Onsted)
- McGraw Morris, P.C. (Grand Rapids)
- McGraw Morris, P.C. (Troy)
- Seibert & Dloski, P.L.L.C. (Clinton Twp)
- Swogger, Bruce & Millar Law Firm, P.C. (Traverse City)
- White & Wojda Attorneys at Law (Alpena)



TOKIOMARINE
HCC

HCC Public Risk Control Services provides customized loss control to a variety of Municipal Governments, including Cities, Counties, Towns, Townships and Villages. We also work closely with the different branches within these entities:

- Police & Fire Departments
- Parks & Recreation Programs
- Public Works
- Human Resources Departments.

Risk Control continued

Our main objective is to assist Municipalities in reducing and/or transferring potential liability exposures. There are many potential exposures which public officials must contend with. To help our members deal with these, we offer several types of risk control services:

- Risk Control site visits and subsequent report with recommendations for improvement
 - Special event and hold harmless language reviews
 - Resource materials
 - Technical assistance
 - Free Risk Control workshops and conferences including:
 - ▶ How to Avoid Zoning Litigation
 - ▶ ADA and Discrimination in the Workplace
 - ▶ Know Your Liabilities
 - ▶ Top 10 Areas of Litigation
 - ▶ So You've Been Sued
 - ▶ Risk Management for Governmental Entities
 - ▶ Sexual Harassment in the Workplace
-

You Serve Others... We Serve You.
Our service promise to you.

- We will promptly respond to your phone calls and emails.
- We will expedite any changes in coverage.
- We will offer 24x7 on-line access to information you need.
- We will happily review your coverage at any time - we recommend annually.
- We have the ability to review contracts or certificates you receive from other parties.
- We will provide risk management and safety recommendations.
- We will work with you to meet your unique and changing needs.
- We have staff on-site with expertise in the following areas:
 - Property & casualty
 - Group benefits
 - Retirement services
 - Health insurance third party administration



SECTION I. LIABILITY COVERAGES

Who is an 'Insured'

- 1) Any member of the governing body of the Named Insured
- 2) Any member of boards or commission of the Named Insured
- 3) Any elected or appointed official of the Named Insured
- 4) Any employee of the Named Insured
- 5) Any volunteer of the Named Insured

A. COMPREHENSIVE GENERAL LIABILITY COVERAGE

Description	Coverage
Bodily Injury & Property Damage	\$5,000,000 per occurrence
Personal & Advertising Injury	\$5,000,000 per occurrence
Aggregate	None
Deductible	None
Damage to Premises Rented to you	\$500,000 any one premises
Medical Payments (volunteers included)	\$10,000 any one person
Entrusted Property for Storage / Safekeeping	\$25,000 aggregate
Excess Employer's Liability (workers' compensation primary)	\$100,000 Bodily Injury by Accident \$100,000 Bodily Injury by Disease





COMPREHENSIVE GENERAL LIABILITY COVERAGE Cont.

Additionally & Automatically Included:

- Athletic Participation Liability
- Automatic Coverage for Newly Acquired Organizations (90 days)
- Broad Form Property Damage
- Elected & Appointed Official's Residence and Place of Employment
- Extended Bodily Injury
- EMT / EMS Operations
- Host/Incidental Liquor Liability
- Government Medical (Good Samaritan Endorsement)
- Incidental Medical Malpractice Liability
- Insured Contractual Liability
- Liability Resulting From Mutual Aid Agreements
- Mental Anguish, Mental Injury, Shock & Disability
- Non-Owned Watercraft (under 51')
- Occurrence Form
- "Pay on Behalf" Form
- Products & Completed Operations
- Pollution Coverage for Fire Department Emergency & Training Operations
- Special Events Liability (excluding sponsored fireworks and liquor)

B. EMPLOYEE BENEFITS LIABILITY COVERAGE

Description	Coverage
Per Occurrence Limit	\$1,000,000
Annual Aggregate Limit	\$3,000,000
Deductible	None



C. PUBLIC OFFICIALS LIABILITY COVERAGE

(Errors & Omissions / Wrongful Acts Liability)

Description	Coverage
Per Occurrence Limit	\$5,000,000
Annual Aggregate Limit	None
Deductible	None
Occurrence Form	Included
Employment Practice Liability	Included
“Pay on Behalf” Form	Included
Equal Employment Opportunity Commission Actions	Included
Civil Rights Violations	Included
Non-Monetary Defense Cost Coverage • Injunctive Relief	\$10,000 per suit \$25,000 aggregate
Private Property Use Restriction Sublimit Endorsement (Zoning)	\$250,000 per occurrence \$0 aggregate

D. LAW/CODE ENFORCEMENT LIABILITY

Description	Coverage
Per Occurrence Limit	\$5,000,000
Annual Aggregate Limit	None
Deductible	None



E. AUTOMOBILE LIABILITY COVERAGE

Description	Coverage
Occurrence Limit (Hired & Non-Owned Included)	\$5,000,000
Deductible	None
Employee Vehicle Endorsement	\$1,000



SECTION II. PROPERTY COVERAGE

Location Address	Building	Contents	Year Built
8000 SOUTH MI 19 (TOWNSHIP HALL)	\$329,048	\$78,185	1890
6696 LOWER SHORE DRIVE (MANAGERS HOME)	\$181,713	\$5,792	1982
LOWER SHORE DRIVE (PARK ADMIN.)	\$158,384	\$17,374	1982
LOWER SHORE DRIVE (OUTHOUSE)	\$13,506	\$0	1982
LOWER SHORE DRIVE (STORAGE BUILDING)	\$23,327	\$2,318	1988
4953 PINE TRAIL (LIFT STATION)	\$151,696	\$0	1979
8250 FOREST BEACH (LIFT STATION)	\$151,696	\$0	1979
5530 WEST LAKE ROAD (GARAGE)	\$12,278	\$0	1999
5516 WEST LAKE ROAD (BARN)	\$29,466	\$0	1913
5518 WEST LAKE ROAD (STORAGE BARN)	\$25,784	\$0	1970
CEMETERY ROAD (WELL HOUSE)	\$295,099	\$2,318	1970
5550 WEST LAKE ROAD (LIABILITY ONLY)	\$0	\$0	1961
6696 LOWER SHORE DRIVE (PAVILION)	\$31,923	\$0	1998
RIDGE & GRIFFIN ROAD (80 ACRES)	\$0	\$0	1970
HUGHSTON ROAD	\$231,658	\$0	2009
HUGHSTON ROAD- LIFT STATION	\$206,000	\$0	2019
NATURE PRESERVE (240 ACRES)	\$0	\$0	1970



SECTION II. PROPERTY COVERAGE

Description	Coverage
Total Building & Contents Limit - Blanket & Agreed	\$1,947,565
Deductible	\$1,000
Replacement Cost Valuation	Included
Coinsurance	N/A
Equipment & Mechanical Breakdown Coverage (\$1,000 Deductible)	Included
Earthquake Coverage Limit	\$1,000,000
Earthquake Coverage Deductible	\$50,000
Flood Coverage Limit (Excludes FEMA "special flood coverage area")	\$100,000
Flood Coverage Deductible	\$10,000



PROPERTY COVERAGE - Cont.

Extensions of Coverage

Accounts Receivable	\$250,000
Damage to Buildings from Theft, Burglary, or Robbery	Included
Debris Removal	25% of loss
Extra Expense	\$500,000
Fire Department Service Charge	\$5,000
Fire Equipment Recharge	\$5,000
First Party Sewer Back-up	\$25,000
Foundations of Machinery	\$250,000
Foundations of Building	\$500,000
Glass Coverage - no deductible applies	Included
Inventory or Appraisal	\$10,000
Loss of Rents and Business Income	\$500,000
Newly Acquired or Constructed Property - Building (180 Days)	\$1,000,000
Newly Acquired or Constructed Property - Contents (180 Days)	\$250,000
Outdoor Property	\$10,000
Personal Effects of Employees	\$1,000
Personal Property of Others	\$15,000
Premises Boundary Increased Distance	1,000 Feet
Preservation of Property	Included
Pollution Cleanup and Removal	\$10,000
Tree Cleanup in Cemeteries	\$10,000
Underground Pipes, Flues or Drains (Within 1,000ft of Insured Structure)	\$1,000,000
Valuable Papers & Records - Costs to Research, Replace, or Restore	\$250,000



PROPERTY COVERAGE - Cont.

Building Ordinance or Law

Coverage for Loss to Undamaged Portion of the Building	Actual Loss Sustained
Demolition Cost Coverage to Undamaged Portion of the Building	Actual Loss Sustained
Increased Cost of Construction Coverage	Actual Loss Sustained

ELECTRONIC DATA PROCESSING (EDP) COVERAGE

Data, Media, Programs	\$100,000
Extra Expense	\$100,000
Loss of Business Income	\$100,000
System Breakdown Coverage	Included
Deductible	\$1,000

INLAND MARINE COVERAGE

Deductible	\$1,000
Total:	\$204,383

SCHEDULED INLAND MARINE

Make/Model	Value	Value Type
(10) FIRE HYDRANTS @ \$2,230 EACH	\$22,300	Replacement
(45) FIRE HYDRANTS	\$45,000	Replacement
BACKUP GENERATOR	\$12,000	Replacement
FOOT/PEDESTRIAN AT LOOK-OUT BRIDGE @ LOWER SHORE DRIVE	\$70,000	Replacement
NEW VOTING EQUIPMENT	\$10,000	Replacement
RICOH COLOR COPIER	\$5,400	Replacement
MISCELLANEOUS PROPERTY & EQUIPMENT	\$39,683	Replacement



SECTION III. CRIME & BONDING

Description	Coverage
Forgery or Alteration	\$10,000
Theft, Disappearance and Destruction In/Out	\$100,000
Tax Time Limit	\$100,000
Computer Fraud	\$100,000
Employee Dishonesty - Per Loss	\$100,000
Deductible	None

BOND COVERAGE

Position	Limit
Treasurer	\$100,000
Deputy Treasurer	\$15,000
Clerk	\$10,000
Deputy Clerk	\$10,000
Secretary	\$10,000
Supervisor	\$5,000



Township of West Traverse

BIND REQUEST EFFECTIVE: April 1, 2020

Michigan Township Participating Plan Package	\$6,917
SUBTOTAL	\$6,917

PROGRAM COVERAGE OPTIONS

<input type="checkbox"/>	Add Casualty Limited Terrorism Coverage	\$34 add'l
<input type="checkbox"/>	Add Property Limited Terrorism Coverage	\$49 add'l
<input type="checkbox"/>	Add Cyber & Privacy Liability Coverage (see attached for details)	\$973 add'l
<input type="checkbox"/>	Increase Non Monetary Defense Cost Coverage to \$50,000 per suit/\$100,000 aggregate	\$350 add'l

**** If you have any questions please contact our office. Higher Limits of coverage available upon review****

This proposal is an overview of the coverages provided by Michigan Township Participating Plan (MTPP). This presentation is merely descriptive and should be used for reference purposes only. Your policy(ies) must be referred to for specific coverages, limitations and restrictions. Specific questions regarding any of these items should be referred to your Account Manager.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that 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 carrier 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. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the Terrorism Risk Insurance Act is scheduled to terminate, or the expiry date of the policy, whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES 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, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019; and 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 THAT MAY BE 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 RESULTING FROM 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 EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

LISTED BELOW IS THE ADDITIONAL PREMIUM TO PURCHASE TERRORISM COVERAGE, WHICH IS IN ADDITION TO THE PREMIUM WE HAVE QUOTED OTHERWISE. AT THE TIME OF BINDING YOUR NEW OR RENEWAL COVERAGE, THE FOLLOWING STATEMENT MUST BE COMPLETED AND SIGNED BY THE POLICYHOLDER.

ACCEPTANCE of Terrorism Coverage

_____	I hereby elect to purchase Casualty Terrorism Coverage for certified acts of Terrorism for a prospective premium of \$34 (Please check the box to the left and initial if this is your election)
_____	I hereby elect to purchase Property Terrorism Coverage for certified acts of Terrorism for a prospective premium of \$49 (Please check the box to the left and initial if this is your election)

REJECTION of Terrorism Coverage

_____	I hereby decline to purchase Casualty terrorism coverage for certified acts of Terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism. (Please check the box to the left and initial if this is your election)
_____	I hereby decline to purchase Property terrorism coverage for certified acts of Terrorism. I understand that I will have no coverage for any losses resulting 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
HMTP-192764
04/01/2020 - 04/01/2021

Policy Number
WEST TRAVERSE TOWNSHIP
EMMET

Insured Name