GENESEE COUNTY INSURANCE CHECKLIST

PROFESSIONAL SERVICES CONTRACT FOR: RFP:25-447 –Legal Services for Children

X	verage Required	Limits (Figures denote minimums)		
	1. Workers Compensation	Statutory limits of Michigan		
(2. Employers' Liability	\$1,000,000 accidental/disease		
	3. General Liability	\$1,000,000 policy limit, disease Including Premises/Operations		
,	o. Concrai Liability	\$1,000,000 per occurrence with \$2,000,000 aggregate Including Products/Completed Operations and Contractual		
(
(4. Professional Liability PB Pairtners 5. Medical Malpractice Re	\$1,000,000 per occurrence with \$3,000,000 aggregate		
	5. Medical Malpractice Re	Guest \$200,000 per occurrence \$800,000 in aggregate		
	o. Automobile liability	\$1,000,000 combined single limit each accident – Owned,		
	on 130-policy	Hired, Non-owned		
-	7. Umbrella liability/Excess Coverage	\$5,000,000 BI & PD and PI Quote: \$1450.		
(included with the certificate m; II r	ional insured on other than worker' compensation via endorsement. nce of blanket Additional Insured language in the policy must be		
	9. Other Insurance Required: Cyber Lia	ability, Abuse and Molestation FB Partners Quote requ		
	10. Best's rating: A VIII or better, or its	equivalent (Retention Group Financial Statements)		
	11. The Certificate must state proposal number and title 25-447			
	Insur	rance Agent's Statement s with the proposer named below. In addition:		
	Insur I have reviewed the requirements The above required policies	rance Agent's Statement s with the proposer named below. In addition: carry the following deductibles: No Deductible		
	Insur I have reviewed the requirements The above required policies Liability policies are Benjamin Norce Insurance Agent	rance Agent's Statement s with the proposer named below. In addition: carry the following deductibles: No Deductible Con fraggloccurrence million claims made Signature		
	Insur I have reviewed the requirements The above required policies Liability policies are Benjamin Noger Insurance Agent Pros	rance Agent's Statement s with the proposer named below. In addition: carry the following deductibles: No Deductible Con figuration occurrence imilian claims made		

Required general insurance provisions are provided in the checklist above. These are based on the contract and exposures of the work to be completed under the contract. Modifications to this checklist may occur at any time prior to signing of the contract. Any changes will require approval by the vendor/contractor, the department, and County Risk Manager. To the degree possible, all changes will be made as soon as feasible.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 05/07/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed.

this certificate does not confer rights to the certificate holder in lieu of si	ne policy, certain policies may require an endorsement. A statement on
PRODUCER	CONTACT DEN NOVOE
FARM BUREAU INSURANCE OF MICHIGAN	PHONE (A/C, No, Ext): (810) 653-8508 FAX (A/C, No): (810) 653-8973
501 W FLINT ST STE A	E-MAIL ADDRESS: 4509staff@fbinsmi.com
DAVISON MI 48423	INSURER(S) AFFORDING COVERAGE NAIC #
HOUSE	INSURER A: FARM BUREAU INSURANCE OF MICHIGAN 21547
INSURED	INSURER B :
CHILD ADVOCACY TEAM	INSURER C :
1023 CHURCH ST	
FLINT, MI 48502	INSURER D:
tcarte@childadvocacyteam.hyperoffice.us	INSURER E :
	INSURER F:
COVERAGES CERTIFICATE NUMBER:	REVISION NUMBER:
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAY INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDI EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE	OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS
INSR TYPE OF INSURANCE ADDL SUBR INSD WVD POLICY NUMBER	POLICY EFF POLICY EXP (MM/DD/YYYY) (MM/DD/YYYY) LIMITS

INSF	1	TYPE OF INSURANCE		SUBF		POLICY EFF	POLICY EXP			
LIK	X	COMMERCIAL GENERAL LIABILITY	INSD	WVD	POLICY NUMBER	(MM/DD/YYYY)	(MM/DD/YYYY)	LIMIT	rs	
	^							EACH OCCURRENCE	\$ 1,000,000	
	-	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000	
A			Υ	N	DO 11071000			MED EXP (Any one person)	\$ 10,000	
^	05		Y	N	BO-11274830	03/26/2025	03/26/2026	PERSONAL & ADV INJURY	\$ EXCLUDED	
	GEI	POLICY PRO-						GENERAL AGGREGATE	\$ 2,000,000	
	-							PRODUCTS - COMP/OP AGG	\$ 2,000,000	
-	A117	OTHER:		 					\$	
	AU	OMOBILE LIABILITY ANY AUTO						COMBINED SINGLE LIMIT (Ea accident)	\$	
A	-	OWNED SCHEDULED						BODILY INJURY (Per person)	\$	
	V	AUTOS ONLY HIRED AUTOS NON-OWNED							BODILY INJURY (Per accident)	\$
	^	AUTOS ONLY AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$	
 		UMBRELLA LIAB COCUE							\$	
	EXCESS LIAB CLAIMS-MADE							EACH OCCURRENCE	\$	
								AGGREGATE	\$	
	WOF	DED RETENTION \$ EKERS COMPENSATION							\$	
	AND	EMPLOYERS' LIABILITY						X PER STATUTE OTH-		
Α	OFFI	PROPRIETOR/PARTNER/EXECUTIVE CER/MEMBER EXCLUDED?	N/A	N	WCC-3285949	03/26/2025	03/26/2026	E.L. EACH ACCIDENT	\$ 500,000	
If v		Mandatory in NH) yes, describe under						E.L. DISEASE - EA EMPLOYEE	\$ 500,000	
	DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$ 500,000	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER is an Additional Insured. BO-11274830 policy provides coverage for HIRED and NON-OWNED Auto's. Coverage extended to the scheduled additional insured, as afforded in the Comprehensive General Liability coverage, is provided on a primary, noncontributory, or excess basis only as defined in the policy language. Coverage afforded in the Comprehensive General Liability coverage is provided for a contractual hold harmless and indemnity clause, only as defined in the policy language. The Comprehensive General Liability coverage includes contractual liability only as provided in policy language. Written notice of cancellation provided at least 10 days before the date of cancellation if we cancel for non-payment of premium, 30 days before the cancellation date if we cancel for any other reason as provided in policy language.

CERTIFICATE HOLDER	
- I TOLDLIK	CANCELLATION
GENESEE COUNTY 1101 BEACH ST	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
FLINT, MI 48502	AUTHORIZED REPRESENTATIVE
ACOPD 25 (2016/02)	© 1988-2015 ACORD CORPORATION. All rights reserved.



Additional Insured:

GENESEE COUNTY

FLINT MI 48502-1428

1101 BEACH ST

ADDITIONAL INTEREST NOTICE BUSINESSOWNERS POLICY RENEWAL

Policy Number: BO-11274830

Policy Period (12:01 a.m. standard time):

03/26/2025 TO 03/26/2026

Effective Date: March 26, 2025

Agent: Ben Noyce # 4509

501 W FLINT ST STE A DAVISON MI 48423-1062

810-653-8508

bnoyce@fbinsmi.com

THIS IS NOT A BILLING.

Subject to all applicable policy provisions, the Additional Insured named above has an interest in this policy, as indicated by the endorsement listed below.

Named Insured and Mailing Address

CHILD ADVOCACY TEAM 1023 CHURCH ST FLINT MI 48502-1011

An Additional Interest is included in all or part of the following.

Liability Coverage Limits

Linkilih, and Madical E	<u>Limit</u>	of Insurance
Liability and Medical Expenses	\$	1,000,000
Personal and Advertising Injury		EXCLUDED
Medical Expenses (Per Person)	\$	10.000
Damage to Premises Rented to You (Each Occurrence)	. \$	50.000
Other than Products-Completed Operations Aggregate Limit	\$	2,000,000
Products-Completed Operations Aggregate Limit	\$	2.000.000

Applicable Additional Insured Endorsement

Additional Insured - Designated Person or Organization (BP 04 48)

Additional Insured Name

GENESEE COUNTY

Farm Bureau General Insurance Company of Michigan

7373 W. Saginaw Hwy., Lansing, MI 48917 (517) 323-7000

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Section II - Liability is amended as follows:

- A. The following is added to Paragraph C. Who Is An Insured:
 - 3. Any person(s) or organization(s) shown in the Declarations is also an additional insured, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf in the performance of your ongoing operations or in connection with your premises owned by or rented to you.

However:

- The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to Paragraph D. Liability And Medical Expenses Limits Of Insurance:
 - If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:
 - 1. Required by the contract or agreement; or
 - 2. Available under the applicable Limits Of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits Of Insurance shown in the Declarations.



02/06/2025

CHILD ADVOCACY TEAM 1023 CHURCH ST FLINT MI 48502-1011 Policy Type:
Businessowners Policy
Policy Number:
BO-11274830
Agent:
BEN NOYCE LUTCF #4509
Phone Number:
810-653-8508

THANK YOU FOR YOUR CONTINUED BUSINESS!

We appreciate your continued confidence in Farm Bureau Insurance.

Enclosed is the Renewal for your Businessowners Policy. There is no billing enclosed. You will receive a separate Billing Statement.

Enclosed are updated policy documents that you should keep with your other important insurance papers. Your policy contains changes. A summary of those changes is enclosed for your convenience.

IN ADDITION TO REVIEWING THE SUMMARY, PLEASE REVIEW THE ENCLOSED POLICY DOCUMENTS CAREFULLY. Note that many of these documents are printed on both sides of the page. Please take special note of the Declarations page(s). Make sure all the information on the Declarations is correct, and that we are providing for your current coverage needs. If you have any questions about the information on your Declarations or the coverages described in your policy, please contact your Farm Bureau Insurance agent, Ben Noyce, at 810-653-8508.

It's important to keep your policy up to date. Contact your agent when changes occur. Your agent is always ready to work with you and help tailor your coverage to fit your changing needs.

Our mission is to protect the people of Michigan from the risks of everyday life. Thank you for choosing us as your insurance company. We look forward to helping you with all your insurance needs.

Farm Bureau General Insurance Company of Michigan



BUSINESSOWNERS POLICY PROGRAM

IMPORTANT CHANGES IN YOUR COVERAGE ADVISORY NOTICE TO POLICYHOLDERS

This is a summary of changes in your Businessowners Policy. No coverage is provided by this summary, nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

MANDATORY FORM

The following endorsement is attached to all Businessowners Policies.

EXCLUSION - FUNGI OR BACTERIA EXCLUSION (LIABILITY) (BP 05 77)

This endorsement excludes coverage for bodily injury, property damage, or personal and advertising injury arising in whole or in part from fungi or bacteria. The exclusion also applies to any loss, cost, or expense related to fungi or bacteria cleanup or remediation efforts.

Please read your policy carefully and review the Declarations to make sure all information is correct.

Please keep us informed of changes affecting your current coverage or future coverage needs. If such changes occur, or if you wish to discuss the impact of changes, please contact your Farm Bureau Insurance agent promptly. Your agent will be happy to work with you to tailor your coverage to meet your needs.

If you have any questions, please contact your Farm Bureau Insurance agent.



BUSINESSOWNERS POLICY PROGRAM

IMPORTANT CHANGE IN YOUR COVERAGE ADVISORY NOTICE TO POLICYHOLDERS

This is a summary of the major changes in your Businessowners Policy. No coverage is provided by this summary, nor can it be construed to replace any provision of the policy. You should read your policy and review your Declarations for complete information on the coverages provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF THE POLICY SHALL PREVAIL**.

MANDATORY FORM

The following endorsement is attached to all Businessowners Policies.

War & Cyber Operation, Operating System Event, & Widespread Event Exclusion (GN 66 35 02 25)

This endorsement excludes coverage, under all sections and endorsements, for any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with war, cyber operations, operating system events, or widespread events.

Please read your policy carefully and review the Declarations to make sure all information is correct.

Please keep us informed of changes affecting your current coverage or future coverage needs. If such changes occur, or if you wish to discuss the impact of changes, please contact your Farm Bureau Insurance agent promptly. Your agent will be happy to work with you to tailor your coverage to meet your needs.

If you have any questions, please contact your Farm Bureau Insurance agent.



Discounts	
Multi-Policy Discount: Policy(ies) that qualified you for this discount: Business Auto Policy Commercial Package Policy Umbrella Country Estate Farmowners Homeowners/Mobile Homeowners/Lake Estate FB Partners: Business Auto Policy Commercial Package Policy or Other Umbrella Work. Comp.	Affinity Discount: American Bar Association Loss-Free Continuous Coverage Credit
Premium Summary	
Total Annual Premium for Property and Liability Coverages: Full Pay Discount	

575.00



Effective Date

March 26, 2025

Policy Period (12:01 a.m. standard time) 03/26/2025 TO 03/26/2026

Policy Number BO-11274830

Named Insured and Mailing Address:

CHILD ADVOCACY TEAM 1023 CHURCH ST FLINT MI 48502-1011

Payment Plan: Full Pay Payment Method: Manual Account Number: 1001075251

Billing Account Number: 1001075251-01

Agent: BEN NOYCE LUTCF **501 W FLINT ST STE A DAVISON MI 48423-1062**

810-653-8508 bnoyce@fbinsmi.com

For 24-hour claim reporting, call 877-FBINSMI (324-6764) or visit our website at FarmBureauInsurance.com.

This policy is exempt from the filing requirements of section 2236 of Michigan's Insurance Code of 1956, as amended, 1956 PA 218, MCL 500.2236.

In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy. This policy consists of the following Coverage Parts. The premium may be subject to adjustment.

Description of Business

Business Type OFFICE

Type of Legal Entity

NONPROFIT CORPORATION

Description of Premises

Loc.

No.

Location Address

1023 CHURCH ST, FLINT, MI 48502-1011

Bldg. No.

1

Occupancy

Office

Roof Type

Shingles, Asphalt

Building Description: LAW OFFICE

Protection Class

4

Construction Frame Construction

Year Roofing Replaced

2016

Property Coverage

Loc No.

1

Bldg. <u>No.</u> 1

Type of Property* BPP

Lawyers - Office

Valuation Method **

Limit of Insurance \$ 32,000

Deductible 500

Windstorm

Building Annual or Hail Increase

Deductible N/A

<u>Percentage</u>

*BPP = Business Personal Property

BPPY = Business Personal Property Permanent Yard Storage

**RC = Replacement Cost

ACV = Actual Cash Value

FV = Functional Valuation



Liability Coverage Limits

	<u>Limit</u>	of Insurance
Liability and Medical Expenses	\$	1,000,000
Personal and Advertising Injury		EXCLUDED
Medical Expenses (Per Person)	. \$	10,000
Damage to Premises Rented to You (Each Occurrence)	. \$	50,000
Other than Products-Completed Operations Aggregate Limit	. \$	2,000,000
Products-Completed Operations Aggregate Limit	. \$	2,000,000

Classification

Loc. <u>No.</u>	Bldg. <u>No.</u>	Classification	Class Code	Premium <u>Basis</u>	Expos	sure
1	1	Lawyers - Office	63921	Limit of Insurance	\$	N/A



Broadening Endorsement Summary

The below coverages are included in the Broadening Endorsement attached to this policy.

<u>Item</u>	<u>Description</u>
Building Glass Coverage	\$50 Deductible
Business Income - Civil Authority - Waiting Period	No Waiting Period
Business Waiting Period	No Waiting Period
Electronic Data Liability - Limited Coverage	\$5,000
Employee Dishonesty	\$5,000
Fine Arts	\$500
Forgery and Alteration	\$5,000
Incidental Malpractice Liability	Included within Business Liabililty Limits
Inventory and Loss Appraisal	\$5,000
Money and Securities	\$5,000 on-premises \$5,000 off-premises
Newly Acquired or Constructed Property - Period of Coverage	90-days
Newly Acquired or Constructed Property - Business Income and Extra Expense Coverage	Extends coverage provided by Business Income and Extra Expense to Newly Acquired or Constructed Property
Outdoor Property	\$10,000
Premises Damage from Burglary	Covered peril
Premises Boundary	Increased 1,000 feet
Preservation of Property	No time period
Rekeying of Locks; Lock Replacement	\$500
Reward Payment	\$5,000
Service Buildings and Incidental Structures	\$5,000
Spoilage	\$1,000
Utility Services - Direct Damage	\$2,500
Utility Services - Time Element	\$2,500

The limits shown above replace the limits provided in your Businessowners Coverage Form, BP 00 03, or are additional coverages added to your Businessowners Policy. If the same coverage with a limit equal to or higher than the limit shown above appears elsewhere in this policy, that limit replaces and is not in addition to the limit shown above.



Select Businessowners Offering Summary

This statement of coverage is added to your Policy Declarations. The following coverages are additional coverages added to your Businessowners Policy, or increased limits for Additional Coverages provided in the Businessowners Policy, BP 00 03, contract.

Coverage	<u>Limit</u>	Provided In
Accounts Receivable	\$100,000 on-premises \$5,000 off-premises	BP 00 03
Business Personal Property - Off Premises	\$25,000	BP 00.03
Business Income from Dependent Properties	\$25,000	BP 00 03
Debris Removal	\$50,000	BP 00 03
Employee Dishonesty	\$25,000	BP 00 03
Fire Department Service Charge	\$10,000	BP 00 03
Forgery and Alteration	\$25,000	BP 00 03
Increased Cost of Construction	\$50,000	BP 00 03
Money and Securities	\$10,000 on-premises \$10,000 off-premises	BP 00 03
Newly Acquired - Buildings	\$500,000	BP 00 03
Newly Acquired - Business Personal Property	\$250,000	BP 00 03
Newly Acquired - Period of Coverage	120 days	BP 00 03
Ordinance or Law For Tenant's Interest in Improvements and Betterments	\$25,000	GN 66 20
Outdoor Property	\$25,000	BP 00 03
Personal Effects	\$10,000	BP 00 03
Pollutant Clean Up and Removal	\$50,000	BP 00 03
Rekeying of Locks; Lock Replacement	\$1,000	GN 66 14
Utility Services - Direct Damage	\$15,000	GN 66 14
Utility Services - Time Element	\$15,000	GN 66 14
Valuable Papers	\$100,000 on-premises \$5,000 off-premises	BP 00 03

The limits shown above replace the limits provided in your Businessowners Coverage Form, BP 00 03, or are additional coverages added to your Businessowners Policy. If the same coverage with a limit equal to or higher than the limit shown above appears elsewhere in this policy, that limit replaces and is not in addition to the limit shown above.

Policy Number: BO-11274830



			1	
Section	on I - Pro	perty Coverages		
Loc. <u>No.</u>	Bldg. <u>No.</u>	Changes - Limited Fungi Coverage (Revised Limit) (BP 05 76 01 10)	Limit of I	Insurance
ALL	ALL	Revised Limit:	\$	15,000
ALL	ALL	Equipment Breakdown Coverage (GN 66 10 07 20)		
ALL	ALL	Removal of Insurance-to-Value Provision (BP 04 83 01 10)		
ALL	ALL			
ALL	ALL	Increased Number of Days: 60 Business Income - Extended Business Income Increased Number of Days: 60		
Section	n II - Liab	oility Coverages		
Hire- Increase Loc Electron	d Auto Lial ed Limit fo <u>. No.</u> 1 iic Data Lia	on-Owned Auto Liability (BP 04 04 01 10) bility - Premium: \$39.00 Non-Owned Auto Liability - Premium: \$68.00 r Damage To Premises Rented To You Damage to Premises Bldg. No. Rented to You 1 \$300,000 ability - Limited Coverage (BP 05 95 05 14) onic Data Limit: \$5,000		
Covera	iges/End	orsements that Apply to Section I and/or Section II		
Michigan Broader Disclosu CAP on Exclusio Cover Exclusio Conditio The	n Changes ning Endors ure Pursua Losses fro on of Certifie ed Certifie ception Cor on of Puniti unal Exclus e Exceptior ate(s): MIC	coverage Form (BP 00 03 07 13) is (BP 01 36 09 17) sement (GN 66 14 07 20) int to Terrorism Risk Insurance Act (BP 05 15) im Certified Acts of Terrorism (BP 05 23 01 15) ied Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism Acts Losses (BP 05 26 01 15) ivering Certain Fire Losses applies to property located at: MICHIGAN ive Damages Related to a Certified Act of Terrorism (BP 05 42 01 15) ion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) in Covering Certain Fire Losses (Paragraph B.2.) applies to property located in the CHIGAN indorsement (GN 69 03 07 20)	(BP 05 64	
0111001	CICCIOI EI	idorsoment (GN 03 03 07 Z0)		

Limitations/Exclusions

GN 60 01 12 24



Limitations/Exclusions continued

Absolute Perfluoroalkyl or Polyfluoroalkyl Substances (PFAS) Exclusion (GL 66 01 11 22) Fungi or Bacteria Exclusion (Liability) (BP 05 77 01 06) War & Cyber Operation, Operating System Event, and Widespread Event Exclusion (GN 66 35)



Cyber Liability

BUSINESSOWNERS POLICY | RENEWAL DECLARATIONS

Named Insured: CHILD ADVOCACY TEAM	Transaction Effective Date: MARCH 26, 2025	Policy Number: BO-11274830
Agent Name: BEN NOYCE LUTCF		Agent Number: 4509

NOTICE

- INSURING AGREEMENTS (A)(1) THROUGH (A)(4) ARE CLAIMS-MADE AND REPORTED COVERAGES. EXCEPT
 TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THESE INSURING AGREEMENTS ARE
 LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS OR SUITS THAT ARE FIRST MADE AGAINST THE INSURED
 DURING THE ENDORSEMENT PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE
 TERMS HEREIN.
- INSURING AGREEMENTS (B)(1) THROUGH (B)(4) ARE EVENT-DISCOVERED AND REPORTED COVERAGES. EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THESE INSURING AGREEMENTS ARE LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS FOR EVENTS THAT ARE DISCOVERED DURING THE ENDORSEMENT PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE TERMS HEREIN.
- THE LIMIT OF LIABILITY AVAILABLE TO PAY JUDGMENTS OR SETTLEMENTS UNDER THIS CYBER LIABILITY COVERAGE SHALL BE REDUCED BY AMOUNTS INCURRED FOR DEFENSE COSTS.

Item 1. Limits of Liability per Insuring Agreement:				
(A) THIRD PARTY LIABILITY INSURING AGREEMENTS				
(1) Multimedia Liability:	\$50,000			
(2) Security and Privacy Liability:	\$50,000			
(3) Privacy Regulatory Defense and Penalties:	\$50,000			
(4) PCI DSS Liability:	\$50,000			
(B) FIRST PARTY INSURING AGREEMENTS				
(1) Breach Event Costs:	\$50,000			
(2) BrandGuard®:	\$50,000			
(3) System Failure:	\$50,000			
(4) Cyber Extortion:	\$50,000			
Item 2. Maximum Aggregate Limit of Liability:	\$50,000			
Item 3. Endorsement Period:	From: 03/26/2025 To: 03/26/2026			
Item 4. Retroactive Date:	Full Unknown Prior Acts Coverage			
Item 5. Cyber Liability Extended Reporting Period:	Not Applicable			

Endorsement that Applies

Cyber Liability (GN 66 06)



Additional Interest Information

Loc. Bldg.

Additional Insured - Designated Person or Organization (BP 04 48)

ALL ALL

Name of Additional Insured Person(s) or Organization(s):

GENESEE COUNTY

Property and Liability Forms and Endorsements

The following, together with the Businessowners Policy (form BP 00 03) and the most current Declarations, make up your policy. The symbol " $\sqrt{}$ " beside a Form Number indicates that the Form is enclosed with this mailing.

		renewice that the Form is eliciose	a with this mailing.
BP 04 48 07 13	BP 00 03 07 13	BP 15 11 12 16	BP 04 17 01 10
BP 04 37 07 02	BP 04 04 01 10	BP 14 15 07 13	BP 01 36 09 17
BP 04 83 01 10	BP 05 76 01 10	√ BP 05 77 01 06	BP 05 15 12 20
BP 05 23 01 15	BP 05 42 01 15	BP 14 86 07 13	BP 05 26 01 15
BP 05 64 01 15	BP 05 17 01 06	√ GN 66 35 02 25	BP 05 95 05 14
GL 66 01 11 22	GN 66 14 07 20	GN 66 10 07 20	GN 66 06 07 20
GN 69 03 07 20	GN 66 20 07 20	20	011 00 00 07 20

Policy Number: BO-11274830

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FUNGI OR BACTERIA EXCLUSION (LIABILITY)

This endorsement modifies insurance provided under the following: BUSINESSOWNERS COVERAGE FORM

The following provisions are added to **Section II - Liability**:

- A. The following exclusion is added to Paragraph B.1., Exclusions - Applicable To Business Liability Coverage:
 - t. Fungi or Bacteria
 - (1) "Bodily injury", "property damage" or "personal and advertising injury" which would not have occurred, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
- (2) Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

This exclusion does not apply to any "fungi" or bacteria that are, are on, or are contained in, a good or product intended for bodily consumption.

- B. The following definition is added Paragraph F. Liability And Medical Expenses Definitions:
 - "Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or by-products produced or released by fungi.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WAR & CYBER OPERATION, OPERATING SYSTEM EVENT, AND WIDESPREAD EVENT EXCLUSION

This endorsement modifies insurance provided under the following:

- This entire policy, under all sections and endorsements, excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with:
 - a. any war;
 - any cyber operation carried out as part of any war; or
 - c. any **cyber operation** that causes a sovereign state to become an **impacted state**.

This exclusion applies even if damages or losses are claimed for notification expenses, breach support and credit monitoring expenses, identity theft expenses, privacy breach response costs, forensic expenses, public relations expenses, data restoration expenses, cyber extortion expenses or any other similar cost or expense incurred by any **insured** or others arising out of a **war** and **cyber operation**.

However, this exclusion does not apply to an **act of cyber terrorism** to the extent coverage is provided by the Cyber Liability Endorsement form. To the extent coverage is provided by the Cyber Liability endorsement, paragraph c. above shall also not apply to the direct or indirect effect of a **cyber operation** on any **insured computer system** that is not physically located in an **impacted state** but is affected by a **cyber operation**.

2. This entire policy, under all sections and endorsements, excludes any loss, damage, liability, claim, insured event, cost or expense, of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a widespread event. The determination of whether an event constitutes a widespread event will rely upon any available evidence such as information from governments, news media, qualified IT forensics firms, computer experts and claims reported to us.

This exclusion applies even if damages or losses are claimed for notification expenses, breach support and credit monitoring expenses, identity theft expenses, privacy breach response costs, forensic expenses, public relations expenses, data restoration expenses, cyber extortion expenses or any other similar cost or expense incurred by any **insured** or others arising out of a **widespread event**.

 With respect to all Insuring Agreements under all sections and endorsements of this policy, there is no coverage for any loss or claim based upon, arising from, or In any way involving an operating system event.

- 4. The following definitions are added. If a term is defined below or within the policy or endorsements, the definitions below apply:
 - a. "Act of cyber terrorism" means the premeditated use of disruptive activities, or the threat to use disruptive activities, against a computer system, including any associated network and data stored thereon, with the intention to cause harm, to further social, ideological, religious, political, or similar objectives, or to intimidate any person in furtherance of such objectives; provided that such activities are not committed by, or at the express direction of, a sovereign state or a government simultaneously engaged in war or a cyber operation carried out as part of any war.
 - b. "Application program" means any computer software program that performs a particular function or task within the computer operating system for the end-user, including, but not limited to, database programs, web browsers, enterprise software, word processors, graphics software and media players.
 - c. "Attack vector" means the method or combination of methods that are used in a hacking attack.
 - d. "Computer operating system" means computer system software that manages or administers computer hardware, software resources, or provides common services to run an application program. Computer operating system does not include an application program.
 - e. "Computer System" means an interconnected electronic, wireless, web, or similar system, including all computer hardware and software, used to process and store data or information in an analogue, digital, electronic or wireless format, including, but not limited to, computer programs, data, operating systems, firmware, servers, media libraries, associated input and output devices, mobile devices, devices that are connected to and controlled by the internet (also known as "smart devices"), networking equipment, websites, extranets, off-line storage facilities (to the extent that they hold data), and electronic backup equipment.

- f. "Cyber operation" means the use of a computer system by, at the direction, or under the control of a sovereign state to disrupt, deny, degrade, manipulate, or destroy information in a computer system of or in another sovereign state.
- g. "Data" means any machine-readable information, including, but not limited to, readyfor-use programs, applications, account information, customer information, health and medical information, or other electronic information, irrespective of the way it is used and rendered.
- h. "Essential service" means any service that is essential for the proper operation and maintenance of vital functions of a sovereign state, including, but not limited to, financial services (including services related to financial institutions and associated financial market infrastructure), health services, utility services, emergency services, and/or services that are essential for the proper operation of the food, energy and/or transportation sector.
- i. "Impacted state" means a sovereign state where a cyber operation has had a major detrimental impact on:
 - the functioning of that sovereign state due to disruption of the availability, integrity or delivery of an essential service in that sovereign state; and/or
 - (2) the security or defense of that sovereign state.
- "Operating system event" means a single act of exploitation of, or a series of related, repeated or continuing acts of exploitation of, software vulnerabilities in a computer operating system, including, but not limited to, ransomware, wiper malware, computer worms, and computer viruses, the impact of which is of sufficient intensity, scale or effect to cause a major detrimental impact on the functioning of a sovereign state due to disruption of the availability, delivery, or integrity of any essential service in that sovereign state; provided, however, a major detrimental impact on the functioning of a sovereign state shall not result from an attack, or related series of attacks, solely impacting an insured. For purposes of this definition, a major detrimental impact on the functioning of a sovereign state shall be deemed to occur when such impact has been made public through the media, official statements or otherwise.

- k. "Related hacking attack" means a hacking attack with:
 - (1) the same actor or a coordinated group of actors;
 - (2) the same attack vector;
 - (3) the same vulnerability; or
 - (4) the common impacted vendor or group of impacted vendors as any other person or entity holding cyber coverage through us.

Related hacking attack does not include a hacking attack which deceives or manipulates any insured to execute subsequent, intervening actions in order to constitute or cause the claim.

I. "War" means any:

- war, invasion, acts of foreign enemies, hostilities, or civil war (whether war is declared or not); or
- (2) warlike action by a military force including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents;
- (3) rebellion, revolution, insurrection, usurped power, civil commotion assuming the proportions of or amounting to an uprising, or any action taken by a governmental authority to hinder, control, prevent, suppress or defend against any of the aforementioned actions;
- (4) confiscation, nationalization, requisition, destruction of or damage to property by or under the order of any government or public or local authority; or
- (5) any discharge of nuclear weapon, even if accidental.
- m. "Widespread event" means a related hacking attack that impacts 40 other persons or entities holding Cyber coverage through us that is discovered, or should have been discovered, within 90 days of the first such person or entity discovering, or when the first such person or entity should have discovered, such hacking attack.

The inapplicability of this exclusion does not serve to create coverage for injury or damage that is otherwise excluded elsewhere in this policy.