

GENESEE COUNTY INSURANCE CHECKLIST

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

Coverage Required	Limits (Figures denote minimums)
X 1. Workers Compensation	Statutory limits of Michigan
X 2. Employers' Liability	\$1,000,000 accidental/disease \$1,000,000 policy limit, disease Including Premises/Operations
X 3. General Liability	\$1,000,000 per occurrence with \$2,000,000 aggregate Including Products/Completed Operations and Contractual Liability
X 4. Professional Liability	\$1,000,000 per occurrence with \$3,000,000 aggregate Including errors and omissions
5. Medical Malpractice	\$200,000 per occurrence \$800,000 in aggregate
X 6. Automobile liability on Bo-policy	\$1,000,000 combined single limit each accident – Owned, Hired, Non-owned
X 7. Umbrella liability/Excess Coverage	\$5,000,000 BI & PD and PI Quot: \$1450.
X 8. Genesee County named as an additional insured on other than worker' compensation via endorsement. A copy of the endorsement or evidence of blanket Additional Insured language in the policy must be included with the certificate.	Mill Quot: 4902.
X 9. Other Insurance Required: Cyber Liability, Abuse and Molestation	FB Partners Quote requested
X 10. Best's rating: A VIII or better, or its equivalent (Retention Group Financial Statements)	
X 11. The Certificate must state proposal number and title 25-447	

Insurance Agent's Statement

I have reviewed the requirements with the proposer named below. In addition:

X The above required policies carry the following deductibles: No Deductible

X Liability policies are 2million Aggregate occurrence 1million claims made
Benjamin Noyce Insurance Agent Benjamin C. Noyce Signature

Prospective Contractor's Statement

I understand the insurance requirements and will comply in full if awarded the contract.

Contractor Signature

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. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER FARM BUREAU INSURANCE OF MICHIGAN 501 W FLINT ST STE A DAVISON MI 48423	CONTACT NAME: BEN NOYCE PHONE (A/C, No, Ext): (810) 653-8508 E-MAIL ADDRESS: 4509staff@fbinsmi.com FAX (A/C, No): (810) 653-8973
INSURED CHILD ADVOCACY TEAM 1023 CHURCH ST FLINT, MI 48502 tcarte@childadvocacyteam.hyperoffice.us	INSURER(S) AFFORDING COVERAGE INSURER A: FARM BUREAU INSURANCE OF MICHIGAN INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:
	NAIC # 21547

COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☒ PRO-JECT ☐ LOC OTHER:	Y	N	BO-11274830	03/26/2025	03/26/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ EXCLUDED GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY ☐ ANY AUTO ☒ OWNED AUTOS ONLY ☒ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED ☐ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	N	WCC-3285949	03/26/2025	03/26/2026
							☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 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**CANCELLATION**

GENESEE COUNTY
1101 BEACH ST
FLINT, MI 48502

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Additional Insured:

**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**

GENESEE COUNTY
1101 BEACH ST
FLINT MI 48502-1428

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

	<u>Limit of Insurance</u>
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

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:

- a. 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.



7373 W. Saginaw Hwy., P.O. Box 30400
Lansing, MI 48909-7900

Farm Bureau Mutual Insurance Company of Michigan
Farm Bureau Life Insurance Company of Michigan
Farm Bureau General Insurance Company of Michigan

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.

BUSINESSOWNERS POLICY | RENEWAL DECLARATIONS

Discounts

Multi-Policy Discount:

Policy(ies) that qualified you for this discount:

- | | |
|--|---|
| ☐ Business Auto Policy | ☒ Personal Auto |
| ☐ Commercial Package Policy | ☐ Umbrella |
| ☐ Country Estate | ☒ Work. Comp. |
| ☐ 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:	\$	597.00
Full Pay Discount	\$	22.00
Total Annual Premium with Full Pay:	\$	575.00

BUSINESSOWNERS POLICY | RENEWAL DECLARATIONS

Effective Date March 26, 2025	Policy Period (12:01 a.m. standard time) 03/26/2025 TO 03/26/2026	Policy Number BO-11274830
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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				Protection Class
1	1023 CHURCH ST, FLINT, MI 48502-1011				4
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>		
	1	Office	Frame Construction		
		<u>Roof Type</u>	<u>Year Roofing Replaced</u>		
		Shingles, Asphalt	2016		
Building Description: LAW OFFICE					

Property Coverage

Loc No.	Bldg. No.	Type of Property*	Valuation Method **	Limit of Insurance	Deductible	Windstorm or Hail Deductible	Building Annual Increase Percentage
1	1	BPP		\$ 32,000	\$ 500	N/A	
Lawyers - Office							

*BPP = Business Personal Property BPPY = Business Personal Property Permanent Yard Storage

**RC = Replacement Cost ACV = Actual Cash Value FV = Functional Valuation

BUSINESSOWNERS POLICY | RENEWAL DECLARATIONS

Liability Coverage Limits

	<u>Limit of Insurance</u>
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

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

BUSINESSOWNERS POLICY | RENEWAL DECLARATIONS

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 Liability 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.

BUSINESSOWNERS POLICY | RENEWAL DECLARATIONS

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.

<u>Coverage</u>	<u>Limit</u>	<u>Provided In</u>
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.

BUSINESSOWNERS POLICY | RENEWAL DECLARATIONS

Section I - Property Coverages

Loc. No.	Bldg. No.		<u>Limit of Insurance</u>
ALL	ALL	Changes - Limited Fungi Coverage (Revised Limit) (BP 05 76 01 10) Revised Limit: \$	15,000
		Separate Premises or Locations Option: ☐ Yes ☒ No	
		Business Income/Extra Expense - Revised Number of Days: 30	
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	Business Income Ordinary Payroll Expenses Increased Number of Days: 60	
ALL	ALL	Business Income - Extended Business Income Increased Number of Days: 60	

Section II - Liability Coverages

Hired Auto and Non-Owned Auto Liability (BP 04 04 01 10)
Hired Auto Liability - Premium: \$39.00 Non-Owned Auto Liability - Premium: \$68.00
Increased Limit for Damage To Premises Rented To You

Loc. No.	Bldg. No.	Damage to Premises Rented to You
1	1	\$ 300,000

Electronic Data Liability - Limited Coverage (BP 05 95 05 14)
Loss of Electronic Data Limit: \$5,000

Coverages/Endorsements that Apply to Section I and/or Section II

Businessowners Coverage Form (BP 00 03 07 13)
Michigan Changes (BP 01 36 09 17)
Broadening Endorsement (GN 66 14 07 20)
Disclosure Pursuant to Terrorism Risk Insurance Act (BP 05 15)
CAP on Losses from Certified Acts of Terrorism (BP 05 23 01 15)
Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; CAP on Covered Certified Acts Losses (BP 05 26 01 15)
Exception Covering Certain Fire Losses applies to property located at: **MICHIGAN**
Exclusion of Punitive Damages Related to a Certified Act of Terrorism (BP 05 42 01 15)
Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) (BP 05 64 01 15)
The Exception Covering Certain Fire Losses (Paragraph B.2.) applies to property located in the following state(s): **MICHIGAN**
Office Protector Endorsement (GN 69 03 07 20)

Limitations/Exclusions

Employment-Related Practices Exclusion (BP 04 17 01 10)
Exclusion - Personal and Advertising Injury (BP 04 37 07 02)
Limited Exclusion - Personal And Advertising Injury - Lawyers (BP 14 15 07 13)
Communicable Disease Exclusion (BP 14 86 07 13)
Exclusion - Silica or Silica-Related Dust (BP 05 17 01 06)
Exclusion - Unmanned Aircraft (BP 15 11 12 16)
☐ Bodily Injury and Property Damage ☐ Personal and Advertising Injury

BUSINESSOWNERS POLICY | RENEWAL DECLARATIONS**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)

BUSINESSOWNERS POLICY | RENEWAL DECLARATIONS

Cyber Liability

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)

BUSINESSOWNERS POLICY | RENEWAL DECLARATIONS

Additional Interest Information

Loc. Bldg.
No. No.

ALL ALL **Additional Insured - Designated Person or Organization (BP 04 48)**
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 "√" beside a Form Number indicates that the Form is enclosed 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		

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**:

1. "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:

1. 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**;
- b. 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**.

3. 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, ready-for-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:
- (1) 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.
- j. **"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.
- l. **"War"** means any:
- (1) 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.