



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

02/07/2024

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 – SILICA OR SILICA-RELATED DUST (BP 05 17)

This endorsement excludes coverage for bodily injury, property damage, or personal and advertising injury arising in whole or in part from silica or silica-related dust. The exclusion also applies to any loss cost, or expense related to silica 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 CHANGES IN YOUR COVERAGE ADVISORY NOTICE TO POLICYHOLDERS

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MANDATORY FORMS

The following endorsement is attached to all Businessowners Policies.

ABSOLUTE PERFLUOROALKYL OR POLYFLUOROALKYL SUBSTANCES (PFAS) EXCLUSION (GL 66 01)

This endorsement excludes any loss, damage, liability, claim, cost or expense directly or indirectly relate to or in connection with any PFAS or PFAS containing products.

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:

- | | |
|--|---|
| <input type="checkbox"/> Business Auto Policy | <input checked="" type="checkbox"/> Personal Auto |
| <input type="checkbox"/> Commercial Package Policy | <input type="checkbox"/> Umbrella |
| <input type="checkbox"/> Country Estate | <input checked="" type="checkbox"/> Work. Comp. |
| <input type="checkbox"/> Farmowners | |
| <input checked="" type="checkbox"/> Homeowners/Mobile Homeowners/Lake Estate | |

FB Partners:

- | | |
|---|--------------------------------------|
| <input type="checkbox"/> Business Auto Policy | |
| <input type="checkbox"/> Commercial Package Policy or Other | |
| <input type="checkbox"/> Umbrella | <input type="checkbox"/> Work. Comp. |

Affinity Discount:

American Bar Association

Premium Summary

Total Annual Premium for Property and Liability Coverages:	\$	612.00
Full Pay Discount	\$	37.00
Total Annual Premium with Full Pay:	\$	575.00

BUSINESSOWNERS POLICY | RENEWAL DECLARATIONS

Effective Date March 26, 2024	Policy Period (12:01 a.m. standard time) 03/26/2024 TO 03/26/2025	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

<u>Loc. No.</u>	<u>Location Address</u>	<u>Protection Class</u>
1	1023 CHURCH ST, FLINT, MI 48502-1011	4

<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
1	Office	Frame Construction

Building Description: LAW OFFICE

Property Coverage

<u>Loc No.</u>	<u>Bldg. No.</u>	<u>Type of Property*</u>	<u>Valuation Method**</u>	<u>Limit of Insurance</u>	<u>Deductible</u>	<u>Building Annual Increase Percentage</u>
1	1	BPP		\$ 32,000	\$ 500	

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.		Limit of Insurance
ALL	ALL	Changes - Limited Fungi Coverage (Revised Limit) (BP 05 76 01 10) Revised Limit: \$ 15,000 Separate Premises or Locations Option: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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: \$41.00

Non-Owned Auto Liability - Premium: \$71.00

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)

BUSINESSOWNERS POLICY | RENEWAL DECLARATIONS**Cyber Liability**

Named Insured: CHILD ADVOCACY TEAM	Transaction Effective Date: MARCH 26, 2024	Policy Number: BO-11274830
Agent Name: BEN NOYCE LUTCF		Agent Number: 4509
<p style="text-align: center;">NOTICE</p> <ul style="list-style-type: none">• 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: 03/26/2024 To: 03/26/2025	
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.**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 "√" 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 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	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.

EXCLUSION - SILICA OR SILICA-RELATED DUST

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

- A.** The following exclusion is added to Paragraph **B. Exclusions** in **Section II - Liability**:

B. Exclusions

This insurance does not apply to:

SILICA OR SILICA-RELATED DUST

1. "Bodily injury" arising, in whole or in part, out of the actual, alleged, threatened or suspected inhalation of, or ingestion of, "silica" or "silica-related dust".
2. "Property damage" arising, in whole or in part, out of the actual, alleged, threatened or suspected contact with, exposure to, existence of, or presence of, "silica" or "silica-related dust".
3. "Personal and advertising injury" arising, in whole or in part, out of the actual, alleged, threatened or suspected inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, "silica" or "silica-related dust".

4. Any loss, cost or expense arising, in whole or in part, 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, "silica" or "silica-related dust", by any insured or by any other person or entity.

- B.** The following definitions are added to Paragraph **F. Liability And Medical Expenses Definitions** in **Section II - Liability**:

1. "Silica" means silicon dioxide, (occurring in crystalline, amorphous and impure forms), silica particles, silica dust or silica compounds.
2. "Silica-related dust" means a mixture or combination of silica and other dust or particles.

ABSOLUTE PERFLUOROALKYL OR POLYFLUOROALKYL SUBSTANCES (PFAS) EXCLUSION

This entire policy, including all forms 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 any PFAS or "PFAS-containing products".

This absolute exclusion includes but is not limited to any presence or alleged presence of PFAS or "PFAS-containing products" at any concentration and any exposure or alleged exposure to PFAS or "PFAS-containing products" at any concentration. For purposes of this exclusion, PFAS includes any chemical classified as PFAS in the past, present, and future.

The addition of this endorsement does not mean that other policy provisions, including but not limited to any pollution exclusion, do not exclude coverage for PFAS-related loss, damage, liability, claim, cost, expense, or legal obligation.

"PFAS-containing products" means:

- a. Any goods or products that contain PFAS chemicals; and
- b. Containers, materials, parts, or equipment furnished in connection with such goods or products.

"PFAS-containing products" includes:

- a. Warranties or representations made at any time regarding the quality, fitness, durability, performance, or use of such product; and
- b. Providing or failing to provide warnings, advice, or instructions in connection with such products.

All other provisions of this policy remain in force.