



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.

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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.

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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.**

## BUSINESS OWNERS 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         |
| <b>Total Annual Premium with Full Pay:</b> .....                 | \$ | <b>575.00</b> |



**BUSINESS OWNERS POLICY | RENEWAL DECLARATIONS**

|   |   |                                     |
|---|---|-------------------------------------|
| Effective Date<br><b>March 26, 2024</b> | Policy Period (12:01 a.m. standard time)<br><b>03/26/2024 TO 03/26/2025</b> | Policy Number<br><b>BO-11274830</b> |
|---|---|-------------------------------------|

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](mailto:bnoyce@fbinsmi.com)**

*For 24-hour claim reporting, call 877-FBINSMI (324-6764) or visit our website at [FarmBureauInsurance.com](http://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

|                                |  |
|--------------------------------|--|
| <u>Business Type</u><br>OFFICE | <u>Type of Legal Entity</u><br>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  |
| Building Description: LAW OFFICE |                  |                                      |                     |

### Property Coverage

| Loc<br>No.       | Bldg.<br>No. | Type of<br>Property* | Valuation<br>Method ** | Limit of Insurance | Deductible | Building Annual<br>Increase<br>Percentage |
|------------------|--------------|----------------------|------------------------|--------------------|------------|---|
| 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

**BUSINESS OWNERS 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**

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

## BUSINESS OWNERS POLICY | RENEWAL DECLARATIONS

### Broadening Endorsement Summary

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

| <b>Item</b>   | <b>Description</b>   |
|---|--|
| 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<br>\$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<br>\$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<br>\$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<br>\$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.

**BUSINESS OWNERS POLICY | RENEWAL DECLARATIONS**
**Section I - Property Coverages**

| Loc.<br>No. | Bldg.<br>No. |   | <u>Limit of Insurance</u> |
|-------------|--------------|---|---------------------------|
| ALL         | ALL          | Changes - Limited Fungi Coverage (Revised Limit) (BP 05 76 01 10)<br>Revised Limit: .....<br>Separate Premises or Locations Option: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No<br>Business Income/Extra Expense - Revised Number of Days: 30 | \$ 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          | Business Income Ordinary Payroll Expenses<br>Increased Number of Days: 60   |                           |
| ALL         | ALL          | Business Income - Extended Business Income<br>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<br>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

**BUSINESS OWNERS POLICY | RENEWAL DECLARATIONS****Limitations/Exclusions continued**

Absolute Perfluoroalkyl or Polyfluoroalkyl Substances (PFAS) Exclusion (GL 66 01 11 22)

**BUSINESS OWNERS POLICY | RENEWAL DECLARATIONS**
**Cyber Liability**

|                                       |   |                               |
|---------------------------------------|---|-------------------------------|
| Named Insured:<br>CHILD ADVOCACY TEAM | Transaction Effective Date:<br>MARCH 26, 2024 | Policy Number:<br>BO-11274830 |
| Agent Name:<br>BEN NOYCE LUTCF        |   | Agent Number:<br>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: 03/26/2024<br>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)

**BUSINESS OWNERS POLICY | RENEWAL DECLARATIONS****Additional Interest Information**

Loc. Bldg.  
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:

### **BUSINESS OWNERS 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.