



Liability & Property Pool

RENEWAL CERTIFICATE

IN CONSIDERATION FOR PREMIUM PAID, AND SUBJECT TO ALL OF THE TERMS OF THE EXPIRING COVERAGE DOCUMENT AND ANY ENDORSEMENTS ATTACHED HERETO, WE AGREE TO RENEW YOUR COVERAGES AS STATED IN THIS CERTIFICATE. THESE COVERAGES ARE PROVIDED IN ACCORDANCE WITH THE INTERGOVERNMENTAL CONTRACT WHICH FORMS THE LEGAL BASIS FOR THE OPERATION OF THE POOL.

Contract Number: MML226820701

Renewal of Number: MML226820700

Pool Member: Davison Richfield Senior Citizens Authority Board

Mailing Address: 10135 Lapeer Rd.
Davison, MI 48423

Coverage Period

From: 3/1/2025

To: 3/1/2026

(12:01 A.M. Standard time at your mailing address shown above)

Liability Coverage Parts	Limit of Liability	Deductible
Municipal General Liability Coverage	\$1,000,000	\$0
Public Officials Liability Coverage	\$1,000,000	\$0
Law Enforcement Liability Coverage	No Coverage	N/A
Employee Benefit Liability Coverage	\$1,000,000	\$0
Automobile Liability Coverage	\$1,000,000	\$0
Comprehensive and Collision Coverage	Per Schedule	Per Schedule
Combined Liability Policy Limit	\$1,000,000	
Cyber Liability and Data Breach Response Coverage (CYB226820701)	Per Declarations	Per Declarations

The Combined Liability Policy Limit is the most we will pay regardless of the number of Coverage Parts under which coverage may be sought.

COVERAGE UNDER THIS CONTRACT IS:

- ☒ As amended by revised schedule(s) attached.
- ☒ As amended by endorsement(s): ADD: MMP101 (01/11) , MML23 (07/11)

BY:

(Authorized Representative)

DATE:

02/14/2025

MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL

Property Schedule for the Davison Richfield Senior Citizens Authority Board as of 3/1/2025

Davison Richfield Senior Citizens Authority Board
10135 Lapeer Rd.
Davison, MI 48423

Policy #: MML226820701
Effective From: 3/1/2025 to 3/1/2026

Michigan Municipal League Liability
and Property Pool
PO Box 2054
Southfield, MI 48037-2054

Location #1: 10135 Lapeer Rd., Davison, MI 48423

Building 1 - Senior Center

Building

Contents

LIMITS DEDUCTIBLE VALUATION

\$2,719,643	\$500	Replacement Cost
\$250,000	\$500	Replacement Cost

Total Property Limit: \$2,969,643

MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL
Inland Marine Schedule for the Davison Richfield Senior Citizens Authority Board
as of 3/1/2025

Davison Richfield Senior Citizens Authority Board
10135 Lapeer Rd.
Davison, MI 48423

Policy #: MML226820701

Effective From: 3/1/2025 to 3/1/2026

DESCRIPTION

Miscellaneous Tools And Equipment

1 Inland Marine Items

Michigan Municipal League Liability
and Property Pool
PO Box 2054
Southfield, MI 48037-2054

\$32,000

\$250



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Liability & Property Pool**ADDITIONAL COVERAGES & COVERAGE EXTENSIONS
LIMITS OF LIABILITY****CONTRACT NO.** MML226820701**EFFECTIVE DATE:** 3/1/2025

12:01 A.M. Standard Time

POOL MEMBER Davison Richfield Senior Citizens Authority Board

The Pool shall not be liable under the terms of the Additional Coverages and Coverage Extensions, as described in Sections D. and E., of the Municipal Property Coverage Document, MMP100, for more than the limit specified below:

Coverages	Limits	Deductible
Consequential Damage	☒ \$100,000 ☐ \$	Not Applicable
Debris Removal	☒ 5,000,000 or 25%, as stated in the Contract	Not Applicable
Demolition and Increased Cost of Construction	☒ \$100,000 ☐ \$	Not Applicable
Newly acquired Real or Personal Property and Buildings under construction, including the Member's building supplies and materials	☒ \$500,000 ☐ \$	\$500
Expediting Expense	☒ \$100,000 ☐ \$	Not Applicable
Protection and Preservation of Property	Blanket Limit	Not Applicable
Ornamental Trees, Shrubs, Plants or Lawns	\$5,000 per occurrence, \$10,000 annual aggregate, as stated in the Contract	\$250
Loss of Rents	☒ \$100,000 ☐ \$	Not Applicable
Extra Expense	☒ \$100,000 ☐ \$	Not Applicable
Valuable Papers and Records	☒ \$100,000 ☐ \$	\$250
Earth Movement Coverage	\$2,000,000 each single movement \$2,000,000 annual aggregate	\$5,000
Personal Effects and Property of Others	☒ \$500 any one person, \$2,500 aggregate	\$250
Accounts Receivable	☒ \$100,000 ☐ \$	\$250
Electronic Data Processing Equipment and Media	☒ \$ 25,000 ☐ \$	\$250
Fine Arts	☒ \$100,000 ☐ \$	\$250
Loss of Income	☒ \$100,000 ☐ \$	Not Applicable

Coverages	Limits	Deductible
Flood - This policy has a \$1,000,000 annual aggregate for all flood zones or any combination thereof.		
Flood Coverage for all locations other than flood Zones A, AO, AH, A1-A99, AE, AR as determined by the Federal Emergency Management Agency (FEMA).	\$1,000,000 each occurrence \$1,000,000 annual aggregate	\$5,000
Flood Coverage for all locations situated in flood Zones A, AO, AH, A1-A99, AE, AR as determined by the Federal Emergency Management Agency (FEMA).	\$100,000 each occurrence \$100,000 annual aggregate	\$5,000

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MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL
Automobile Schedule for the Davison Richfield Senior Citizens Authority Board
as of 3/1/2025

Davison Richfield Senior Citizens Authority Board
10135 Lapeer Rd.
Davison, MI 48423

Policy #: MML226820701

Effective From: 3/1/2025 to 3/1/2026

Michigan Municipal League Liability
and Property Pool
PO Box 2054
Southfield, MI 48037-2054

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE
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1		2019	Chevy/Equinox
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Dept: Administration Comp Deduct: \$250

Coll Deduct: \$500

VIN

3GNAXKEV3KS517313

Actual Cash Value

1 Vehicles

MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL

Crime Schedule for the Davison Richfield Senior Citizens Authority Board

as of 3/1/2025

Davison Richfield Senior Citizens Authority Board
 10135 Lapeer Rd.
 Davison, MI 48423
 Policy #: MML226820701
 Effective From: 3/1/2025 to 3/1/2026

Michigan Municipal League Liability
 and Property Pool
 PO Box 2054
 Southfield, MI 48037-2054

DESCRIPTION	LIMITS	DEDUCTIBLE
Depositors Forgery	\$100,000	\$0
Employee Dishonesty	\$100,000	\$0
Money/Securities Loss Inside	\$100,000	\$0
Money/Securities Loss Outside	\$100,000	\$0
Money Orders/Counterfeit	\$100,000	\$0
Computer Fraud	\$100,000	\$0
Funds Transfer Fraud	\$100,000	\$0
Impersonation Fraud	\$100,000	\$0
Bonds		
Bond A: Treasurer	\$100,000	N/A
Total Number of Bonds = 1		



Liability & Property Pool

Position Fidelity Bond

Contract Number: MML226820701-A **Bond Period:** 03/01/2025 to 03/01/2026

Pool Member: Davison Richfield Senior Citizens Authority Board

Limit: \$100,000

Position:

Treasurer

In consideration of the premium paid and subject to the terms and conditions of this bond coverage, the Michigan Municipal League Liability and Property Pool (Pool) agrees to indemnify the Member for an occurrence of any loss of money or other tangible property belonging to the Member as a result of any fraudulent or dishonest act or acts committed by the person occupying the specified position, or as a result of that person's failure to faithfully perform the duties of the specified position, defined as malfeasance, willful neglect of duty, or bad faith in performance of those duties.

This bond coverage applies only to loss which occurs during the specified bond period.

The limit of the Pool's liability under this bond shall not be cumulative from year to year or period to period. The maximum amount of coverage under this bond shall not exceed the limit shown herein, regardless of whether or not the person occupying the position named acted alone or in collusion with others, and regardless of the number of years this bond or like bond(s), in any amount or limit, have been in-force, or the number of premiums payable or paid.

Coverage under this bond shall not apply immediately upon knowledge or discovery by the Member or an official thereof not in collusion with the person occupying the position named of any fraudulent or dishonest act committed by that person or a failure by that person to faithfully perform the duties of the position named, as defined herein, whether committed before or after that person's date of service on behalf of the Member commenced.

All loss arising out of an act or series of acts, related or not, whether committed by one or more persons, shall be deemed to arise out of one occurrence. Loss is covered under this bond only if discovered not later than one year from the end of the specified bond period. Upon knowledge or discovery of an occurrence that may give rise to a claim under this bond, the Member shall give notice thereof to the Pool as soon as practicable and shall file a detailed proof of loss with the Pool, duly sworn to, not later than four months after acquiring that knowledge of that discovery.

This bond coverage does not apply to:

loss or that part of loss, the proof of which, either as to its existence or as to its amount, is dependent upon any inventory computation or a profit and loss computation;

loss due to an accounting or arithmetical error or omission or to any other good faith error or omission committed by the person named or any other employee of the Member;

loss of manuscripts, books of account or records;

to fees, costs or expenses incurred or paid by the Member in prosecuting or defending any legal proceeding whether or not such proceeding results or would result in a loss covered by this bond;

loss of potential income or value, including but not limited to interest, dividends, investment growth, or appreciation, not realized by the Member because of a loss covered under this bond or otherwise;

to costs, fees and other expenses incurred by the Member in establishing the existence of or amount of loss covered under this bond; or

to loss resulting from the failure of any entity acting as a depository of the Member's property.

In the event of any payment under this bond, the Pool shall be subrogated to the Member's rights of recovery therefore against any person or entity and the Member shall execute and deliver all instruments and papers and do whatever else is necessary to secure such rights. The Member shall do nothing after a loss to prejudice such rights of the Pool.



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Liability & Property Pool

CYBER LIABILITY AND DATA BREACH RESPONSE COVERAGE DECLARATIONS

SCHEDULE	Policy #: CYB226820701
Member: Davison Richfield Senior Citizens Authority Board	
Member Address: 10135 Lapeer Rd., Davison, MI 48423	
Coverage Period: 03/01/2025 to 03/01/2026	
Aggregate Limit of Liability Aggregate for all Loss , including Claims Expenses subject to the following:	\$100,000
Information Security and Privacy Liability Limit:	\$100,000
Regulatory Defense and Penalties Aggregate Sublimit:	\$20,000
Website Media and Content Liability Limit:	\$100,000
PCI Fines, Expenses and Costs Aggregate Sublimit:	\$10,000
Cyber Extortion Aggregate Sublimit:	\$25,000
First Party Data Protection Aggregate Sublimit:	\$25,000
First Party Network Business Interruption Aggregate Sublimit:	\$25,000
Liability Retention Per Claim or Incident	
Information Security and Privacy Liability:	\$0
Regulatory Defense and Penalties:	\$0
Website Media and Content Liability:	\$0
PCI Fines, Expenses and Costs:	\$0
Cyber Extortion:	\$5,000
First Party Data Protection:	\$5,000
First Party Network Business Interruption:	The greater of \$5,000 or income loss during 12 hour waiting period.
Privacy Breach Response Services Limit of Coverage	
Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses Limit:	\$50,000
Notified Individuals - Notification Services, Call Center Services and Breach Resolution and Mitigation Services Limit	10,000
Privacy Breach Response Services Retention	
Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses:	\$0
Notified Individuals Threshold:	0
Retroactive Date	03/01/2024



Coverage and Cost Summary

Davison - Richfield Senior Citizens Authority Board

Effective 03-01-2025 to 03-01-2026

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Municipal General Liability (Coverage A)	\$1,000,000	N/A	\$0
Sewer Back-Up Sublimit	No Coverage	N/A	N/A
Personal Injury Liability (Coverage B)	\$1,000,000	N/A	\$0
Medical Payments (Coverage C)	\$10,000	N/A	N/A
Public Officials Liability (Coverage D)	\$1,000,000	N/A	\$0
Law Enforcement Liability (Coverages A, B, and D)	No Coverage	N/A	N/A
Employee Benefit Liability	\$1,000,000	\$1,000,000	\$0
Fire Legal Liability	\$100,000	N/A	N/A
Cyber Liability & Data Breach Response	\$100,000	\$100,000	See Declaration
Dam Liability	No Coverage	N/A	N/A
Marina Operator Liability	No Coverage	N/A	N/A
Uninsured/Underinsured Motorists Coverage	\$100,000	N/A	\$0
Automobile Liability (Coverages A and B)	\$1,000,000	N/A	\$0
<u># Vehicles</u>	<u>Comp</u>	<u>Coll</u>	
1	\$250	\$500	

Coverages A, B, and D are provided with a combined single limit of liability. The most the Pool will pay for any one occurrence is \$1,000,000 regardless of the number of coverages involved in the occurrence.

Property

Property - Blanket Basis	\$2,969,643	N/A	\$500
Boiler and Machinery	Included	N/A	\$500
Building(s)	Included	N/A	\$500
Contents	Included	N/A	\$500
Protection & Preservation	Included	N/A	N/A
Property - Actual Cash Value	N/A	N/A	N/A
Property - Limited Replacement Cost	N/A	N/A	N/A
Property - No Coverage	N/A	N/A	N/A
Property - Replacement Cost	See Schedule	N/A	\$0
Accounts Receivable	\$100,000	N/A	\$250
Consequential Damage	\$100,000	N/A	N/A
Debris Removal - the lesser of 25% of physical damage loss or	\$5,000,000	\$5,000,000	N/A
Demolition & Increased Costs of Construction Limit	\$100,000	N/A	N/A
Earth Movement	\$2,000,000	\$2,000,000	\$5,000



Coverage and Cost Summary

Davison - Richfield Senior Citizens Authority Board

Effective 03-01-2025 to 03-01-2026

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Electronic Data Processing Equip	\$25,000	N/A	\$250
Expediting Expense	\$100,000	N/A	N/A
Extra Expense	\$100,000	N/A	N/A
Fine Arts	\$100,000	N/A	\$250
Flood (Except for Members located in Flood Zone A, AO, AH, A1-A999, AE, or AR)	\$1,000,000	\$1,000,000	\$5,000
Fungal Pathogens	\$25,000	\$25,000	\$250
Loss of Income	\$100,000	N/A	N/A
Loss of Rents	\$100,000	N/A	N/A
Miscellaneous Tools and Equipment	\$32,000	N/A	\$250
Ornamental Trees, Shrubs, Plants or Lawn	\$5,000	\$10,000	\$250
Personal Effects & Property of Others	\$500	\$2,500	\$250
Valuable Papers	\$100,000	N/A	\$250
Comprehensive Crime Coverage			
Employee Dishonesty Blanket/Faithful Performance	\$100,000	N/A	N/A
Computer Fraud	\$100,000	N/A	N/A
Depositors Forgery	\$100,000	N/A	N/A
Funds Transfer Fraud	\$100,000	N/A	N/A
Impersonation Fraud	\$100,000	N/A	N/A
Money and Securities Inside	\$100,000	N/A	N/A
Money and Securities Outside	\$100,000	N/A	N/A
Money Orders and Counterfeit Paper	\$100,000	N/A	N/A
Bonds			
Bond #: A Treasurer	\$100,000	N/A	N/A

Only one deductible applies to claims involving two or more property coverages.

The Michigan Municipal League Liability and Property Pool is pleased to offer all coverages and services described in this proposal for an annual premium of \$7,377.