Liability & Property Pool

michigan municipal league

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: MML1600820015 **Renewal of Number:** MML1600820014

Pool Member: Montrose Charter Township

Mailing Address: 11444 N. Seymour
Montrose, MI 48457-3128

Coverage Period From: 1/1/2025 **To:** 1/1/2026
(12:01 A.M. Standard time at your mailing address shown above)

Liability Coverage Parts	Limit of Liability	Deductible
Municipal General Liability Coverage	$5,000,000	$0
Public Officials Liability Coverage	$5,000,000	$0
Law Enforcement Liability Coverage	$5,000,000	$0
Employee Benefit Liability Coverage	$1,000,000	$0
Automobile Liability Coverage	$5,000,000	$0
Comprehensive and Collision Coverage	Per Schedule	Per Schedule
Combined Liability Policy Limit	**$5,000,000**	
Cyber Liability and Data Breach Response Coverage (CYB1600820015)	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) , MML 215 (01/25), MML307 (12/16) DELETE: MML215 (02/20)

BY: ______________________ DATE: 12/11/2024

(Authorized Representative)

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ADDITIONAL COVERAGES & COVERAGE EXTENSIONS LIMITS OF LIABILITY

CONTRACT NO. MML1600820015 **EFFECTIVE DATE:** 1/1/2025
12:01 A.M. Standard Time

POOL MEMBER Montrose Charter Township

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 ☒ $ 155,000	$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

A Service of the Michigan Municipal League

POLLUTION EXTENSION FOR FIRE DEPARTMENT AND HAZARDOUS RESPONSE TEAM ACTIVITIES

This endorsement modifies coverage provided under the following:

MML200 – MUNICIPAL LIABILITY COVERAGE:

COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY
COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY
COVERAGE C – MEDICAL PAYMENT
COVERAGE D – PUBLIC OFFICIALS LIABILITY

IMPORTANT NOTICE

The Sublimits of Coverage contained in this endorsement are reduced, and may be completely exhausted, by the payment of Loss Adjustment Expense and, in such event, we will not be obligated to pay any further Loss Adjustment Expense or sums which the Insured is or may become legally obligated to pay as damages under this endorsement. In the event the Sublimits of Coverage under this endorsement become exhausted, no further coverage is provided by this endorsement.

SCHEDULE

Sublimits of Coverage:	**$1,000,000**	**Each Occurrence or Wrongful Act Limit**
	$1,000,000	**Aggregate Limit**
	$ 0	**Deductible**

A This Coverage Extension applies to:

1. Firefighting activities, including training burns, intentional demolition or burns for purpose of limiting a fire, or the use of polypolyfluoroalkyl and perfluoroalkyl substances (PFAS), including, but not limited to, perfluorooctanoic acid (PFOA), perfluorooctane sulfonate (PFOS), perfluoroheptanoic acid (PFHpA), perfluorononanoic acid (PFNA), perfluorohexanesulfonic acid (PFHxS), GenX, C8, ADONA, perfluorooctanesulfonyl fluoride, polytetrafluoroethylene, perfluorononanoic acid or ammonium perfluorooctanoate, or any associated salts, acids, alcohols, precursor chemicals, related higher homologue chemicals, for the purpose of controlling a fire.
2. Bodily Injury or Property Damage caused by the Insured's fire department or hazardous response team responding to contamination caused by a third party unrelated to the Insured.

B SUBLIMIT OF COVERAGE

The Sublimit of Coverage shown in this Schedule is the most we will pay for Damages because of **Bodily Injury, Property Damage, Personal Injury, Advertising Injury, Public Officials Liability,** or **Loss Adjustment Expense** as provided in this endorsement. Regardless of the number of **Insureds, Claims** made or **Suits** brought, or persons or organizations making **Claims** or bringing **Suits** under this endorsement during the **Coverage Period,** our liability is limited to the Aggregate Limit shown in the Schedule above and is the most we will pay for the sum of all **Damages** because of **Bodily Injury, Property Damage, Damages, Personal Injury** or **Advertising Injury**, or **Loss Adjustment Expense** payable under this endorsement. All **Claims** and **Damages** arising out of the same or substantially the same or continuous or repeated **Occurrences** or **Wrongful Acts** shall be considered as arising out of one **Occurrence** or **Wrongful Act**. Additionally, the sublimit of the Pool's liability under this endorsement shall not be cumulative from year to year or period to period.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN THE SAME.