

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY COVERAGE OVERVIEW

Member:	Branch-Hillsdale-St. Joseph CHA	Member No: M0001101
Date of Original Membership:	September 24, 1985	
Overview Effective Dates:	October 01, 2024 To October 01, 2025	
Member Representative:	Theresa Fisher	Telephone #: (517) 933-3031
Regional Risk Manager:	Alera Group	Telephone #: (616) 698-7373

A. Introduction

The Michigan Municipal Risk Management Authority (hereinafter "MMRMA") is created by authority granted by the laws of the State of Michigan to provide risk financing and risk management services to eligible Michigan local governments. MMRMA is a separate legal and administrative entity as permitted by Michigan laws. **Branch-Hillsdale-St. Joseph CHA** (hereinafter "Member") is eligible to be a Member of MMRMA. **Branch-Hillsdale-St. Joseph CHA** agrees to be a Member of MMRMA and to avail itself of the benefits of membership.

Branch-Hillsdale-St. Joseph CHA is aware of and agrees that it will be bound by all of the provisions of the Joint Powers Agreement, Coverage Documents, MMRMA rules, regulations, and administrative procedures.

This Coverage Overview summarizes certain obligations of MMRMA and the Member. Except for specific coverage limits, attached addenda, and the Member's Self Insured Retention (SIR) and deductibles contained in this Coverage Overview, the provisions of the Joint Powers Agreement, Coverage Documents, reinsurance agreements, MMRMA rules, regulations, and administrative procedures shall prevail in any dispute. The Member agrees that any dispute between the Member and MMRMA will be resolved in the manner stated in the Joint Powers Agreement and MMRMA rules.

B. Member Obligation - Deductibles and Self Insured Retentions

Branch-Hillsdale-St. Joseph CHA is responsible to pay all costs, including damages, indemnification, and allocated loss adjustment expenses for each occurrence that is within the Member's Self Insured Retention (hereinafter the "SIR"). **Branch-Hillsdale-St. Joseph CHA's** SIR and deductibles are as follows:

Table I
Member Deductibles and Self Insured Retentions

COVERAGE	DEDUCTIBLE	SELF INSURED RETENTION
Liability	N/A	State Pool Member
Vehicle Physical Damage	\$250 Per Vehicle	State Pool Member
Fire/EMS Replacement Cost	N/A	N/A
Property and Crime	\$1,000 Per Occurrence	N/A
Sewage System Overflow	N/A	N/A

The member must satisfy all deductibles before any payments are made from the Member's SIR or by MMRMA.

The **Branch-Hillsdale-St. Joseph CHA** is afforded all coverages provided by MMRMA, except as listed below:

1. Sewage System Overflow
2. Specialized Emergency Response Expense Recovery Coverage
- 3.
- 4.

All costs including damages and allocated loss adjustment expenses are on an occurrence basis and must be paid first from the Member's SIR. The Member's SIR and deductibles must be satisfied fully before MMRMA will be responsible for any payments. The most MMRMA will pay is the difference between the Member's SIR and the Limits of Coverage stated in the Coverage Overview.

Branch-Hillsdale-St. Joseph CHA agrees to maintain the Required Minimum Balance as defined in the Member Financial Responsibilities section of the MMRMA Governance Manual. The Member agrees to abide by all MMRMA rules, regulations, and administrative procedures pertaining to the Member's SIR.

C. MMRMA Obligations - Payments and Limits of Coverage

After the Member's SIR and deductibles have been satisfied, MMRMA will be responsible for paying all remaining costs, including damages, indemnification, and allocated loss adjustment expenses to the Limits of Coverage stated in Table II. The Limits of Coverage include the Member's SIR payments.

The most MMRMA will pay, under any circumstances, which includes payments from the Member's SIR, per occurrence, is shown in the Limits of Coverage column in Table II. The Limits of Coverage includes allocated loss adjustment expenses.

Table II
Limits of Coverage

Liability and Motor Vehicle Physical Damage		Limits of Coverage Per Occurrence		Annual Aggregate	
		Member	All Members	Member	All Members
1	Liability	10,000,000	N/A	N/A	N/A
2	Judicial Tenure	N/A	N/A	N/A	N/A
3	Sewage System Overflows	0	N/A	0	N/A
4	Volunteer Medical Payments	25,000	N/A	N/A	N/A
5	First Aid	2,000	N/A	N/A	N/A
6	Vehicle Physical Damage	1,500,000	N/A	N/A	N/A
7	Uninsured/Underinsured Motorist Coverage (per person)	100,000	N/A	N/A	N/A
	Uninsured/Underinsured Motorist Coverage (per occurrence)	250,000	N/A	N/A	N/A
8	Michigan No-Fault	Per Statute	N/A	N/A	N/A
9	Terrorism	5,000,000	N/A	N/A	5,000,000

Property and Crime		Limits of Coverage Per Occurrence		Annual Aggregate	
		Member	All Members	Member	All Members
1	Buildings and Personal Property	8,835,147	350,000,000	N/A	N/A
2	Personal Property in Transit	2,000,000	N/A	N/A	N/A
3	Unreported Property	5,000,000	N/A	N/A	N/A
4	Member's Newly Acquired or Constructed Property	10,000,000	N/A	N/A	N/A
5	Fine Arts	2,000,000	N/A	N/A	N/A
6	Debris Removal (25% of Insured direct loss plus)	25,000	N/A	N/A	N/A
7	Money and Securities	1,000,000	N/A	N/A	N/A
8	Accounts Receivable	2,000,000	N/A	N/A	N/A
9	Fire Protection Vehicles, Emergency Vehicles, and Mobile Equipment (Per Unit)	5,000,000	10,000,000	N/A	N/A
10	Fire and Emergency Vehicle Rental (12 week limit)	2,000 per week	N/A	N/A	N/A
11	Structures Other Than a Building	15,000,000	N/A	N/A	N/A
12	Dam/Dam Structures/Lake Level Controls	0	N/A	N/A	N/A
13	Transformers	0	N/A	N/A	N/A
14	Storm or Sanitary Sewer Back-Up	1,000,000	N/A	N/A	N/A
15	Marine Property	1,000,000	N/A	N/A	N/A
16	Other Covered Property	20,000	N/A	N/A	N/A
17	Income and Extra Expense	5,000,000	N/A	N/A	N/A
18	Blanket Employee Fidelity	1,000,000	N/A	N/A	N/A
19	Faithful Performance	Per Statute	N/A	N/A	N/A
20	Earthquake	5,000,000	N/A	5,000,000	100,000,000
21	Flood	5,000,000	N/A	5,000,000	100,000,000
22	Terrorism	50,000,000	50,000,000	N/A	N/A

Table III

Network and Information Security Liability, Media Injury Liability, Network Security Loss, Breach Mitigation Expense, PCI Assessments, Social Engineering Loss, Reward Coverage, Telecommunications Fraud Reimbursement, Extortion.			
	Limits of Coverage Per Occurrence/Claim	Deductible Per Occurrence/Claim	Retroactive Date
	\$2,000,000		
Coverage A Network and Information Security Liability: Regulatory Fines:	Each Claim Included in limit above Each Claim Included in limit above	\$25,000 Each Claim	7/1/2013
Coverage B Media Injury Liability	Each Claim Included in limit above	\$25,000 Each Claim	7/1/2013
Coverage C Network Security Loss Network Security Business Interruption Loss:	Each Unauthorized Access Included in limit above Each Business Interruption Loss Included in limit above	\$25,000 Each Unauthorized Access Retention Period of 72 hours of Business Interruption Loss	Occurrence
Coverage D Breach Mitigation Expense:	Each Unintentional Data Compromise Included in limit above	\$25,000 Each Unintentional Data Compromise	Occurrence
Coverage E PCI Assessments:	Each Payment Card Breach \$1,000,000 Occ./\$1,000,000 Agg. Included in limit above	\$25,000 Each Payment Card Breach	Occurrence
Coverage F Social Engineering Loss:	Each Social Engineering Incident \$100,000 Occ./\$100,000 Agg. Included in limit above	\$25,000 Each Social Engineering Incident	Occurrence
Coverage G Reward Coverage	Maximum of 50% of the Covered Claim or Loss; up to \$25,000 Included in Limit above	Not Applicable	Occurrence
Coverage H Telecommunications Fraud Reimbursement	\$25,000 Included in limit above	Not Applicable	Occurrence
Coverage I Extortion Coverage	Each Claim Included in limit above	\$25,000 Each Extortion Loss	Occurrence

Annual Aggregate Limit of Liability

Each Member Aggregate	All Members Aggregate
\$2,000,000	\$17,500,000

The Each Member Aggregate Limit of Liability for the combined total of all coverage payments of MMRMA and MCCRMA shall not exceed \$2,000,000 per Member for all Subjects of Coverage in any Coverage Period, regardless of the number of coverage events.

The All Member Aggregate Limit of Liability for the combined total of all coverage payments of MMRMA and MCCRMA shall not exceed \$17,500,000 for All Members for all Subjects of Coverage in any Coverage Period, regardless of the number of Members or the number of coverage events.

It is the intent of MMRMA that the coverage afforded under the Subjects of Coverage be mutually exclusive. If however, it is determined that more than one Subject of Coverage applies to one coverage event ensuing from a common nexus of fact, circumstance, situation, event, transaction, or cause, then the largest of the applicable Deductibles for the Subjects of Coverage will apply.

Table IV**Specialized Emergency Response Expense Recovery Coverage****Limits of Coverage**

Specialized Emergency Response Expense Recovery	Limits of Coverage per Occurrence		Annual Aggregate	
	Member	All Members	Member	All Members
	N/A	N/A	N/A	N/A

Table V**Specialized Emergency Response Expense Recovery Coverage****Deductibles**

Specialized Emergency Response Expense Recovery	Deductible per Occurrence
	Member
	N/A

Branch-Hillsdale-St. Joseph CHA

To October 01, 2025

\$43,244

\$43,244

1. Manuscript Addendum w/o signature

Member No: M0001101

Branch-Hillsdale-St. Joseph CHA

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

IT IS HEREBY AGREED AND UNDERSTOOD THE FOLLOWING IS AMENDED TO READ:

Table II Property and Crime

13. Transformers

Limits of Coverage Per Occurrence:

Member - \$2,500,000 All Members – N/A

Annual Aggregate:

Member – N/A All Members N/A

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

Branch-Hillsdale-St. Joseph CHA
POLICY NUMBER M0001101
SUMMARY OF MOTOR VEHICLE TYPES
EFFECTIVE 10/1/2024 - 10/1/2025

<u>Type of Vehicle</u>	<u>Liability Coverage Renewal Exposure</u>		<u>ACV</u>	<u>Physical Damage Coverage Renewal Exposure Data</u>			<u>Total</u>
	<u>Units</u>	<u>Contribution</u>		<u>Replacement</u>	<u>Agreed</u>	<u>Contribution</u>	
All Other Vehicles	1	1,300	142,500	0	0	471	1,771
Buses	0	0	0	0	0	0	0
Commercial - Historical	0	0	0	0	0	0	0
EMS/Ambulance	0	0	0	0	0	0	0
Fire Vehicles - Large	0	0	0	0	0	0	0
Fire Vehicles - Other	0	0	0	0	0	0	0
Garbage Trucks	0	0	0	0	0	0	0
Motorcycles	0	0	0	0	0	0	0
Motorcycles - Historical	0	0	0	0	0	0	0
Police - All Other	0	0	0	0	0	0	0
Police PPT	0	0	0	0	0	0	0
Private Passenger	0	0	0	0	0	0	0
Private Passenger - Historical	0	0	0	0	0	0	0
Service Trucks	0	0	0	0	0	0	0
Vans	0	0	0	0	0	0	0
Totals	1	1,300	142,500	0	0	471	1,771

This page is intentionally left blank.

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

Branch-Hillsdale-St. Joseph CHA

POLICY NUMBER M0001101

SUMMARY

EFFECTIVE 10/1/2024 - 10/1/2025

<u>Coverage</u>	<u>Expiring Annual Exposure</u>	<u>Annual Exposure</u>	<u>Limits of Liability</u>	<u>SIR/ Deductible</u>	<u>Expiring Contribution</u>	<u>Contribution</u>
Automobile Liability	1 Total Vehicles	1 Total Vehicles	10,000,000	50,000	1,223	1,300
Automobile Physical Damage	\$142,500 ACV	\$142,500 ACV		15,000	387	471
Fire/EMS Replacement Cost	\$0 Replacement Cost	\$0 Replacement Cost		N/A	0	0
General Liability	17,201 Outpatients	17,201 Outpatients	10,000,000	50,000	15,149	15,129
Law Enforcement Liability	N/A	N/A	N/A	N/A	0	0
Public Officials' Liability	17,201 Outpatients	17,201 Outpatients	10,000,000	50,000	7,608	7,653
Property	\$7,806,631	\$7,835,147		1,000	10,441	11,191
Data Breach and Privacy Liability			2,000,000	25,000 See Table IV	0	0
Specialized Emergency Response Expense Recovery Coverage	N/A	N/A	N/A	N/A	0	0
Sewers	N/A	N/A	N/A	N/A	0	0
Subtotal					34,808	35,744
MCCA Assessment	1 Total Vehicles	1 Total Vehicles			86	90
MCCA Assessment Discount					-86	-90
Total					34,808	35,744
Stop Loss Charge	\$0 Stop Loss entry point	\$0 Stop Loss entry point			0	0
Total Contribution without Retention Fund Allocation					34,808	35,744
Retention Fund Allocation					7,500	7,500
Total Contribution including Retention Fund Allocation					42,308	43,244

This page is intentionally left blank.

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

Member: Branch-Hillsdale-St. Joseph CHA
POLICY NUMBER M0001101
POLICY PROPERTY LIST REPORT
EFFECTIVE DATES 10/1/2024 To 10/1/2025

Location Address		Location Description		
1.	20 Care Drive, Hillsdale, MI 49242	Hillsdale Health Office		
	Building Description	Building Value	Contents Value	Total Value
	Hillsdale Health Office	\$3,849,500	\$300,000	\$4,149,500
Location Totals		\$3,849,500	\$300,000	\$4,149,500

Location Address		Location Description		
2.	1110 Hill St, Three Rivers, MI 49093	Three Rivers Health Office		
	Building Description	Building Value	Contents Value	Total Value
	Three Rivers Health Office	\$2,498,100	\$320,000	\$2,818,100
Location Totals		\$2,498,100	\$320,000	\$2,818,100

Location Address		Location Description		
3.	570 Marshall, Coldwater, MI 49036	570 Marshall		
	Building Description	Building Value	Contents Value	Total Value
	570 Marshall	\$0	\$623,328	\$623,328
Location Totals		\$0	\$623,328	\$623,328

Location Address		Location Description		
4.	1555 E. Chicago Rd, Sturgis, MI 49091--	1555 E. Chicago Rd		
	Building Description	Building Value	Contents Value	Total Value
	1555 E. Chicago Rd	\$0	\$244,219	\$244,219
Location Totals		\$0	\$244,219	\$244,219

Grand Totals			
Building Value	Contents Value	Total Value	
\$6,347,600	\$1,487,547	\$7,835,147	

This page is intentionally left blank.

<div>MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY</div> <div>POLICY NUMBER Q000014662</div> <div>POLICY AUTO SCHEDULE REPORT</div> <div>EFFECTIVE DATES 10/1/2024 To 10/1/2025</div>
--

Scheduled Vehicles						
Year	Make	Model	VIN	License Plate	Type	Department
2019	Ford	E350	1FDWE3F63KDC63003	119x928	All Other Vehicles	Health/CMH/MCF

Summary	
Vehicle Group	Vehicles
All Other Vehicles	1 Vehicles
Buses	0 Vehicles
Commercial - Historical	0 Vehicles
EMS/Ambulance	0 Vehicles
Fire Vehicles Large	0 Vehicles
Fire Vehicles - Other	0 Vehicles
Garbage Trucks	0 Vehicles
Motorcycles	0 Vehicles
Motorcycles - Historical	0 Vehicles
Police - All Other	0 Vehicles
Police PPT	0 Vehicles
Private Passenger	0 Vehicles
Private Passenger - Historical	0 Vehicles
Service Trucks	0 Vehicles
Vans	0 Vehicles

Grand Totals
Vehicles
1 Vehicles

This page is intentionally left blank.