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## BOARD OF HEALTH – FINANCE COMMITTEE

### Agenda for March 16, 2026 at 9:00 AM

1. Call to Order
  - a. Roll Call
  - b. Approval of the Agenda
2. Public Comment
3. Unfinished Business
  - a.
4. New Business
  - a. Three Rivers Building Post Tornado Update
  - b. Bank Accounts – pg 2
  - c. Website Redevelopment – pg 3
  - d. Audit Update
5. Public Comment
6. Commissioner Comments
7. Adjournment - Next meeting: Full Board meets on April 23, 2026, next Finance Committee Meeting April 20, 2026.

Public Comment:  
For the purpose of public participation during public hearings or during the public comment portion of a meeting, every speaker prior to the beginning of the meeting is requested but not required to provide the Board with his or her name, address and subject to be discussed. Speakers are requested to provide comments that are civil and respectful. Each speaker will be allowed to speak for no more than three (3) minutes at each public comment opportunity.

## Agency Bank Accounts and Purpose

1. **Cash with County Treasurer – Branch County**  
Funds held on deposit with the Branch County Treasurer.
2. **Accounts Payable – Century Bank**  
All accounts payable checks are processed through this account. EFT transactions and scheduled direct withdrawals occur from this account.
3. **Flexible Spending – Century Bank**  
This account is used to fund the organization’s Flexible Spending Account (FSA) benefit. EFT transactions and direct withdrawals occur from this account.
4. **Grants Depository – Flagstar Bank**  
The majority of the agency’s grant funds are received through direct deposit into this account.
5. **Flagstar Checking – Flagstar Bank**  
This account is used to transfer funds from the Grants Depository account to the Cash with the County Treasurer account.
6. **Federal Tax Payable (EFTPS)– Century Bank**  
This account is used to remit federal payroll taxes. Payments are made through direct withdrawals from the account.
7. **MERS – Century Bank**  
This account is used for payments to MERS (Municipal Employees’ Retirement System). Payments are made through direct withdrawals, some scheduled and some on a specific day of the month.
8. **Michigan Tax Payable – Century Bank**  
This account is used to remit State of Michigan payroll taxes. EFT direct pull.
9. **HD Maintenance – Century Bank**  
This account holds funds designated for HD Building Maintenance.
10. **TR Maintenance – Century Bank**  
This account holds funds designated for TR Building Maintenance.
11. **HD Depository – Southern Michigan Bank & Trust**  
Depository account used for funds collected in the Hillsdale office.
12. **St. Joseph County Depository – Sturgis Bank (Transitioning to Century Bank)**  
Depository account used for funds collected in the St. Joseph County offices. This account is currently being transitioned from Sturgis Bank to Century Bank.
13. **Payroll – Century Bank**  
This account is used for payroll checks and payroll-related disbursements.

## Website Redesign & Development

### Proposal Evaluation Scoring Tool – Inspiration Studio Designs

**Agency: Branch-Hillsdale-St. Joseph Community Health Agency**

**Project: Website Redesign & Development**

**Maximum Score: 95 points**

#### 1. Overall Proposal Suitability & Responsiveness (20 points)

Sub-Criteria	Max Points
Proposal clearly addresses all required elements of the RFB	5/5
Demonstrates understanding of BHSJ’s mission, audience, and public health role	5/5
Meets stated website objectives (usability, accessibility, CMS usability, security)	4/5
Proposal is well-organized, complete, and easy to evaluate	5/5
<b>Subtotal</b>	<b>19/20</b>

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#### 2. Organizational Experience & Qualifications (15 points)

Sub-Criteria	Max Points
Demonstrated experience in website redesign and development	5/5
Experience working with public sector or public health organizations	5/5
Qualifications and experience of proposed project team	5/5
<b>Subtotal</b>	<b>15/15</b>

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#### 3. Technical Approach & Functionality (25 points)

Sub-Criteria	Max Points
Proposed CMS is user-friendly and supports non-coding staff (drag-and-drop)	5/5
Website design supports intuitive navigation and two-click access to services	4/5
ADA compliance with WCAG 2.1 AA and ongoing compliance tools	5/5

Sub-Criteria	Max Points
Hosting solution provides security, reliability, and scalability	4/5
SEO, mobile responsiveness, and required integrations (forms, Constant Contact, video, social media)	5/5
<b>Subtotal</b>	<b>23/25</b>

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#### 4. Previous Work & References (15 points)

Sub-Criteria	Max Points
Quality and relevance of design & development examples	5/5
Examples demonstrate accessibility, usability, and modern design	5/5
References are relevant, recent, and verifiable	5/5
<b>Subtotal</b>	<b>15/15</b>

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#### 5. Project Management, Timeline & Testing (10 points)

Sub-Criteria	Max Points
Clear project management methodology and communication plan	3/3
Realistic timeline from kickoff to launch	3/3
Comprehensive testing plan (functionality, accessibility, cross-device)	3/4
<b>Subtotal</b>	<b>9/10</b>

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#### 6. Cost & Value (15 points)

Sub-Criteria	Max Points
Costs are clearly itemized and transparent	5/5
Demonstrates overall value relative to scope and deliverables	5/5

Sub-Criteria	Max Points
Subtotal	10/10

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Total Score Summary

Category	Points Earned
Proposal Suitability	19/20
Organizational Experience	15/15
Technical Approach	23/25
Previous Work & References	15/15
Project Management	9/10
Cost & Value	10/10
<b>TOTAL SCORE</b>	<b>91/95</b>

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Overall Recommendation:

- Highly Recommend
- Recommend
- Recommend with Reservations
- Do Not Recommend

## Website Redesign & Development

### Proposal Evaluation Scoring Tool – 2<sup>nd</sup> Story Marketing

Agency: Branch-Hillsdale-St. Joseph Community Health Agency

Project: Website Redesign & Development

Maximum Score: 95 points

#### 1. Overall Proposal Suitability & Responsiveness (20 points)

Sub-Criteria	Max Points
Proposal clearly addresses all required elements of the RFB	5/5
Demonstrates understanding of BHSJ’s mission, audience, and public health role	4/5
Meets stated website objectives (usability, accessibility, CMS usability, security)	5/5
Proposal is well-organized, complete, and easy to evaluate	5/5
<b>Subtotal</b>	<b>19/20</b>

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#### 2. Organizational Experience & Qualifications (15 points)

Sub-Criteria	Max Points
Demonstrated experience in website redesign and development	5/5
Experience working with public sector or public health organizations	4/5
Qualifications and experience of proposed project team	4/5
<b>Subtotal</b>	<b>13/15</b>

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#### 3. Technical Approach & Functionality (25 points)

Sub-Criteria	Max Points
Proposed CMS is user-friendly and supports non-coding staff (drag-and-drop)	4/5
Website design supports intuitive navigation and two-click access to services	4/5
ADA compliance with WCAG 2.1 AA and ongoing compliance tools	4/5

Sub-Criteria	Max Points
Hosting solution provides security, reliability, and scalability	4/5
SEO, mobile responsiveness, and required integrations (forms, Constant Contact, video, social media)	4/5
<b>Subtotal</b>	<b>20/25</b>

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#### 4. Previous Work & References (15 points)

Sub-Criteria	Max Points
Quality and relevance of design & development examples	4/5
Examples demonstrate accessibility, usability, and modern design	4/5
References are relevant, recent, and verifiable	4/5
<b>Subtotal</b>	<b>12/15</b>

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#### 5. Project Management, Timeline & Testing (10 points)

Sub-Criteria	Max Points
Clear project management methodology and communication plan	3/3
Realistic timeline from kickoff to launch	3/3
Comprehensive testing plan (functionality, accessibility, cross-device)	3/4
<b>Subtotal</b>	<b>9/10</b>

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#### 6. Cost & Value (15 points)

Sub-Criteria	Max Points
Costs are clearly itemized and transparent	4/5
Demonstrates overall value relative to scope and deliverables	3/5

Sub-Criteria	Max Points
Subtotal	7/10

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Total Score Summary

Category	Points Earned
Proposal Suitability	19/20
Organizational Experience	13/15
Technical Approach	20/25
Previous Work & References	13/15
Project Management	9/10
Cost & Value	6/10
<b>TOTAL SCORE</b>	<b>81/95</b>

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Overall Recommendation:

- Highly Recommend
- Recommend
- Recommend with Reservations
- Do Not Recommend



### Bid Form

Redesign and development services for a new website  
 Closing Date: March 11, 2026, at 4:00 PM EST.

We submit a bid to furnish requirements in accordance with the scope of work listed under General Requirements above. I hereby certify that I (we) do not have any substantial conflict of interest sufficient to influence the bidding process on this bid. A conflict of substantial interest is one which a reasonable person would think would compromise the open competitive bid process.

Legal Name of Person or Entity Represented:
Telephone Number:
Email Address:
Mailing Address:
City, State, Zip:
Social Security / Federal Employer Identification Number: (Information will be redacted from public information)
Signature of Authorized Representative: <i>Robert A. Leos</i>
Typed or Printed Name of Signature:
Title:
Date:
Total Cost to Complete Project:
Proposed Payment Terms:
Estimated Completion Date: (Must be completed and invoiced by September 30, 2026)
Evidence of Accords Must be Attached: <ul style="list-style-type: none"> <li>• Copy of Insurance Certificate</li> <li>• Copy of General Liability</li> <li>• Copy of Workers' Compensation Insurance</li> </ul>
Contractors must provide a minimum of three references.

### Certification Statement

By submitting this bid, the potential contactor certifies the following:

- The proposal is signed by an authorized representative of the entity.
- All costs, direct and indirect, have been determined and are included in the pricing proposal.
- No substantial conflict of interest exists which influenced the submitting bid.
- The bidder has read and understands the terms, conditions, and requirements set forth in this request for bid and agrees to them with no exceptions.

Therefore, in accordance to this request for bids and subject to all conditions here in, the undersigned offers and agrees to perform the services in accordance with the specifications and conditions of this request for bid at the price quoted, providing the bid is accepted within 60 days of the date of submission.

Individual / Entity Represented:
Signature: <i>Roberta A. Leas</i>
Typed or printed name:
Title:
Date:

**TECHNOLOGY PROFESSIONAL LIABILITY COVERAGE PART DECLARATIONS**

**PLEASE READ YOUR POLICY CAREFULLY.**

**THIS IS A CLAIMS MADE POLICY COVERAGE FORM AND UNLESS OTHERWISE PROVIDED HEREIN, THE COVERAGE OF THIS FORM IS LIMITED TO LIABILITY FOR CLAIMS FIRST MADE DURING THE POLICY PERIOD, OR THE EXTENSION PERIOD, IF APPLICABLE. DEFENSE COSTS SHALL BE APPLIED AGAINST THE DEDUCTIBLE.**

**DEFENSE COSTS ARE INCLUDED WITHIN THE LIMITS OF LIABILITY FOR THIS COVERAGE.**

**No. MTK2552711**

**Effective Date: 10/28/2025**

12:01 AM STANDARD TIME

ITEM I. NAMED INSURED AND ADDRESS

**INSPIRATIONS STUDIO DESIGNS, INC.  
P. O. BOX 97  
GULF SHORES, AL 36542**

ITEM II. POLICY PERIOD: (MM/DD/YYYY) From: 10/28/2025 To: 10/28/2026

**Technology Professional Liability**

ITEM III. LIMITS OF LIABILITY	\$1,000,000	EACH CLAIM
	\$1,000,000	ANNUAL AGGREGATE
ITEM IV. DEDUCTIBLE:	\$0	EACH CLAIM
ITEM V. PREMIUM:	\$1,141	
ITEM VI. RETROACTIVE DATE:	09/22/2014	

ITEM VII. Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:  
**See Endorsement EOD (01/95)**

**THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.**

# PROJECT PROPOSAL

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**Branch-Hillsdale-St. Joseph Community Health Agency**

PREPARED FOR

**BHSJ**

Health Department

**Attn: Isabella Stycos**  
**stycosi@bhsj.org**

**Inspiration Studio**  
Direct: 616-366-5496

julia@inspiration-studio.com  
www.inspiration-studio.com

# Welcome to Inspiration Studio



## ABOUT US

Inspiration Studio is a full-service creative agency specializing in branding, web development, social media management, and marketing. We are a collection of artists and strategists who have spent our entire careers building strong brands, designing amazing websites, and crafting marketing campaigns that share our client's stories.

We may be small-by-design, but our scope is broad and our experience is deep in a variety of industries and disciplines. We pride ourselves on a client-first approach where our Studio gets to thoroughly know each client – this allows us the ability to offer a level of personal service not found in larger agencies. We're accessible and responsive to you, allowing your project to have a more efficient work flow and on target strategies.

We approach each project with an open mind. We listen. We ask questions. And we get to know you. Then we use our experience and expertise to develop and execute effective marketing solutions that meet your unique needs.

After all, your story deserves to be understood from every angle, have access to every tool, and be managed on every platform that makes good sense for you. As your creative ally, Inspiration Studio can take you in the direction you need to succeed!



***We have a reputation for design innovation, effectiveness, and simplicity.***

# OUR TEAM



## Julia Leos - Digital Creative Director

Julia Leos founded the Studio and serves as the Digital Creative Director. Julia holds a Graduate M.F.A. Degree (Master in Fine Arts) from Savannah College of Art and Design, along with a BBA Degree (Bachelors in Business Administration).

[julia@inspiration-studio.com](mailto:julia@inspiration-studio.com)



## Robert Leos - President / Executive Creative Director

Robert Leos serves as the Studio's Executive Creative Director. Before the Studio's launch, Robert was a telecom entrepreneur for 15 years, along with owning and operating a retail and sales location. With over 20 years of sales experience, Robert is dedicated to meeting and exceeding your expectations!

[rob@inspiration-studio.com](mailto:rob@inspiration-studio.com)



## Kelly Bird - Promotional & Print Products

Kelly holds a B.F.A. in Graphic Design and Illustration from Savannah College of Art and Design. To the Studio, Kelly brings her skills of printing, marketing, and management all promotional products.

[hello@inspiration-studio.com](mailto:hello@inspiration-studio.com)



## Roger Rozell - Social Media Specialist

Roger has an official background in Fire and EMS, but a passion for design work and creativity. To the Studio, Roger brings these two passions together to assist as our Social Media Specialist and runs primary on social media accounts and digital advertising focused on health, medical, mental, and behavioral care.

[hello@inspiration-studio.com](mailto:hello@inspiration-studio.com)

# PROJECT DESCRIPTION

## BHSJ Website Development

Inspiration Studio will develop a custom Wordpress website for Branch-Hillsdale-St.Joseph Community Health Agency (BHSJ) to showcase BHSJ's services provided to residents in Branch, Hillsdale, and St. Joseph County. Inspiration Studio's coding will be completed in HTML, PHP, CSS, and JS framework. Additional database and application plug-ins/attachments will be coded in HTML, CSS, PHP, and MySQL. The new responsive and accessible Wordpress website will be fully compatible with today's latest browsers, include a full bootstrap for future expansion, and integration of organic SEO (search engine optimization). The new website will also integrate with today's latest ADA accessible Wordpress CMS (Content Management) system so BHSJ internal staff who have access and authorization can conduct their own page updates, new page additions, "send for approval" workflow, and more.

*\*Our Studio recommends deploying Beaver Builder as your chosen content management system. Beaver Builder is WCAG 2.0+ compliant to ensure the accessible theme we custom build for BHSJ will continue to be accessible on the authoring and HTML rendering side. In addition, we are proud to partner with a multitude of Health Departments and CMH's in Michigan, and for those on Wordpress, they love the ease-of-use and how simple Beaver Builder is for dragging and dropping in content, photos, and also copy and pasting from internal Word documents. With this, we feel at ease that the BHSJ team will feel the same!*

## BHSJ Redesign Package Includes:

- **ADA Compliance:** BHSJ's updated website will be coded to meet Web Content Accessibility Guidelines (WCAG) 2.0+ as maintained and required by the World Wide Web Consortium (W3C).
- **Scalability:** BHSJ's updated website will be built with a full back-end bootstrap that can scale and grow as BHSJ grows. The bootstrap will allow for full editing by the BHSJ team. The full bootstrap can also be fully read by Google Translate for easy language changes by users.
- **Full Graphic Design and Image Sourcing:** BHSJ's updated site will include stock images, editing, and graphically designed elements to assist in a better UI (User Interface and Experience).
- **Education Review:** BHSJ's redesigned website will be built to accommodate content displayed with an 8th grade+ reading level. This will provide residents seeking health agency information with a more intuitive and accessible format that they can read, understand, and navigate as required by many health departments per accommodation needs.
- **Content and UI Review:** Inspiration Studio will work with the BHSJ team to not only condense, but also recommend and perform layout redesigns to ensure BHSJ is capturing their users in the best possible fashion. Inspiration Studio will not only work with the current content provided, but we will also provide content writing for new areas and to improve current areas. This will relieve the BHSJ team from having to provide all content. Instead, the BHSJ team can do content review and changes off of the full design and build-out (demo environment) that Inspiration Studio provides! This also helps with a faster and more streamlined build-out as you can focus on your core work required everyday and let us work on the website!

# PROJECT Add-On's

## Can Be Added On Now or Requested In The Future

### Online Forms System \$250.00 one-time set-up + \$50 a month

Our Studio provides full electronic Online Forms should you ever want to build in dynamic forms on your website. Popular forms include online payments, patient satisfaction survey submissions, career applications, immunization scheduling, contact us forms and more! With our Online Forms, you get unlimited forms, full branding, a personalized Admin Center so you can drag n' drop to build your own future forms, work flow approvals, electronic signatures and much more. Forms are fully PCI compliant, multi-language, DMARC compliant, encrypted, and run with full logic integration.

There is no limit to the amount of forms you can create or have (just make sure your server or hosting account expands space for how large you grow the database!) Forms can be both turned "on" to the public or just be "private" to in-house staff and community partners.

Inspiration Studio will provide a full feature list of the Online Forms since there is more features than can be listed here! We can also provide examples on how other Health Departments utilize these same forms for nuisance complaints, scheduling, septic/well inspections and more!

### Graphic Design \$150.00 an hour

As a full service creative agency, we can gladly assist with any of your graphic design and print needs! Graphic design work is done on an hourly basis (\$150.00 hr.) and we can gladly custom quote any graphic needs (for example: annual reports, automated email templates, billboards, WIC marketing, Family Planning, etc.). In addition to our graphic design, we offer full print services, both small and large format. From business cards to health department community mailers and postcards - we've got you covered!

### Website Maintenance \$150.00 an hour

We understand it can be hard to find time to do your own website updates! Our studio can gladly assist with any future maintenance needs, new page creation, or even additional training for new staff members at our normal hourly rate of \$150.00. All hourly work is charged in half an hour increments. We make it easy- no trouble tickets required, just pick up the phone and give us a call or shoot an email!

### File Management System \$500.00 one-time set-up fee

At Inspiration Studio, we can provide you with your own flexible file management system (think of it as your own personal file cloud). The system is a great way to control files that need to be sent to customers or for secure log-in areas for a Board of Directors area and more! The file management system can integrate with both a closed platform or open source website, be accessible from any device, allow management of users and comes with a full intuitive administration panel on the front-end.

Features include: User Registration (with Multiple Roles per user), Private File Sharing, Drag & Drop upload of documents, media files, and videos, Move/Copy Files through folders, Multiple downloads of files as .zip archives, Image preview/inline thumbnails, Quick Search Module, E-mail Notifications, Sortable Items by Name, Date, and Size, Built-In Statistics and Charts, and More!

**Website Hosting****\$395.00 Avg. Annually**

Need simple website hosting? If you don't run your own server, colo, or cloud environment, we can gladly help you set-up a shared hosting environment. Shared hosting is a great way to reduce your costs when a full server isn't needed. For many clients, they like to go onto GoDaddy and delegate us with full access. Costs change everyday, although, general pricing and recommendations are below for health departments of your size.

- cPanel Website Hosting Ultimate: \$12.99 a month
- 1 Managed SSL Certificate: \$7.99 a month
- Website Security Advanced (malware scanning, auto back-ups, etc): \$11.99 a month

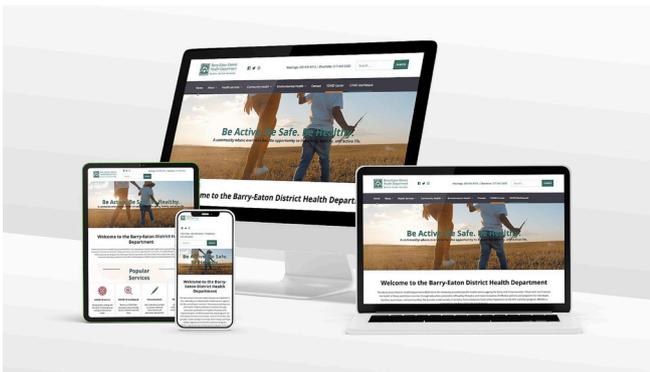
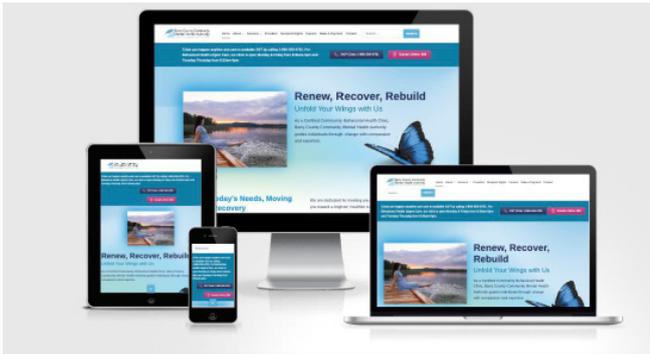
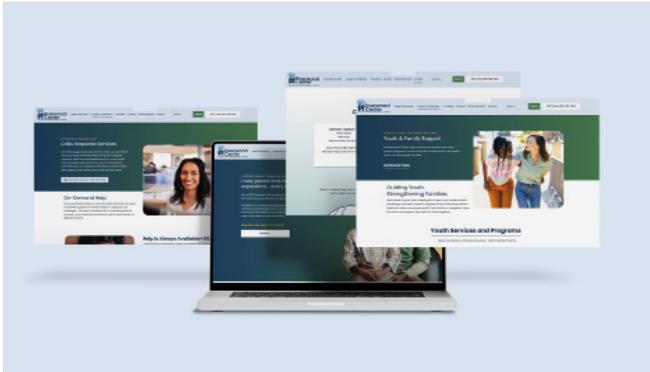
*\*GoDaddy and others run frequent coupons and promos. The above is just their current pricing without any additional promo codes, coupons, or discounts.*

**PLEASE BE AWARE:** If your HD is going to deploy Online Forms or documents that have PHI or HIPAA information on the main website, you CANNOT have shared hosting. You may only deploy a HIPAA/PHI compliant hosting environment. This is a much more costly environment as their must be access controls in place for storing, processing, and transmitting data. We can gladly design and build all of our systems to run within HIPAA/PHI compliant hosting environments (Azure, etc), BUT, you will need to have a direct IT partner to oversee, deploy, sign the BBA, and manage the daily operations of the server. We can gladly recommend our IT partners who excel at this and who we work with daily for others!

If you decide NOT to have PHI or HIPAA information on your website, than you are more than fine in having a shared hosting environment! We have Health Departments that run it both ways, so we can gladly advise or assist you with best options when the time comes!

# Excellence in Action

Below are just a few recent website redesign examples for review (for many, we also built their original sites!). We have designed and developed websites for public health and healthcare organizations across the region, including the Mid-Michigan District Health Department, Barry-Eaton District Health Department, and Northwest Michigan Health Department, along with numerous CMHs, CCBHCs, and healthcare providers. This experience means our team is highly familiar with the unique requirements of a health department, including accessibility standards, compliance considerations, and the practical needs of public health organizations.



# REFERRALS

The most meaningful measure of our work comes from the organizations we serve. We are proud to provide direct references who can speak to our collaborative process, partnership approach, and the results we deliver. This includes partners within the Health Department space, as well as organizations you may already work alongside.

With more than 20 years of experience, we can also share additional references from our nonprofit and for-profit clients to demonstrate the breadth of our work and our long-term commitment to client success.

Just let us know and we'll gladly connect you!

## Barry-Eaton District Health Department

Contact: Emily Smale-Communication Specialist, 517-541-2669 or via email at [esmale@bedhd.org](mailto:esmale@bedhd.org) (also work with Eric Daley & David Kontur on the Eaton IT side)

\*Currently working together for the past 10+ years. Services include website development, during COVID built their custom COVID-19 Dashboards and Reporting Power BI systems, online forms, marketing, digital advertising, compliance updates, graphic design, community partnership campaigns, annual maintenance, and any troubleshooting needed.

## Mid-Michigan District Health Department

Contact: Brady Guilbault-Public Information Officer, 989-227-3113 or via email at [bguilbault@mmdhd.org](mailto:bguilbault@mmdhd.org) (previous to Brady was Leslie Kinnee)

\*Currently working together for the past 9+ years. Services include website development, during COVID built their custom COVID-19 Dashboards, calculators, and Reporting Power BI systems, online forms, marketing, advertising campaigns, annual maintenance, graphic design, and all small and large format printing.

## Health Department of Northwest Michigan

Contact: Janenne Pung- Executive Director, 989-217-6655 or via email at [j.pung@nwhealth.org](mailto:j.pung@nwhealth.org) and/or Tim Hella-Director of IT, 231-547-7655 or via email at [t.hella@nwhealth.org](mailto:t.hella@nwhealth.org)

\*Currently working together for the past 3+ years. Services include website development (both primary and Dental Clinic Site), annual maintenance, online forms, secure board member system, marketing, and any annual troubleshooting needed.

## Pivotal

Contact: Cameron Bullock, MBA - Chief Executive Officer, 269-467-1001 x 308 or via email at [cbullock@pivotalstjoe.org](mailto:cbullock@pivotalstjoe.org)

\*Currently working together for the past 4+ years. Services include corporate rebrand, website development, marketing, digital advertising, social media management, graphic design, recovery campaigns, and small and large format printing.

# OUR PROCESS

At Inspiration Studio, we make web development easy through a proven three-phase process that keeps projects organized and moving forward. Many of the organizations we serve have multiple teams, and stakeholders often need time to review and approve each step. Because of this, our process is designed to be flexible and adapt to your organization's timeline. This approach keeps projects progressing while allowing departments the time they need to collaborate and confidently sign off on each phase.

## **Phase 1** Discovery & Information Gathering 1-2 Weeks

Inspiration Studio will meet with Isabella and any other required members of the BHSJ team to discuss the project details and requirements for the development. Inspiration Studio will provide you with a specific "Website Design Checklist" to assist with content and media curation. I also request at this time full access to your current FTP (file transfer protocol), copies of electronic media housing your general text requested to be posted on your website, and any other electronic media materials to assist in easy design and development of your site.

## **Phase 2** Design & Development 2-4 Weeks

This is where the creative part starts! During the design phase we will take all of the information gathered during Phase I in order to establish prototypes for the functionality which will be developed throughout the site. Once we also determine what the content is going to be and in what format it should exist, we apply the appropriate look and feel for your market and your brand identity. Our goal is to create one singular design concept and apply that look to everything from your website to your print collateral. Our experience in both the online and offline space, allows us to maintain your brand identity from the web, to point of purchase and everywhere in between. After all, your website will be an extension of your branding and awareness!

As a general rule, Phase II is typically a straightforward phase as a direct result of the work done in our preceding phases. Creative designs are converted into HTML and CSS and online forms and applications are developed and produced if requested. We will spin up a demo preview on our servers and provide you with a live URL for your new website review. During this development phase, we will continually update your demo pages until your happy and we receive final sign-off/ approval!

## **Phase 3** Deployment! 1-2 Weeks

Once your demo site is approved, we take the site and launch it 'live' from our server to yours!

After your site goes "live", we provide up to 2 hours of training on the new Wordpress CMS system (if that is what is chosen) for any required team members. As a final step, over the next weeks and months, we measure the success of the site to ensure we achieved the goals set-forth in Phase 1 and ensure no improvements or expansions are required. After all, our success is not possible without your success - and the final phase, like our relationship, never ends! At Inspiration Studio we will be here for you to make the small or large updates that keep your brand and website up-to-date!

# PROJECT COSTS

## Website Design and Development

NRC	Site Discovery/Information Gathering (Project Initiation & Planning)	\$1,500.00
NRC	Site Design & Development	\$10,000.00
NRC	Site Testing & Training	\$1,000.00
NRC	Deployment / Go "Live"	\$1,000.00
NRC WEBSITE PROJECT TOTAL		\$13,500.00

Worried about expanded deliverables or changes to the scope of project work? Things happen, we understand! We pride ourselves on our client partnerships and the honest relationship we create together! If a unique circumstance presents itself or if you decide to expand the project scope, we are more than happy to sit down together to discuss strategy adjustments, hitting the new deliverables, and the additional time and cost that may be incurred.



## Next Steps

- Step One:** Give us a call or shoot us an email and let us know you would like to accept our proposal as is, or discuss desired changes! Strategy adjustments can be made as the projects commences to improve effectiveness.
- Step Two:** We will email our standard Web Development Agreement, along with a 50% starting deposit invoice. We will then have you finalize and sign the Agreement, along with the submission of your starting deposit.
- Step Three:** Once the Agreement is signed and your deposit is provided, your project is officially ready to go and we'll kick off with a preliminary meeting to discuss your web development and marketing needs and get started!

# THANK YOU

WE LOOK FORWARD TO PARTNERING  
WITH YOU!

**Michigan Office**

P.O. Box 92  
Hastings, MI 49058

**Alabama Office**

P.O. Box 97  
Gulf Shores, AL 36547

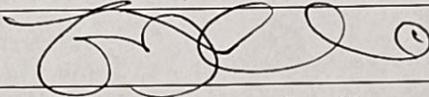
Direct: 616-366-5496  
[julia@inspiration-studio.com](mailto:julia@inspiration-studio.com)  
[www.inspiration-studio.com](http://www.inspiration-studio.com)



**Bid Form**

Redesign and development services for a new website  
Closing Date: March 11, 2026, at 4:00 PM EST.

We submit a bid to furnish requirements in accordance with the scope of work listed under General Requirements above. I hereby certify that I (we) do not have any substantial conflict of interest sufficient to influence the bidding process on this bid. A conflict of substantial interest is one which a reasonable person would think would compromise the open competitive bid process.

Legal Name of Person or Entity Represented:	<b>2nd Story Marketing</b>
Telephone Number:	<b>517-227-0472</b>
Email Address:	<b>courtney@2ndstorymarketing.net</b>
Mailing Address:	<b>49 A. West Chicago St.</b>
City, State, Zip:	<b>Coldwater, MI 49036</b>
Social Security / Federal Employer Identification Number: (Information will be redacted from public information)	<b>374-86-5611</b>
Signature of Authorized Representative:	
Typed or Printed Name of Signature:	<b>Courtney Dirschell</b>
Title:	<b>Owner</b>
Date:	<b>3-11-2026</b>
Total Cost to Complete Project:	<b>\$23,750</b>
Proposed Payment Terms:	<b>Schedule outlined in proposal</b>
Estimated Completion Date: (Must be completed and invoiced by September 30, 2026)	<b>9/30/2026</b>
Evidence of Accords Must be Attached:	<ul style="list-style-type: none"> <li>• Copy of Insurance Certificate</li> <li>• Copy of General Liability</li> <li>• Copy of Workers' Compensation Insurance</li> </ul>
<b>Contractors must provide a minimum of three references.</b>	

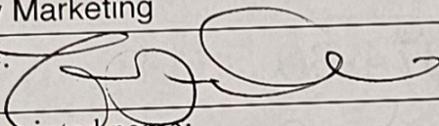


### Certification Statement

By submitting this bid, the potential contactor certifies the following:

- The proposal is signed by an authorized representative of the entity.
- All costs, direct and indirect, have been determined and are included in the pricing proposal.
- No substantial conflict of interest exists which influenced the submitting bid.
- The bidder has read and understands the terms, conditions, and requirements set forth in this request for bid and agrees to them with no exceptions.

Therefore, in accordance to this request for bids and subject to all conditions here in, the undersigned offers and agrees to perform the services in accordance with the specifications and conditions of this request for bid at the price quoted, providing the bid is accepted within 60 days of the date of submission.

Individual / Entity Represented: 2nd Story Marketing
Signature: 
Typed or printed name: Courtney Dirschell
Title: Owner
Date: 3/11/2026



# PROPOSAL

MARCH 11, 2026

**Branch - Hillsdale - St. Joseph  
Community Health Agency  
Website Redesign & Development  
Proposal**

**2nd Story Marketing  
Owner: Courtney Dirschell  
49 A. West Chicago St.  
Coldwater, MI 49036**

## Project Overview

We propose a full redesign and migration of the Branch-Hillsdale-St. Joseph Community Health Agency website to the Wix platform to improve usability, accessibility, security, and long-term maintainability. The goal of this project is to deliver a modern website that allows users to quickly find information and enables non-technical staff to manage content efficiently without reliance on coding or IT support. Proposed Platform: Wix

## Approach and Solution

### User-Centered Design & Navigation

The redesigned website will be structured using a clear, intuitive information architecture focused on minimizing user effort. High-demand services and resources will be accessible within two clicks where possible, supported by clear labeling, contextual links, and a robust search function that prioritizes service pages over document-only results. Navigation will be streamlined to eliminate redundant pathways and reduce confusion for both residents and internal staff.

### Content Management & Ease of Use

The site will be built on Wix's content management system, designed specifically for organizations that need flexibility without technical complexity. Authorized staff will be able to manage and update website content through an intuitive interface that allows real-time edits and immediate publishing. Key capabilities include:

- Add, edit, duplicate, schedule, or remove pages and sections
- Update navigation menus, page layouts, and on-page content blocks
- Post alerts, announcements, news updates, meetings, and events through structured modules
- Upload and manage documents, images, and videos in a centralized media library
- Edit text directly on the page using click-to-edit functionality
- Restore previous versions of pages using revision history tools
- Assign role-based permissions so only approved staff can modify specific sections
- Preview updates before publishing to ensure accuracy and consistency

This approach eliminates reliance on developers or IT staff for routine updates, significantly reducing turnaround time for publishing important public information. It empowers internal teams to keep content current, accurate, and relevant — a critical requirement for public health communication.

### Accessibility & ADA Compliance

The website will utilize Wix's Accessibility Wizard, a built-in tool that scans the site directly within the editor and identifies accessibility issues while guiding corrective actions. Results are organized into Detected Issues and Manual Tasks, allowing both automated fixes and human review where required. The tool is based on the Web Content Accessibility Guidelines (WCAG) established by the World Wide Web Consortium (W3C) and supports ongoing accessibility improvements as content is updated.

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Accessibility best practices will be applied throughout the site, including proper heading structure, sufficient color contrast, clear labels and link text, keyboard navigation support, accessible forms, and standards-compliant HTML.

While Wix provides robust accessibility tools, no automated solution can guarantee full legal compliance with all regional accessibility regulations. Staff will be guided on how to use the Accessibility Wizard to review and improve compliance in the future as content updates are made. Periodic review is recommended to help maintain accessibility standards over time.

## Hosting and Security

Website hosting and security will be provided through the Wix platform, which deploys and maintains comprehensive technical and organizational measures to protect both the agency's and users' data. Wix's dedicated security team oversees platform integrity, monitors for threats, conducts penetration tests, and implements risk management and security processes.

Key measures include:

- Compliance & Certifications: PCI Level 1, SOC2 Type 2, ISO 27001; hosted on AWS and Google Cloud with industry-standard security.
- Physical & System Security: Secure data centers, access controls, firewalls, intrusion prevention, and vulnerability monitoring.
- Business Continuity & Disaster Recovery: Geographic redundancy, DDoS mitigation, and tested incident response plans.
- Data Protection: HTTPS/TLS 1.2+, AES-256 encryption, two-factor authentication, and privacy safeguards.
- Employee & Vendor Controls: Security training for staff, third-party risk assessments, and strict law enforcement request policies.

This framework ensures the website is secure, reliable, and compliant with industry best practices. The website is not intended to collect or store protected health information (PHI). Website forms should not be used to transmit confidential medical or patient data unless a separate HIPAA-compliant system is implemented. The client is responsible for ensuring appropriate use of forms and data collection tools.

## Functionality & Features

The redesigned website will include:

- Easy-to-use CMS (Wix)
- Clean, modern, accessible design
- Full content migration from the existing website
- Search engine optimization (SEO) best practices
- Secure contact forms that do not expose email addresses
- Responsive design for mobile, tablet, and desktop
- Events and meetings calendar with materials
- Password-protected sections for Board of Health and Administration
- Highlighted banners for alerts and special initiatives
- Integrated site search
- Video embedding capabilities
- Social media integration
- Language switcher
- Reporting tools for traffic analysis and broken link identification

# Project Phases

The project process is designed to be straightforward and collaborative, ensuring the client can provide input at each stage without complication.

## 1. Content Review & Strategic Planning

Before any design work begins, the client completes a thorough review of their existing content to determine what should remain, be revised, or be removed. During this phase, a point-person for the organization will help guide content organization, page structure, and hierarchy to ensure clarity and ease of use for the end user. Point-person will provide a site map of main header pages, and dropdown menu's. The client is encouraged to provide design inspiration, example websites, branding assets, or visual references to help communicate their desired look and feel. This collaborative planning stage ensures the website's content, goals, and structure are aligned from the start — minimizing revisions later and creating a strong foundation for design and development.

## 2. Initial Build & Draft Submission

Using the approved content, direction, and references, the website is professionally built within the Wix platform. This includes layout creation, page structure, visual styling, and functional setup based on best practices for usability and performance. Once the initial build is complete, a URL is provided so the client can view the site live in a real-world environment. This draft represents the full vision of the site and serves as the basis for refinement and feedback.

## 3. Client Review & Revisions

The client is given the opportunity to review the draft in detail, including layout, navigation flow, visual design, and written content. Feedback is collected and incorporated to ensure the site accurately reflects the client's brand, goals, and preferences. This stage is collaborative and focused on refinement — adjusting details, improving clarity, and ensuring the site feels polished, intentional, and user-friendly before finalization.

This proposal includes up to three structured revision rounds during the review phase. Additional revisions or requested changes beyond this scope may be completed at the standard hourly support rate listed in the Budget Details section.

The client retains full responsibility for the accuracy, legality, compliance, and final approval of all website content prior to launch. This includes text, documents, downloadable materials, policies, notices, images, and external links.

## 4. Final Optimization & Technical Enhancements

Once all revisions are approved, the site moves into final optimization. This includes optimizing the mobile version for responsiveness across devices, implementing foundational SEO settings to support search visibility, and applying accessibility adjustments to improve usability for all visitors. These behind-the-scenes enhancements ensure the site is not only visually appealing, but also functional, compliant, and optimized for long-term performance.

## 5. Site Access, Transfer & Publication

After final approval, ownership of the site is transferred from the developer to the designated owner. Step-by-step guidance is provided to assist with purchasing a Wix Premium plan and connecting the domain. A final quality-control review is completed to ensure everything functions correctly before launch. The site is then published, and additional team members are granted access via Wix invites. Team members can create a free Wix account to access and manage the site moving forward, ensuring full ownership and control post-launch.

## Timeline

Estimated project duration: 2–4 months from kickoff to launch, with the overall schedule primarily influenced by the speed of content review, internal approvals, and feedback cycles. To be completed and billed by September 30, 2026.

## Existing Site

With the new site being built on Wix, the entire website can be developed and reviewed without affecting your current website. Your existing site will remain fully live throughout the development process, ensuring there is no interruption to visitors or business operations. Once the new site is finalized and approved, the domain will either be transferred to Wix or simply pointed to the new website. A domain transfer can take several days to fully propagate, while pointing the domain typically happens almost immediately. However, neither option should result in any website downtime, as the current site will remain live until the new one is fully connected.

## Qualifications & Experience

Our lead developer and sub-contractor, Stephanie Kelley has over a decade of combined experience with Wix and project management, having designed and managed multiple websites across various industries. They bring extensive technical expertise, ensuring robust, scalable, and accessible solutions. Together 2nd Story Marketing and Kelley Tech Solutions have worked on 15 websites over the last 5 years as a collaboration, with 2nd Story providing the edited content, custom graphics and Kelley formatting the information into website platform.

Our full testing plan includes evaluation during:

- Initial build phase
- Client review & edit rounds
- Final launch phase

Testing is conducted both by our developer and our team to ensure functionality, responsiveness, and accessibility compliance.

We are highly client-focused, emphasizing responsiveness, collaboration, and delivering practical solutions. We're not just another contractor; we value long-term client relationships and ensure every website we build meets usability, accessibility, and maintainability standards.

**Stephanie Kelley** - Owner and Lead Developer of Kelley Tech Solutions, 20 years experience (Contractor)

**Courtney Dirschell** - Owner of 2nd Story Marketing located in Downtown Coldwater. Communication lead on website projects with clients. 16 years in business.

**Payton Ramos** - Graphic Designer for 2nd Story Marketing creating custom graphics for website (Part-time employee)

**Lexi Cornhill** - Lead Editor for 2nd Story Marketing reviewing and editor for website content (Part-time employee)

Our team combines technical expertise, client-centered service, and extensive Wix experience to deliver websites that are easy to manage, visually appealing, and built to last.

## Website Reference Work

- Children’s Museum of Branch County - [ChildrensMuseumofBranchCounty.com](http://ChildrensMuseumofBranchCounty.com)
- Adapt Inc. - [AdaptInc.com](http://AdaptInc.com)
- VanPeete Industries - [Vanpeete.com](http://Vanpeete.com)
- The Red Thred Solutions - [RedThredSolutions.com](http://RedThredSolutions.com)
- AgainstTheGrain Woodworking - [AgainstTGwoodworking.com](http://AgainstTGwoodworking.com)

## Client References for 2nd Story Marketing

- Jayne Sabaitis, Administrator for Maple Lawn Medical Care Facility  
[jayne.sabaitis@maple-lawn.org](mailto:jayne.sabaitis@maple-lawn.org)
- Amy Duff, Executive Director for Branch County Commission on Aging  
[aduff@burnsidecenter.com](mailto:aduff@burnsidecenter.com)
- Kathie Bappert, Executive Director for Coldwater Community Center  
[kathie@coldwaterbeechhouse.org](mailto:kathie@coldwaterbeechhouse.org)

## Fee Structure

### Page Count Assumptions

The current website consists of approximately 150 pages. As part of the content review, consolidation, and restructuring process, the goal is to reduce the total number of published pages to approximately 125 pages by combining related content, removing outdated or redundant pages, and improving overall information architecture.

A “page” is defined as a unique URL containing distinct content. Sections, accordions, tabs, expandable content, anchor links, or modular content blocks within a single page do not count as additional pages.

### Scope Clarifications & Cost Protections

To ensure transparency and prevent scope overages, the following parameters apply:

- The project fee includes design, development, and migration of up to 125 pages based on content provided and approved during the planning phase.
- Page consolidation, restructuring, and navigation optimization are included to reduce redundancy and improve usability.
- Migration of existing documents (PDFs, policies, reports, agendas, etc.) includes upload, categorization, and linking of materials provided at project kickoff.
- Meetings held with Courtney on the following schedule - May: 1/week, June, July, Aug.: 2/month, Sept: 2 Trainings for staff. Additional meetings \$95/1 hour meeting.

### Out-of-Scope Items

The following services are not included in the base project cost and may be billed at the standard hourly support rate:

- Pages added beyond the 125-page target
- Significant content additions or restructuring requested after approval
- Document remediation, rewriting, or accessibility corrections for existing PDFs
- Late-stage content submissions or approvals outside agreed timelines
- Custom integrations or features not listed in the proposal

### Additional Services

Any work requested outside the defined scope will be billed at a rate of \$95 per hour, with advance notification and approval before work begins.

## Payment Terms/Schedule

### Billing Schedule:

May 1 - \$7,000

June 1 - \$4,187

July 1 - \$4,187

Aug 1 - \$4,187

Sept 1 - \$4,187

*Work will be billed on the first of the month and payments are due Net 15.*

### Notes

1. **Database/Site Deployment:** This is included as a built-in feature of Wix and does not incur an additional cost.
2. **Site/Database Hosting Costs:** Actual costs depend on the Wix plan chosen and may change at any time. Wix also offers discounts for yearly payments or multi-year commitments. Current pricing can be viewed here: <https://www.wix.com/plans>.
3. **Domain Hosting Options:** The client can either keep their domain with their current host or transfer it to Wix. If transferring to Wix, there is an annual hosting cost.

## Website Redesign & Development

Task / Item	Non-Recurring Cost (NRC)	Recurring Cost (RC)
Project Initiation and Planning/Meetings	\$6,000	\$0
Site Development	\$14,000	\$0
Site Testing	\$2,750	\$0
Database Deployment	\$0	\$0
Site/Database Hosting	\$0	\$39 / month
Domain Hosting	\$0	\$20 – \$75 / year
Training (all sections)	\$1,000	\$0
Ongoing Support	\$95/hr	\$0
<b>Total</b>	<b>\$23,750 + \$95/hr</b>	<b>\$488 - 543 / yearly</b>

Proposal respectfully submitted by:



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## Why 2nd Story?

### Experience

With nearly 35 years of business experience, 2nd Story Marketing has worked with an array of companies and industries. 2nd Story Marketing brings a depth of variety and acumen to your business.

### Knowledge

The 2nd Story Marketing team stays informed on the latest marketing trends and continues to sharpen skills through training. That knowledge is shared with your business and brought to your marketing from day 1.

### Service

2nd Story Marketing provides nearly round-the-clock service. Monitoring social media, web activity, emails, and even answering the telephone when you need us!

### Focus

Often there is no one person within small businesses and organizations responsible for marketing. This can create a splintered marketing approach. 2nd Story Marketing's team brings focus and streamlines your marketing efforts.

### Agility

With a high level of service and focus, 2nd Story Marketing is able to quickly re-direct activities and goals based on response and feedback.

### Strategic Partners

We offer value by being well-connected with resources and experts needed to accomplish deliverables quickly and economically.

### Outside Perspective

2nd Story Marketing provides fresh ideas, an objective opinion, and management of details without the process of "doing what we've always done."

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# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

3/10/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Sanders Insurance Agency 235 N. Main St.  Reading MI 49274		<b>CONTACT NAME:</b> Brian Kerspilo <b>PHONE (A/C, No, Ext):</b> (517) 279-9790 <b>E-MAIL ADDRESS:</b> brian@briandoesinsurance.net <b>FAX (A/C, No):</b>	
<b>INSURED</b> 2nd Story Marketing LLC 49 W Chicago St Ste A  Coldwater MI 49036-1692		<b>INSURER(S) AFFORDING COVERAGE</b> <b>INSURER A:</b> FRANKENMUTH MUT INS CO <b>INSURER B:</b> CAPITOL INDEMNITY CORPORATION <b>INSURER C:</b> <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>	
		<b>NAIC #</b> 13986	

**COVERAGES** **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b>			6679675	03/09/2026	03/09/2027	EACH OCCURRENCE	\$ 500,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 500,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$
GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$ 1,000,000
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						PRODUCTS - COMP/OP AGG	\$ 1,000,000
	OTHER:							\$
	<b>AUTOMOBILE LIABILITY</b>						COMBINED SINGLE LIMIT (Ea accident)	\$
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person)	\$
	<input type="checkbox"/> OWNED AUTOS ONLY						BODILY INJURY (Per accident)	\$
	<input type="checkbox"/> HIRED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
	<input type="checkbox"/> SCHEDULED AUTOS							\$
	<input type="checkbox"/> NON-OWNED AUTOS ONLY							\$
	<b>UMBRELLA LIAB</b>						EACH OCCURRENCE	\$
	<input type="checkbox"/> OCCUR						AGGREGATE	\$
	<b>EXCESS LIAB</b>							\$
	<input type="checkbox"/> CLAIMS-MADE							\$
	DED							\$
	RETENTION \$							\$
A	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>			6679674	03/09/2026	03/09/2027	<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N					E.L. EACH ACCIDENT	\$ 500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				E.L. DISEASE - EA EMPLOYEE	\$ 500,000
							E.L. DISEASE - POLICY LIMIT	\$ 500,000
B	PROPC			SGC0006014-11	02/23/2026	02/23/2027	Special	10,000
							DPLUS	25,000
							TRIA	

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**

LLC Member Courtney Dirschell Excluded form Worker's Compensation  
 Professional Liability retroactive date 02/23/2016

**CERTIFICATE HOLDER** **CANCELLATION**

2nd Story Marketing	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE <i>Brian Kerspilo</i>

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