

**CITY OF CHARLOTTE, COUNTY OF EATON, STATE OF MICHIGAN**

**RESOLUTION NO. 2021-047**

**A RESOLUTION TO AWARD PROPERTY AND LIABILITY INSURANCE  
FOR THE CITY OF CHARLOTTE 4/24/2021 - 4/24/2022**

**WHEREAS**, the City of Charlotte requested proposals for Property and Liability Insurance Coverage in 2018 at which time it selected to renew with MML upon comparing coverage options and rates; and

**WHEREAS**, section 2-178 of the municipal code exempts insurance coverage from competitive bidding process;

**THEREFORE, BE IT RESOLVED**, that the city council authorize the renewal to Michigan Municipal League for the period of 4/24/2021 – 4/24/2022 as proposed in the amount of \$128,024.

The foregoing resolution offered by Council member \_\_\_\_\_ and supported by \_\_\_\_\_.

Upon roll call vote, the following voted:

Aye:

Nay:

Absent:

I, the undersigned, the duly qualified and acting Clerk of the City of Charlotte, County of Eaton, State of Michigan, do hereby certify that the foregoing is a true and complete copy of a resolution adopted by the City of Charlotte at a regularly scheduled meeting held on Monday, April 19, 2021, relevant to the Michigan Open Meetings Act, the original of which is on file in m48.y office as part of council minutes.

**IN WITNESS WHEREOF**, I have hereunto set my official signature this 19<sup>th</sup> day of April 2021.

\_\_\_\_\_  
Pearl Tidwell, City Clerk / Treasurer  
City of Charlotte



## Memo

**Date:** April 2, 2021  
**To:** Honorable Mayor Armitage; City Council  
**From:** Erin LaPere, City Manager  
**Re:** Renewal of Insurance Policies

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The City's liability and property pool insurance is up for renewal on April 24<sup>th</sup>. This is an annual policy that provides liability coverage for the city and property coverages and related services which are described more fully in the proposal documents. The annual premium for this year's coverage is \$128,024. When compared to last year's cost of \$132,920, it represents a premium decrease of \$4,896. The following exposure, rate and coverage limit adjustments are reflected in this renewal quote:

- MCCA rate change from \$220 per vehicle to \$100 per vehicle
- PIP rate change from \$51 per vehicle to \$80 per vehicle
- Three fewer automobiles (50 – 2020 to 47 – 2021)
- \$38,657 decrease in payroll (\$3,072,403 – 2020 to \$3,033,746 – 2021)
- \$808,257 decrease in agreed amount values (\$4,933,782 – 2020 to \$4,125,525 – 2021)
- \$176,433 decrease in total property values (\$32,790,548 – 2020 to \$32,614,155 – 2021)
- A slight rate increase

In addition, the MML Liability & Property Pool Board of Trustees voted to return another post-renewal dividend for members renewing in 2021. The City of Charlotte's portion of the dividend return is \$8,870. The City of Charlotte will receive this dividend in the month following payment of the 2021 renewal premium.

I have included the renewal documents for the policy and a resolution for approval for Council's review. Per Section 2-178, the purchase of insurance coverage does not require competitive bidding.

eel

attachments



michigan municipal league

**MICHIGAN MUNICIPAL LEAGUE  
LIABILITY AND PROPERTY POOL**  
P.O. Box 972067, Ypsilanti, Michigan 48197-0835  
(248) 358-1100, (800) 482-2726

**INVOICE**

City of Charlotte  
111 E. Lawrence Ave.,  
Charlotte, MI 488131554

**Customer #:** 5000360  
**Policy Term:** 04/24/2021 - 04/24/2022  
**Invoice Date:** 03/23/2021  
**Invoice #:** 1591206

**Payment Enclosed: \$** \_\_\_\_\_

PLEASE MAKE CHECKS PAYABLE TO MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL

FOR PROPER CREDIT PLEASE DETACH THIS STUB AND RETURN WITH YOUR PAYMENT FOR THE TOTAL AMOUNT DUE

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
P.O. Box 972067, Ypsilanti, Michigan 48197-0835  
(248) 358-1100, (800) 482-2726

TRANSACTION EFFECTIVE DATE	POLICY NUMBER	DESCRIPTION	AMOUNT
04/24/2021	MML549520109	Pool Renewal Premium	\$128,024
<b>Total Amount Due</b>			<b>\$128,024</b>

**City of Charlotte**  
**Premium Breakdown as of:**  
**April 24, 2021**

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**Liability**

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Limit of Liability \$ 5,000,000	
Public Officials Errors & Omissions	\$22,698.00
Police Professional	\$18,259.00
General Liability	\$20,354.00
	.
<b>Total Liability</b>	<b>\$61,311.00</b>

**Property**

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Municipal Bldg.	\$7,871.00
Flagpole, Lighting, Sign, Bench, Antenna, Generator	\$51.00
Dpw Garage Bldg. C	\$238.00
Dpw Equipment Storage Bldg. B	\$194.00
Dpw Pole Bldg. D	\$114.00
Dpw Main Office, Garage	\$847.00
Dpw Salt Shed	\$92.00
Dpw Facility Bldg.	\$520.00
Lights, Fence, Fuel Tanks, Sign Etc	\$36.00
Meter Repair Shop	\$31.00
Water Meter Storage Bldg.	\$31.00
Screening Bldg., Main Lift Station	\$344.00
Main Pumping Station	\$466.00
Fence, Antenna, Generator, Bollards	\$68.00
Pumphouse #6	\$182.00
Control Bldg.	\$57.00
Antenna, Fencing, Bollards	\$23.00
Well #6	\$150.00
Control Tower	\$18.00
Well #7	\$150.00
Pump House #7	\$69.00
Airport Terminal	\$514.00
Airport Hangar #1	\$376.00

**City of Charlotte**  
**Premium Breakdown as of:**  
**April 24, 2021**

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**Property**

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Lights, Fuel Tank, Fence, Flagpole, Antenna	\$144.00
10 Unit T Hangar	\$436.00
Storage Bldg.	\$34.00
Restroom	\$60.00
Pavilion	\$45.00
Park Shelter	\$22.00
Park Equipment	\$62.00
(3) Bridges, Pedestrian & Vehicle	\$55.00
Gazebo	\$19.00
Pavilion & Restroom	\$56.00
Park Equipment	\$25.00
Backup Generator	\$34.00
Wwtp Control Bldg.	\$1,079.00
Grit Bldg. / Garage	\$907.00
Final Clarifier #1	\$301.00
Final Clarifier #2	\$301.00
Pole Bldg.	\$72.00
Primary Clarifier #1	\$301.00
Primary Clarifier #2	\$301.00
Digester Bldgs. / Tanks	\$1,041.00
Chlorine Tank, Drain Pit	\$262.00
Sludge Drying Beds	\$336.00
Sludge Storage Tank #1	\$463.00
Final Clarifier #3	\$301.00
Primary Clarifier #3	\$301.00
Trickle Filter #1	\$450.00
Trickle Filter #2	\$450.00
Odor Control Bldg.	\$286.00
Sludge Storage #2	\$463.00

**City of Charlotte**  
**Premium Breakdown as of:**  
**April 24, 2021**

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**Property**

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Flagpole, Fence, Antenna, Sign, Generator	\$251.00
Uv Disinfection Bldg.	\$455.00
Ferric Chloride Bldg.	\$494.00
Trickling Filter Pump Station	\$156.00
Lansing Road Lift Station	\$216.00
Generator	\$74.00
Bollards	\$1.00
Reynolds Lift Station	\$91.00
Fencing, Generator, Concrete Bollards	\$24.00
Day Lift Station	\$89.00
Concrete Bollards	\$1.00
Generator	\$48.00
County Lift Station	\$81.00
Fencing	\$1.00
Generator	\$48.00
Recycling Bldg.	\$30.00
Pole Barn	\$13.00
Recycling Baler Bldg.	\$25.00
Fire Training Facility	\$29.00
Storage Shed	\$23.00
Pole Storage Bldg.	\$55.00
Fencing	\$6.00
Chad Lift Station	\$86.00
Generator, Fencing, Bollards	\$23.00
Police Range Storage Bldg.	\$49.00
Fencing	\$14.00
Water Tower, South	\$2,139.00
Fencing	\$7.00
West Side Fire Station	\$3,215.00

**City of Charlotte**  
**Premium Breakdown as of:**  
**April 24, 2021**

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**Property**

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Flagpole, Lights, Sign, Fence, Generator	\$96.00
Meijer Lift Station	\$97.00
Concrete Bollards	\$1.00
Rustic Cabin	\$44.00
Tennis Courts	\$92.00
Water Tower, North	\$1,444.00
Water Tower Control Bldg.	\$60.00
Fencing	\$5.00
Restroom	\$77.00
Skate Park, Lights, Fence, Sign	\$253.00
Hockey Rink	\$28.00
Pavilion	\$38.00
Grill, Picnic Tables	\$0.00
Playground Equipment	\$23.00
Welcome To Charlotte Sign	\$5.00
Northway Lift Station	\$76.00
Pumphouse #5 With Well	\$234.00
Pedestrian Bridge	\$460.00
Old Armory Bldg.	\$1,149.00
Trailer W/generator, Flagpole, Lights, Fence	\$51.00
Charlotte Rising Art Sculpture	\$14.00
Electronic Data Processing	\$272.00
Fire Equipment	\$388.00
Police Equipment	\$168.00
Election Equipment	\$80.00
Contractors Equipment	\$1,612.00
Trailers, Under 2,000 Lbs	\$44.00
1917 White Historical Fire Truck	\$29.00
Boat, Trailer Used By Fire Dept.	\$5.00

**City of Charlotte**  
**Premium Breakdown as of:**  
**April 24, 2021**

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**Property**

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Bronner Santa, In Town Square At Christmas	\$17.00
Automated Weather Observation System	\$201.00
	.
<b>Total Property</b>	<b>\$35,856.00</b>

**Crime**

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Position Bond A	\$25.00
Position Bond B	\$25.00
Position Bond C	\$25.00
Position Bond D	\$25.00
Employee Dishonesty Including Faithful Performance	\$375.00
	.
<b>Total Crime</b>	<b>\$475.00</b>

**Automobile**

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(47) Vehicles	\$30,382.00
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<b>Total Automobile</b>	<b>\$30,382.00</b>

<b>TOTAL ANNUAL POOL PREMIUM</b>	<b>\$128,024.00</b>
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**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Additional Interests Schedule for the City of Charlotte**  
**as of 4/24/2021**

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City Of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

Policy #: MML549520109  
Effective From: 4/24/2021 to 4/24/2022

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

<b>Additional Interest's Name</b>	<b>Coverage</b>
Canon Financial Services, Inc., Insurance Center	Property
Charlotte Building Authority	Property and General Liability
Charlotte Public Schools	General Liability
Consumers Energy Co.	General Liability
Eaton Area Senior Center, Inc. Authority	General Liability
Eaton County Road Commission	General Liability
Hope Community Church	General Liability
Maple Hill Cemetery	General Liability
Mdot Office Of Aeronautics	Inland Marine and General Liability
Rural Fire Association, Attn: Deborah Granger	Auto
Rural Fire Association, Attn: Deborah Granger	Inland Marine and General Liability
State Of Michigan, Michigan Transportation Commission	General Liability

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Crime Schedule for the City of Charlotte**  
**as of 4/24/2021**

City Of Charlotte  
 111 E. Lawrence Ave.  
 Charlotte, MI 48813-1554

Policy #: MML549520109  
 Effective From: 4/24/2021 to 4/24/2022

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
 <b><u>Bonds</u></b>		
Bond A: Treasurer / Clerk	\$100,000	N/A
Bond B: Deputy Treasurer	\$100,000	N/A
Bond C: Manager	\$100,000	N/A
Bond D: Deputy Clerk	\$100,000	N/A

**Total Number of Bonds = 4**

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Automobile Schedule for the City of Charlotte**  
**as of 4/24/2021**

City Of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

Policy #: MML549520109

Effective From: 4/24/2021 to 4/24/2022

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

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN
1		1978	Spartan/Truck W/snorkel, Pumper <i>Dept: Fire Out Of Ser      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	00046 Agreed Amount: \$50,000
2	314	1997	Spartan/Chassis Model Ga41m-2142 <i>Dept: Fire      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	4S7AT1990VC024063 Agreed Amount: \$394,381
3	319	2001	Dodge/Ram Pickup <i>Dept: Fire, Haz Mat      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	1B7KF23611J549673 Agreed Amount: \$35,735
4		2003	Qualifier/Hazmat Trailer, 18,000 Lbs <i>Dept: Fire      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	4X4TLFD263NO39602 Agreed Amount: \$17,927
5		2008	R & R/Hazmat Trailer, 8,000 Lbs <i>Dept: Police      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	5KGBJHB2171003294 Actual Cash Value
6	313	2009	Spartan/Pumper <i>Dept: Fire      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	4S7AU20959C070813 Agreed Amount: \$585,830
7		1984	Gmc/Sludge Transport Truck <i>Dept: Dpw      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	35412 Actual Cash Value
8		1991	Holden/Trailer, 30,610 Lbs <i>Dept: Dpw      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	23728 Actual Cash Value
9		1993	Hudson/Utility Trailer, 8,100 Lbs <i>Dept: Dpw      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	10HTLG16XD1000050 Actual Cash Value
10		2001	Sterling /Dump Truck <i>Dept: Dpw      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	2FZAASAK01AH93700 Actual Cash Value
11		2003	Freightliner/F170 Dump Truck W/equipment <i>Dept: Dpw      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	1FVABTBW13HK45868 Actual Cash Value
12		2003	Ford/F250 Pickup <i>Dept: Dpw      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	1FTNF20L83EB03006 Actual Cash Value
13		2003	Sterling/Dump Truck W/hoist <i>Dept: Dpw      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	2FZAASAK93AL77953 Actual Cash Value
14		2004	Parker/Equipment Trailer, 18,000 Lbs <i>Dept: Dpw      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	13ZBC182X41000061 Actual Cash Value
15		2005	Ford/F350 Pickup <i>Dept: Dpw      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	1FTWF3155EBO3140 Actual Cash Value
16		2006	Ford/F750 Bucket Truck <i>Dept: Dpw      Comp Deduct: \$1,000      Coll Deduct: \$1,000</i>	3FRXF75S16V326893 Actual Cash Value

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Automobile Schedule for the City of Charlotte**  
**as of 4/24/2021**

City Of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

Policy #: MML549520109

Effective From: 4/24/2021 to 4/24/2022

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

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN
17		2007	Intl/Dump Truck	1HTWAAAN57J535582
	Dept: Dpw		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
18		2008	Ford/Srw Pickup	1FTNF21578EC85160
	Dept: Dpw		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
19		2009	Intl/Dump Truck	3597
	Dept: Dpw		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
20		2009	Ford/F250 Pickup	4920
	Dept: Dpw		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
21		2005	Gulfstream/Trailer, 5,000 Lbs	1NL1GTR2651020786
	Dept: Police		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
22		2007	Harley/Davidson Motorcycle	1HD1FHM1X7Y709811
	Dept: Police		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
23		2008	Chevy/Impala	2G1WB58K181272220
	Dept: Police		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
24	311	2010	Ford/F250 Pickup, W/skid Equipment	1FTSX2B5XAEA45038
	Dept: Fire		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Agreed Amount: \$53,896
25		2011	Ford/Pickup	7330
	Dept: Dpw		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
26		2011	Ford/Expedition	3399
	Dept: Police		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
27		2011	Ford/Crown Victoria	9568
	Dept: Airport		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
28	312	2011	Ford/F650 Mini Pumper	3FRXX6FL5BV050727
	Dept: Fire		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Agreed Amount: \$210,898
29		2012	Ford/F250 Pickup 4x2	2453
	Dept: Dpw		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
30		2012	Ford/F450 Super Cab, 4x2	1FDOX4GY8CEC99125
	Dept: Dpw		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
31		2013	Ford/Pickup	1FTBF2A67DEA18929
	Dept: Dpw		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value
32		2013	Ford/F150 Super Cab 4x2 Pickup	1FTEX1CM9DKF74614
	Dept: Dpw		Comp Deduct: \$1,000	Coll Deduct: \$1,000
				Actual Cash Value

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Automobile Schedule for the City of Charlotte**  
**as of 4/24/2021**

City Of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

Policy #: MML549520109

Effective From: 4/24/2021 to 4/24/2022

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

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN
33	316	2013	Spartan/Gladiator Truck Dept: Fire Comp Deduct: \$1,000	4S7AX2E9XDC077092 Agreed Amount: \$748,897
34		2015	Ford/F250 Pickup Dept: Dpw Comp Deduct: \$1,000	1FTBF2A62FEB40813 Actual Cash Value
35		2015	Ford/F250 Pickup Dept: Dpw Comp Deduct: \$1,000	1FTBF2A64FEB40814 Actual Cash Value
36		2015	Great/Dane Trl., 4,000 Lbs Dept: Police Comp Deduct: \$1,000	53BLTEA13FA019395 Actual Cash Value
37		2016	Ford/Explorer Dept: Police Comp Deduct: \$1,000	1FM5K8AR4GGB28184 Agreed Amount: \$55,000
38		2006	Glaval/Entourage Bus Dept: Police Comp Deduct: \$1,000	1GDE5V1226F429176 Actual Cash Value
39		2016	Vactor/Model 2115 Plus, 16-02v-16059 Dept: Dpw Comp Deduct: \$1,000	1FVHG3CY2GHHD7622 Actual Cash Value
40		2019	Chevy/Tahoe 2wd Dept: Police Comp Deduct: \$1,000	1GNLCDEC8KR200919 Agreed Amount: \$55,000
41		2019	Ford/Explorer Dept: Police Comp Deduct: \$1,000	1FM5K8AR8KGA29408 Agreed Amount: \$55,000
42	315	2019	Spartan/Spencer Snorkel Gladiator Dept: Fire Comp Deduct: \$1,000	4S7AW2D92JC085025 Agreed Amount: \$1,248,480
43		2020	Freightliner/Dump Truck Dept: Dpw Comp Deduct: \$1,000	1FVHG5FE1LHLM0587 Agreed Amount: \$200,000
44		2020	Chevy/Tahoe Dept: Police Comp Deduct: \$1,000	1GNLCDECXLR240646 Agreed Amount: \$55,000
45		2020	Chevy/Tahoe Dept: Police Comp Deduct: \$1,000	1GNSKDEC2LR243703 Agreed Amount: \$55,000
46		2019	Pelican/Street Sweeper Dept: Dpw Comp Deduct: \$1,000	NP41704 Agreed Amount: \$215,000

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Automobile Schedule for the City of Charlotte**  
**as of 4/24/2021**

City Of Charlotte  
 111 E. Lawrence Ave.  
 Charlotte, MI 48813-1554

Policy #: MML549520109  
 Effective From: 4/24/2021 to 4/24/2022

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

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN
47		2021	Freightliner/Chassis Truck	1FVHG5FE2MHMP3277
	<i>Dept: Dpw</i>		<i>Comp Deduct: \$1,000</i>	<i>Coll Deduct: \$1,000</i>
				<i>Agreed Amount: \$89,481</i>

**47 Vehicles**

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Inland Marine Schedule for the City of Charlotte**  
**as of 4/24/2021**

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City Of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

Policy #: MML549520109  
Effective From: 4/24/2021 to 4/24/2022

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

DESCRIPTION		
1917 White Historical Fire Truck	\$25,000	\$250
Bronner Santa, In Town Square At Christmas	\$14,495	\$250
Trailers, Under 2,000 Lbs	\$38,094	\$250
Automated Weather Observation System	\$175,000	\$250
Boat, Trailer Used By Fire Dept.	\$4,000	\$250
Police Equipment	\$145,740	\$250
Election Equipment	\$69,400	\$250
Fire Equipment	\$337,300	\$250
Contractors Equipment	\$1,401,750	\$250
<b>9 Inland Marine Items</b>		

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Property Schedule for the City of Charlotte**  
**as of 4/24/2021**

City Of Charlotte  
 111 E. Lawrence Ave.  
 Charlotte, MI 48813-1554

Policy #: MML549520109  
 Effective From: 4/24/2021 to 4/24/2022

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

	LIMITS	DEDUCTIBLE	VALUATION
<b><u>Location #1: 111 E. Lawrence Ave., Charlotte, MI 48813</u></b>			
<b>Building 1 - Municipal Bldg.</b>			
Boiler	Included		\$250
Building - Appraisal Date: 2019-07-30	\$6,064,000	\$250	Replacement Cost
Contents	\$412,000	\$250	Replacement Cost
<b>Building 2 - Flagpole, Lighting, Sign, Bench, Antenna, Generator</b>			
Property In The Open	\$55,000	\$250	Replacement Cost
<b><u>Location #2: 301 Tirrell Hwy., Charlotte, MI 48813</u></b>			
<b>Building 1 - Dpw Garage Bldg. C</b>			
Building - Appraisal Date: 2019-07-30	\$237,900	\$250	Replacement Cost
Contents	\$21,000	\$250	Replacement Cost
<b>Building 2 - Dpw Equipment Storage Bldg. B</b>			
Building - Appraisal Date: 2019-07-30	\$185,300	\$250	Replacement Cost
Contents	\$26,000	\$250	Replacement Cost
<b>Building 3 - Dpw Pole Bldg. D</b>			
Building - Appraisal Date: 2019-07-30	\$110,400	\$250	Replacement Cost
Contents	\$13,000	\$250	Replacement Cost
<b>Building 4 - Dpw Main Office, Garage</b>			
Building - Appraisal Date: 2019-07-30	\$736,800	\$250	Replacement Cost
Contents	\$184,000	\$250	Replacement Cost
<b>Building 5 - Dpw Salt Shed</b>			
Building - Appraisal Date: 2013-08-12	\$69,156	\$250	Replacement Cost
Contents	\$30,000	\$250	Replacement Cost
<b>Building 6 - Dpw Facility Bldg.</b>			
Building - Appraisal Date: 2019-07-30	\$502,400	\$250	Replacement Cost
Contents	\$63,000	\$250	Replacement Cost
<b>Building 8 - Lights, Fence, Fuel Tanks, Sign Etc</b>			
Property In The Open	\$39,000	\$250	Replacement Cost
<b><u>Location #3: 313 Tirrell St., Charlotte, MI 48813</u></b>			
<b>Building 1 - Meter Repair Shop</b>			
Building - Appraisal Date: 2013-08-12	\$27,540	\$250	Replacement Cost
Contents	\$7,000	\$250	Replacement Cost



**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Property Schedule for the City of Charlotte**  
**as of 4/24/2021**

City Of Charlotte  
 111 E. Lawrence Ave.  
 Charlotte, MI 48813-1554

Policy #: MML549520109  
 Effective From: 4/24/2021 to 4/24/2022

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

	LIMITS	DEDUCTIBLE	VALUATION
<b><u>Location #3: 313 Tirrell St., Charlotte, MI 48813</u></b>			
<b>Building 2 - Water Meter Storage Bldg.</b>			
Building - Appraisal Date: 2013-08-13	\$27,540	\$250	Replacement Cost
Contents	\$7,000	\$250	Replacement Cost
<b>Building 3 - Screening Bldg., Main Lift Station</b>			
Building - Appraisal Date: 2019-07-30	\$363,000	\$250	Replacement Cost
Contents	\$11,000	\$250	Replacement Cost
<b>Building 4 - Main Pumping Station</b>			
Building - Appraisal Date: 2019-07-30	\$505,400	\$250	Replacement Cost
Contents	\$1,000	\$250	Replacement Cost
<b>Building 6 - Fence, Antenna, Generator, Bollards</b>			
Property In The Open	\$73,900	\$250	Replacement Cost
<b><u>Location #4: 1311 S. Cochran, Charlotte, MI 48813</u></b>			
<b>Building 1 - Pumphouse #6</b>			
Building - Appraisal Date: 2019-07-30	\$195,400	\$250	Replacement Cost
Contents	\$2,000	\$250	Replacement Cost
<b>Building 2 - Control Bldg.</b>			
Building - Appraisal Date: 2019-07-30	\$61,600	\$250	Replacement Cost
<b>Building 3 - Antenna, Fencing, Bollards</b>			
Property In The Open	\$25,500	\$250	Replacement Cost
<b>Building 4 - Well #6</b>			
Property In The Open	\$163,200	\$250	Replacement Cost
<b>Building 5 - Control Tower</b>			
Property In The Open	\$20,000	\$250	Replacement Cost
<b><u>Location #5: 1305 S. Cochran, Charlotte, MI 48813</u></b>			
<b>Building 1 - Well #7</b>			
Property In The Open	\$163,200	\$250	Replacement Cost
<b>Building 2 - Pump House #7</b>			
Property In The Open	\$75,000	\$250	Replacement Cost
<b><u>Location #7: 1325 Island Hwy., Fitch H. Beach Airport, Charlotte, MI 48813</u></b>			
<b>Building 1 - Airport Terminal</b>			
Boiler	Included	\$250	Replacement Cost

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	LIMITS	DEDUCTIBLE	VALUATION
<b><u>Location #7: 1325 Island Hwy., Fitch H. Beach Airport, Charlotte, MI 48813</u></b>			
<b>Building 1 - Airport Terminal</b>			
Building - Appraisal Date: 2019-07-30	\$553,000	\$250	Replacement Cost
Contents	\$5,000	\$250	Replacement Cost
<b>Building 2 - Airport Hangar #1</b>			
Building - Appraisal Date: 2019-07-30	\$408,300	\$250	Replacement Cost
<b>Building 5 - Lights, Fuel Tank, Fence, Flagpole, Antenna</b>			
Property In The Open	\$156,800	\$250	Replacement Cost
<b>Building 7 - 10 Unit T Hangar</b>			
Building - Appraisal Date: 2019-07-30	\$468,500	\$250	Replacement Cost
Contents	\$5,000	\$250	Replacement Cost
<b><u>Location #8: 1225 S. Cochran, Bennett Park, Charlotte, MI 48813</u></b>			
<b>Building 1 - Storage Bldg.</b>			
Building	\$36,313	\$250	Replacement Cost
Contents	\$1,473	\$250	Replacement Cost
<b>Building 2 - Restroom</b>			
Building - Appraisal Date: 2004-09-23	\$65,181	\$250	Replacement Cost
<b>Building 3 - Pavilion</b>			
Building	\$48,481	\$250	Replacement Cost
<b>Building 4 - Park Shelter</b>			
Building - Appraisal Date: 2004-09-23	\$24,157	\$250	Replacement Cost
<b>Building 5 - Park Equipment</b>			
Property In The Open	\$67,417	\$250	Replacement Cost
<b>Building 6 - (3) Bridges, Pedestrian &amp; Vehicle</b>			
Property In The Open	\$60,000	\$250	Replacement Cost
<b><u>Location #9: 230 S. Clinton, Oak Park, Charlotte, MI 48813</u></b>			
<b>Building 1 - Gazebo</b>			
Building	\$20,957	\$250	Replacement Cost
<b><u>Location #10: 526 W. Stoddard, Dean Park, Charlotte, MI 48813</u></b>			
<b>Building 1 - Pavilion &amp; Restroom</b>			
Building	\$61,200	\$250	Replacement Cost

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	LIMITS	DEDUCTIBLE	VALUATION
<b>Location #10: 526 W. Stoddard, Dean Park, Charlotte, MI 48813</b>			
<b>Building 2 - Park Equipment</b>			
Property In The Open	\$26,654	\$250	Replacement Cost
<b>Building 3 - Backup Generator</b>			
Property In The Open	\$36,925	\$250	Replacement Cost
<b>Location #11: 1005 Paine Dr., Charlotte, MI 48813</b>			
<b>Building 1 - Wwtp Control Bldg.</b>			
Boiler	Included	\$250	
Building - Appraisal Date: 2019-07-30	\$1,098,000	\$250	Replacement Cost
Contents	\$75,000	\$250	Replacement Cost
<b>Building 2 - Grit Bldg. / Garage</b>			
Building - Appraisal Date: 2019-07-30	\$963,500	\$250	Replacement Cost
Contents	\$23,000	\$250	Replacement Cost
<b>Building 4 - Final Clarifier #1</b>			
Building - Appraisal Date: 2019-07-30	\$327,500	\$250	Replacement Cost
<b>Building 5 - Final Clarifier #2</b>			
Building - Appraisal Date: 2019-07-30	\$327,500	\$250	Replacement Cost
<b>Building 6 - Pole Bldg.</b>			
Building - Appraisal Date: 2013-08-12	\$68,748	\$250	Replacement Cost
Contents	\$10,000	\$250	Replacement Cost
<b>Building 7 - Primary Clarifier #1</b>			
Building - Appraisal Date: 2019-07-30	\$327,500	\$250	Replacement Cost
<b>Building 8 - Primary Clarifier #2</b>			
Building - Appraisal Date: 2019-07-30	\$327,500	\$250	Replacement Cost
<b>Building 9 - Digester Bldgs. / Tanks</b>			
Building - Appraisal Date: 2019-07-30	\$1,115,500	\$250	Replacement Cost
Contents	\$16,000	\$250	Replacement Cost
<b>Building 11 - Chlorine Tank, Drain Pit</b>			
Building - Appraisal Date: 2019-07-30	\$285,000	\$250	Replacement Cost
<b>Building 12 - Sludge Drying Beds</b>			
Building - Appraisal Date: 2019-07-30	\$365,000	\$250	Replacement Cost

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	LIMITS	DEDUCTIBLE	VALUATION
<b><u>Location #11: 1005 Paine Dr., Charlotte, MI 48813</u></b>			
<b>Building 13 - Sludge Storage Tank #1</b>			
Building - Appraisal Date: 2019-07-30	\$503,500	\$250	Replacement Cost
<b>Building 14 - Final Clarifier #3</b>			
Building - Appraisal Date: 2019-07-30	\$327,500	\$250	Replacement Cost
<b>Building 15 - Primary Clarifier #3</b>			
Building - Appraisal Date: 2019-07-30	\$327,500	\$250	Replacement Cost
<b>Building 16 - Trickle Filter #1</b>			
Building - Appraisal Date: 2019-07-30	\$489,000	\$250	Replacement Cost
<b>Building 17 - Trickle Filter #2</b>			
Building - Appraisal Date: 2019-07-30	\$489,000	\$250	Replacement Cost
<b>Building 18 - Odor Control Bldg.</b>			
Building - Appraisal Date: 2019-07-30	\$310,900	\$250	Replacement Cost
<b>Building 20 - Sludge Storage #2</b>			
Building - Appraisal Date: 2019-07-30	\$503,500	\$250	Replacement Cost
<b>Building 21 - Flagpole, Fence, Antenna, Sign, Generator</b>			
Property In The Open	\$272,400	\$250	Replacement Cost
<b>Building 22 - Uv Disinfection Bldg.</b>			
Building - Appraisal Date: 2019-07-30	\$495,000	\$250	Replacement Cost
<b>Building 23 - Ferric Chloride Bldg.</b>			
Building - Appraisal Date: 2019-07-30	\$537,009	\$250	Replacement Cost
<b>Building 24 - Trickling Filter Pump Station</b>			
Building - Appraisal Date: 2019-07-30	\$170,000	\$250	Replacement Cost
<b><u>Location #12: 544 Lansing Rd., Charlotte, MI 48813</u></b>			
<b>Building 1 - Lansing Road Lift Station</b>			
Building - Appraisal Date: 2019-07-30	\$233,900	\$250	Replacement Cost
Contents	\$1,000	\$250	Replacement Cost
<b>Building 2 - Generator</b>			
Property In The Open	\$80,000	\$250	Replacement Cost
<b>Building 3 - Bollards</b>			
Property In The Open	\$700	\$250	Replacement Cost

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
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	LIMITS	DEDUCTIBLE	VALUATION
<b><u>Location #13: 1104 S. Mikesell, Charlotte, MI 48813</u></b>			
<b>Building 1 - Reynolds Lift Station</b>			
Building - Appraisal Date: 2019-07-30	\$98,800	\$250	Replacement Cost
<b>Building 2 - Fencing, Generator, Concrete Bollards</b>			
Property In The Open	\$25,700	\$250	Replacement Cost
<b><u>Location #14: 700 E. Shepherd, Charlotte, MI 48813</u></b>			
<b>Building 1 - Day Lift Station</b>			
Building - Appraisal Date: 2019-07-30	\$96,700	\$250	Replacement Cost
<b>Building 2 - Concrete Bollards</b>			
Property In The Open	\$700	\$250	Replacement Cost
<b>Building 3 - Generator</b>			
Property In The Open	\$52,000	\$250	Replacement Cost
<b><u>Location #15: 1075 Independence Blvd., Charlotte, MI 48813</u></b>			
<b>Building 1 - County Lift Station</b>			
Building - Appraisal Date: 2019-07-30	\$88,000	\$250	Replacement Cost
<b>Building 2 - Fencing</b>			
Property In The Open	\$600	\$250	Replacement Cost
<b>Building 3 - Generator</b>			
Property In The Open	\$52,000	\$250	Replacement Cost
<b><u>Location #16: 201 Hall, Charlotte, MI 48813</u></b>			
<b>Building 1 - Recycling Bldg.</b>			
Building - Appraisal Date: 2004-09-23	\$32,718	\$250	Replacement Cost
<b>Building 2 - Pole Barn</b>			
Building	\$14,286	\$250	Replacement Cost
<b>Building 3 - Recycling Baler Bldg.</b>			
Building	\$14,000	\$250	Replacement Cost
Contents	\$12,746	\$250	Replacement Cost
<b><u>Location #17: 1000 Paine Dr., Charlotte, MI 48813</u></b>			
<b>Building 1 - Fire Training Facility</b>			
Building - Appraisal Date: 2004-09-23	\$32,013	\$250	Replacement Cost

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Property Schedule for the City of Charlotte**  
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	LIMITS	DEDUCTIBLE	VALUATION
<b><u>Location #17: 1000 Paine Dr., Charlotte, MI 48813</u></b>			
<b>Building 2 - Storage Shed</b>			
Building - Appraisal Date: 2004-09-23	\$13,105	\$250	Replacement Cost
Contents	\$12,283	\$250	Replacement Cost
<b>Building 3 - Pole Storage Bldg.</b>			
Building	\$39,000	\$250	Replacement Cost
Contents	\$21,000	\$250	Replacement Cost
<b>Building 4 - Fencing</b>			
Property In The Open	\$6,434	\$250	Replacement Cost
<b><u>Location #18: 811 Chads Way, Charlotte, MI 48813</u></b>			
<b>Building 1 - Chad Lift Station</b>			
Building - Appraisal Date: 2019-07-30	\$94,000	\$250	Replacement Cost
<b>Building 3 - Generator, Fencing, Bollards</b>			
Property In The Open	\$25,500	\$250	Replacement Cost
<b><u>Location #19: 1340 S. Cochran, Charlotte, MI 48813</u></b>			
<b>Building 1 - Police Range Storage Bldg.</b>			
Building - Appraisal Date: 2013-08-12	\$43,350	\$250	Replacement Cost
Contents	\$10,000	\$250	Replacement Cost
<b>Building 2 - Fencing</b>			
Property In The Open	\$15,000	\$250	Replacement Cost
<b><u>Location #20: 619 W. Shepherd St., Charlotte, MI 48813</u></b>			
<b>Building 1 - Water Tower, South</b>			
Property In The Open	\$2,325,000	\$250	Replacement Cost
<b>Building 2 - Fencing</b>			
Property In The Open	\$8,000	\$250	Replacement Cost
<b><u>Location #21: 911 W. Shepherd St., Charlotte, MI 48813</u></b>			
<b>Building 1 - West Side Fire Station</b>			
Boiler	Included	\$250	Replacement Cost
Building - Appraisal Date: 2019-07-30	\$2,969,500	\$250	Replacement Cost
Contents	\$525,000	\$250	Replacement Cost

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
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	LIMITS	DEDUCTIBLE	VALUATION
<b><u>Location #21: 911 W. Shepherd St., Charlotte, MI 48813</u></b>			
<b>Building 2 - Flagpole, Lights, Sign, Fence, Generator</b>			
Property In The Open	\$104,500	\$250	Replacement Cost
<b><u>Location #22: 696 Meijer, Charlotte, MI 48813</u></b>			
<b>Building 1 - Meijer Lift Station</b>			
Building - Appraisal Date: 2019-07-30	\$105,000	\$250	Replacement Cost
<b>Building 2 - Concrete Bollards</b>			
Property In The Open	\$1,000	\$250	Replacement Cost
<b><u>Location #23: 1501 S. Cochran, Camp Frances, Charlotte, MI 48813</u></b>			
<b>Building 1 - Rustic Cabin</b>			
Building	\$38,257	\$250	Replacement Cost
Contents	\$10,000	\$250	Replacement Cost
<b><u>Location #24: 1149 S. Cochran Ave., Goebel Field, Charlotte, MI 48813</u></b>			
<b>Building 12 - Tennis Courts</b>			
Property In The Open	\$100,000	\$250	Replacement Cost
<b><u>Location #25: 508 N. Sheldon, Charlotte, MI 48813</u></b>			
<b>Building 1 - Water Tower, North</b>			
Property In The Open	\$1,570,000	\$250	Replacement Cost
<b>Building 2 - Water Tower Control Bldg.</b>			
Building - Appraisal Date: 2013-08-12	\$64,974	\$250	Replacement Cost
<b>Building 3 - Fencing</b>			
Property In The Open	\$5,800	\$250	Replacement Cost
<b><u>Location #27: 620 W. Shepherd, Lincoln Park, Charlotte, MI 48813</u></b>			
<b>Building 1 - Restroom</b>			
Building - Appraisal Date: 2019-07-30	\$83,500	\$250	Replacement Cost
<b>Building 2 - Skate Park, Lights, Fence, Sign</b>			
Property In The Open	\$275,500	\$250	Replacement Cost
<b>Building 3 - Hockey Rink</b>			
Property In The Open	\$30,000	\$250	Replacement Cost
<b>Building 4 - Pavilion</b>			
Building - Appraisal Date: 2019-07-30	\$41,000	\$250	Replacement Cost

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	LIMITS	DEDUCTIBLE	VALUATION
<b><u>Location #28: 115 E. Shepherd, Snell Park, Charlotte, MI 48813</u></b>			
<b>Building 1 - Grill, Picnic Tables</b>			
Property In The Open	\$500	\$250	Replacement Cost
<b><u>Location #29: 312 W. Third, Southridge Park, Charlotte, MI 48813</u></b>			
<b>Building 1 - Playground Equipment</b>			
Property In The Open	\$25,000	\$250	Replacement Cost
<b><u>Location #30: Lansing Rd., Gateway Park, Charlotte, MI 48813</u></b>			
<b>Building 1 - Welcome To Charlotte Sign</b>			
Property In The Open	\$5,000	\$250	Replacement Cost
<b><u>Location #32: 1098 Northway, Charlotte, MI 48813</u></b>			
<b>Building 1 - Northway Lift Station</b>			
Building - Appraisal Date: 2019-07-30	\$83,000	\$250	Replacement Cost
<b><u>Location #33: 1301 Chocran, Charlotte, MI 48813</u></b>			
<b>Building 1 - Pumphouse #5 With Well</b>			
Building - Appraisal Date: 2019-07-30	\$254,000	\$250	Replacement Cost
<b><u>Location #34: Proximity Of 378 State St., Charlotte, MI 48813</u></b>			
<b>Building 1 - Pedestrian Bridge</b>			
Property In The Open	\$500,000	\$250	Replacement Cost
<b><u>Location #36: 1310 S. Cochran, Charlotte, MI 48813</u></b>			
<b>Building 1 - Old Armory Bldg.</b>			
Boiler	Included	\$250	Replacement Cost
Building - Appraisal Date: 2019-07-30	\$1,224,000	\$250	Limited Replacement Cost
Contents	\$25,000	\$250	Replacement Cost
<b>Building 2 - Trailer W/generator, Flagpole, Lights, Fence</b>			
Property In The Open	\$55,400	\$250	Replacement Cost
<b><u>Location #39: 200 S. Cochran Ave., Charlotte, MI 48813</u></b>			
<b>Building 1 - Charlotte Rising Art Sculpture</b>			
Property In The Open	\$15,000	\$250	Replacement Cost
<b>Total Property Limit: \$33,838,115</b>			





michigan municipal league

# 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: MML549520109

Renewal of Number: MML549520108

Pool Member: City of Charlotte

Mailing Address: 111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Period**

From: 4/24/2021 To: 4/24/2022  
(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	\$2,500
Public Officials Liability Coverage	\$5,000,000	\$2,500
Law Enforcement Liability Coverage	\$5,000,000	\$2,500
Employee Benefit Liability Coverage	\$1,000,000	\$2,500
Automobile Liability Coverage	\$5,000,000	\$0
Comprehensive and Collision Coverage	Per Schedule	Per Schedule
<b>Combined Liability Policy Limit</b>	<b>\$5,000,000</b>	
Cyber Liability and Data Breach Response Coverage (CYB549520109)	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) , MML301 (07/20), MML307 (12/16)

BY: Diane Jones  
(Authorized Representative)

DATE: 3/23/2021



michigan municipal league

# Liability & Property Pool

## ADDITIONAL COVERAGES & COVERAGE EXTENSIONS LIMITS OF LIABILITY

**CONTRACT NO.** MML549520109 **EFFECTIVE DATE:** 4/24/2021  
12:01 A.M. Standard Time

**POOL MEMBER** City of Charlotte

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	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	Not Applicable
Debris Removal	<input checked="" type="checkbox"/> 5,000,000 or 25%, as stated in the Contract	Not Applicable
Demolition and Increased Cost of Construction	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	Not Applicable
Newly acquired Real or Personal Property and Buildings under construction, including the Member's building supplies and materials	<input checked="" type="checkbox"/> \$500,000 <input type="checkbox"/> \$	\$250
Expediting Expense	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	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	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	Not Applicable
Extra Expense	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	Not Applicable
Valuable Papers and Records	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	\$250
Earth Movement Coverage	\$2,000,000 each single movement \$2,000,000 annual aggregate	\$5,000
Personal Effects and Property of Others	<input checked="" type="checkbox"/> \$500 any one person, \$2,500 aggregate	\$250
Accounts Receivable	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	\$250
Electronic Data Processing Equipment and Media	<input type="checkbox"/> \$ 25,000 <input checked="" type="checkbox"/> \$ 261,181	\$250
Fine Arts	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	\$250
Loss of Income	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	Not Applicable

Coverages	Limits	Deductible
<p><b>Flood - This policy has a \$1,000,000 annual aggregate for all flood zones or any combination thereof.</b></p> <p>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).</p> <p>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).</p>	<p>\$1,000,000 each occurrence \$1,000,000 annual aggregate</p> <p>\$100,000 each occurrence \$100,000 annual aggregate</p>	<p>\$5,000</p> <p>\$5,000</p>

A Service of the Michigan Municipal League



## Liability & Property Pool

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This endorsement changes the Coverage Document.  
Please read it carefully.

### *PROPERTY DAMAGE LIABILITY COVERAGE BUYBACK - MICHIGAN*

This endorsement modifies coverage provided under the following:

COMMERCIAL AUTO COVERAGE MML 300, SECTION II

Auto Liability coverage is changed as follows:

For a covered Auto designated or described in the Declarations we will:

- A. pay any amount up to \$3,000 the Member legally must pay as Damages because of Property Damage to a motor vehicle caused by an Occurrence which occurs in Michigan.
- B. pay only to the extent that there is no other coverage available for Damages.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME**



## AUTO AGREED AMOUNT COVERAGE ENDORSEMENT

This endorsement modifies coverage provided under the following:

### COMMERCIAL AUTO COVERAGE MML300

This endorsement changes the contract effective on the inception date of the policy unless another date is indicated below.

Contract Number: MML549520109 Effective Date: 4/24/2021  
12:01 Standard Time

Pool Member: City Of Charlotte

### SCHEDULE

Vehicle Number	Description of Covered "Auto"	Limit of Coverage	Comprehensive Deductible	Collision Deductible
1	1978/Spartan/Truck w/snorkel, pumper 00046	\$50,000	\$1,000	\$1,000
2	1997/Spartan/Chassis Model GA41M-2142 4S7AT1990VC024063	\$394,381	\$1,000	\$1,000
3	2001/Dodge/Ram Pickup 1B7KF23611J549673	\$35,735	\$1,000	\$1,000
4	2003/Qualifier/Hazmat Trailer, 18,000 lbs 4X4TLFD263NO39602	\$17,927	\$1,000	\$1,000
6	2009/Spartan/Pumper 4S7AU20959C070813	\$585,830	\$1,000	\$1,000
24	2010/Ford/F250 Pickup, w/skid equipment 1FTSX2B5XAEA45038	\$53,896	\$1,000	\$1,000
28	2011/Ford/F650 Mini Pumper 3FRXX6FL5BV050727	\$210,898	\$1,000	\$1,000

For covered any "auto" described in the Schedule above, the **PHYSICAL DAMAGE COVERAGE** Limit of Coverage is replaced by the following:

### C. LIMIT OF COVERAGE

1. The most we will pay for "loss" in any one "accident" is the lesser of:
  - a. The cost of repairing or replacing the damaged or stolen "auto" and it's permanently attached equipment.
  - b. The Agreed Amount shown in the Schedule under Limit of Coverage.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME**



## AUTO AGREED AMOUNT COVERAGE ENDORSEMENT

This endorsement modifies coverage provided under the following:

### COMMERCIAL AUTO COVERAGE MML300

This endorsement changes the contract effective on the inception date of the policy unless another date is indicated below.

Contract Number: MML549520109 Effective Date: 4/24/2021  
12:01 Standard Time

Pool Member: City Of Charlotte

### SCHEDULE

Vehicle Number	Description of Covered "Auto"	Limit of Coverage	Comprehensive Deductible	Collision Deductible
33	2013/Spartan/Gladiator Truck 4S7AX2E9XDC077092	\$748,897	\$1,000	\$1,000
37	2016/Ford/Explorer 1FM5K8AR4GGB28184	\$55,000	\$1,000	\$1,000
40	2019/Chevy/Tahoe 2WD 1GNLCDEC8KR200919	\$55,000	\$1,000	\$1,000
41	2019/Ford/Explorer 1FM5K8AR8KGA29408	\$55,000	\$1,000	\$1,000
42	2019/Spartan/Spencer Snorkel Gladiator 4S7AW2D92JC085025	\$1,248,480	\$1,000	\$1,000
43	2020/Freightliner/Dump Truck 1FVHG5FE1LHLM0587	\$200,000	\$1,000	\$1,000
44	2020/Chevy/Tahoe 1GNLCDECXLR240646	\$55,000	\$1,000	\$1,000

For covered any "auto" described in the Schedule above, the **PHYSICAL DAMAGE COVERAGE** Limit of Coverage is replaced by the following:

### C. LIMIT OF COVERAGE

1. The most we will pay for "loss" in any one "accident" is the lesser of:
  - a. The cost of repairing or replacing the damaged or stolen "auto" and it's permanently attached equipment.
  - b. The Agreed Amount shown in the Schedule under Limit of Coverage.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME**



## AUTO AGREED AMOUNT COVERAGE ENDORSEMENT

This endorsement modifies coverage provided under the following:

### COMMERCIAL AUTO COVERAGE MML300

This endorsement changes the contract effective on the inception date of the policy unless another date is indicated below.

Contract Number: MML549520109 Effective Date: 4/24/2021  
12:01 Standard Time

Pool Member: City Of Charlotte

### SCHEDULE

Vehicle Number	Description of Covered "Auto"	Limit of Coverage	Comprehensive Deductible	Collision Deductible
45	2020/Chevy/Tahoe 1GNSKDEC2LR243703	\$55,000	\$1,000	\$1,000
46	2019/Pelican/Street Sweeper NP41704	\$215,000	\$1,000	\$1,000
47	2021/Freightliner/Chassis Truck 1FVHG5FE2MHMP3277	\$89,481	\$1,000	\$1,000

For covered any "auto" described in the Schedule above, the **PHYSICAL DAMAGE COVERAGE** Limit of Coverage is replaced by the following:

### C. LIMIT OF COVERAGE

1. The most we will pay for "loss" in any one "accident" is the lesser of:
  - a. The cost of repairing or replacing the damaged or stolen "auto" and it's permanently attached equipment.
  - b. The Agreed Amount shown in the Schedule under Limit of Coverage.

**ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME**



michigan municipal league

## Liability & Property Pool

### Position Fidelity Bond

**Contract Number:** MML549520109-D      **Bond Period:** 04/24/2021 to 04/24/2022

**Pool Member:** City of Charlotte

**Limit:** \$100,000

**Position:**

Deputy Clerk
--------------

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.



michigan municipal league

# Liability & Property Pool

## Position Fidelity Bond

**Contract Number:** MML549520109-A      **Bond Period:** 04/24/2021 to 04/24/2022

**Pool Member:** City of Charlotte

**Limit:** \$100,000

**Position:**

Treasurer / Clerk
-------------------

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.



michigan municipal league

# Liability & Property Pool

## Position Fidelity Bond

**Contract Number:** MML549520109-B      **Bond Period:** 04/24/2021 to 04/24/2022

**Pool Member:** City of Charlotte

**Limit:** \$100,000

**Position:**

Deputy 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

## Position Fidelity Bond

**Contract Number:** MML549520109-C      **Bond Period:** 04/24/2021 to 04/24/2022

**Pool Member:** City of Charlotte

**Limit:** \$100,000

**Position:**

Manager
---------

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.



## Liability & Property Pool

**BINDER #: MML549520109**

**EFFECTIVE DATE: April 24, 2021**

### **This Binder is effective until issuance of Coverage Document**

This is a Binder of Coverage provided to the **City of Charlotte**. The coverages and limits provided are those contained in the attached coverage summary and/or current Michigan Municipal League Liability and Property Pool Coverage Document.

No coverage is provided by this Binder except in accordance with the terms and conditions of the Coverage Document of the Michigan Municipal League Liability and Property Pool.

Meadowbrook, Inc., is the authorized administrative representative of the Michigan Municipal League Liability and Property Pool.

**Date Issued: March 23, 2021**

By: *Diane Jones*  
Diane Jones  
Authorized Representative

**A SERVICE OF THE MICHIGAN MUNICIPAL LEAGUE**





michigan municipal league

# Liability & Property Pool

## CYBER LIABILITY AND DATA BREACH RESPONSE COVERAGE DECLARATIONS

SCHEDULE	Policy #:	CYB549520109
<b>Member:</b> City Of Charlotte		
<b>Member Address:</b> 111 E. Lawrence Ave., Charlotte, MI 48813-1554		
<b>Coverage Period:</b> 04/24/2021 to 04/24/2022		
<b>Aggregate Limit of Liability</b> Aggregate for all <b>Loss</b> , including <b>Claims Expenses</b> subject to the following:		\$100,000
<b>Information Security and Privacy Liability Limit:</b>		\$100,000
<b>Regulatory Defense and Penalties</b> Aggregate Sublimit:		\$20,000
<b>Website Media and Content Liability</b> Limit:		\$100,000
<b>PCI Fines, Expenses and Costs</b> Aggregate Sublimit:		\$10,000
<b>Cyber Extortion</b> Aggregate Sublimit:		\$25,000
<b>First Party Data Protection</b> Aggregate Sublimit:		\$25,000
<b>First Party Network Business Interruption</b> Aggregate Sublimit:		\$25,000
<b>Liability Retention Per Claim or Incident</b>		
<b>Information Security and Privacy Liability:</b>		\$0
<b>Regulatory Defense and Penalties:</b>		\$0
<b>Website Media and Content Liability:</b>		\$0
<b>PCI Fines, Expenses and Costs:</b>		\$0
<b>Cyber Extortion:</b>		\$2,500
<b>First Party Data Protection:</b>		\$2,500
<b>First Party Network Business Interruption:</b>	The greater of \$2,500 or income loss during 12 hour waiting period.	
<b>Privacy Breach Response Services</b> Limit of Coverage		
<b>Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses</b> Limit:		\$50,000
<b>Notified Individuals - Notification Services, Call Center Services and Breach Resolution and Mitigation Services</b> Limit		10,000
<b>Privacy Breach Response Services Retention</b>		
<b>Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses:</b>		\$0
<b>Notified Individuals</b> Threshold:		0
<b>Retroactive Date</b>		09/01/2017



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED AS LISTED BELOW.

**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

This is to certify that the coverage listed below has been issued to the participant named above and is in-force at this time. 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 coverage afforded herein is subject to all the terms, exclusions and conditions of the Pool contract.

Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000
<u>Automobile Liability</u>	MML549520109	4/24/2022	\$5,000,000 Bodily Injury & Property Damage Combined Single Limit
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured solely with respect to: Plowing roads.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Eaton County Road Commission 1112 Reynolds Road Charlotte, MI 48813
--

Date Issued: 3/23/2021

By: Diane Jones  
Authorized Representative



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

This is to certify that the coverage listed below has been issued to the participant named above and is in-force at this time. 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 coverage afforded herein is subject to all the terms, exclusions and conditions of the Pool contract.

Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>			
<u>Automobile Liability</u>	MML549520109	4/24/2022	\$5,000,000 Bodily Injury & Property Damage Combined Single Limit
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: Ownership of 1997 Spartan Chassis Model GA41M-2142, Vin #4S7AT1990VC024063, Liability Coverage, Michigan No-Fault Coverages, \$1,000 Deductible Comprehensive, \$1,000 Deductible Broad Form Collision, Mini Tort Liability, Auto Agreed Amount Coverage Limit, \$394,381.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Rural Fire Association, Attn: Deborah Granger 2508 E. Five Point Hwy. Charlotte, MI 48813
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Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

This is to certify that the coverage listed below has been issued to the participant named above and is in-force at this time. 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 coverage afforded herein is subject to all the terms, exclusions and conditions of the Pool contract.

Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>			
<u>Automobile Liability</u>	MML549520109	4/24/2022	\$5,000,000 Bodily Injury & Property Damage Combined Single Limit
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: Ownership of 2001 Dodge Ram Pickup, Vin #1B7KF23611J549673, Liability Coverage, Michigan No-Fault Coverages, \$1,000 Deductible Comprehensive, \$1,000 Deductible Broad Form Collision, Mini Tort Liability, Auto Agreed Amount Coverage Limit, \$35,735.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Rural Fire Association, Attn: Deborah Granger 2508 E. Five Point Hwy. Charlotte, MI 48813
--

Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

This is to certify that the coverage listed below has been issued to the participant named above and is in-force at this time. 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 coverage afforded herein is subject to all the terms, exclusions and conditions of the Pool contract.

Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000 Bodily Injury & Property Damage Combined Single Limit
<u>Automobile Liability</u>			
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: Ownership of 2003 Qualifier Hazmat Trailer, Vin #4X4TLFD263NO39602, Liability Coverage, Michigan No-Fault Coverages, \$1,000 Deductible Comprehensive, \$1,000 Deductible Broad Form Collision, Mini Tort Liability, Auto Agreed Amount Coverage Limit, \$17,927.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Rural Fire Association, Attn: Deborah Granger 2508 E. Five Point Hwy. Charlotte, MI 48813
--

Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED AS LISTED BELOW.

**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

This is to certify that the coverage listed below has been issued to the participant named above and is in-force at this time. 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 coverage afforded herein is subject to all the terms, exclusions and conditions of the Pool contract.

Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>			
<u>Automobile Liability</u>	MML549520109	4/24/2022	\$5,000,000 Bodily Injury & Property Damage Combined Single Limit
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: Ownership of 2008 R & R Hazmat Trailer, Vin #5KGBJHB2171003294, Liability Coverage, Michigan No-Fault Coverages, \$1,000 Deductible Comprehensive, \$1,000 Deductible Broad Form Collision, Mini Tort Liability.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Rural Fire Association, Attn: Deborah Granger 2508 E. Five Point Hwy. Charlotte, MI 48813
--

Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED AS LISTED BELOW.

**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

This is to certify that the coverage listed below has been issued to the participant named above and is in-force at this time. 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 coverage afforded herein is subject to all the terms, exclusions and conditions of the Pool contract.

Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000
<u>Automobile Liability</u>	MML549520109	4/24/2022	\$5,000,000 Bodily Injury & Property Damage Combined Single Limit
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured solely with respect to: MDOT Permitted Activities

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> State of Michigan, Michigan Transportation Commission MDOT Lansing, MI 48933
---

Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

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Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000 Bodily Injury & Property Damage Combined Single Limit
<u>Automobile Liability</u>			
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: Ownership of 2009 Spartan Pumper, Vin #813, Liability Coverage, Michigan No-Fault Coverages, \$1,000 Deductible Comprehensive, \$1,000 Deductible Broad Form Collision, Mini Tort Liability, Auto Agreed Amount Coverage Limit \$585,830.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Rural Fire Association, Attn: Deborah Granger 2508 E. Five Point Hwy. Charlotte, MI 48813
--

Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative





michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

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Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000
<u>Automobile Liability</u>	MML549520109	4/24/2022	\$5,000,000 Bodily Injury & Property Damage Combined Single Limit
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: Ownership of 1978 Spartan Truck with Snorkel Pumper, Vin #00046, Liability Coverage, Michigan No-Fault Coverages, \$1,000 Deductible Comprehensive, \$1,000 Deductible Broad Form Collision, Mini Tort Liability, Auto Agreed Amount Coverage Limit \$50,000.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Rural Fire Association, Attn: Deborah Granger 2508 E. Five Point Hwy. Charlotte, MI 48813
--

Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

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Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000 Bodily Injury & Property Damage Combined Single Limit
<u>Automobile Liability</u>			
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: Ownership of 2010 Ford F250 Pickup, Vin #5038, Liability Coverage, Michigan No-Fault Coverages, \$1,000 Deductible Comprehensive, \$1,000 Deductible Broad Form Collision, Mini Tort Liability, Auto Agreed Amount Coverage Limit \$50,000.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Rural Fire Association, Attn: Deborah Granger 2508 E. Five Point Hwy. Charlotte, MI 48813
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Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

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**Name and Address of Participant:**

City of Charlotte  
  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

This is to certify that the coverage listed below has been issued to the participant named above and is in-force at this time. 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 coverage afforded herein is subject to all the terms, exclusions and conditions of the Pool contract.

Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000
<u>Automobile Liability</u>			Bodily Injury & Property Damage Combined Single Limit
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured solely with respect to: Cemetery Agreement between City of Charlotte & Maple Hill Cemetery.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Maple Hill Cemetery 801 Tulley Brown Dr. Charlotte, MI 48813
---

Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

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Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000
<u>Automobile Liability</u>	MML549520109	4/24/2022	\$5,000,000 Bodily Injury & Property Damage Combined Single Limit
<u>Other</u> Automobile Coverage includes coverage for Owned, Non-Owned, and Hired Vehicles.			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured solely with respect to: License Agreement dated November 1, 2006 for the purposes of easement agreement for property located at a strip of land 33 feet width off the west side of the west 50 acres of the southeast 1/4 section 19, T2N, R2N, Eaton Township, Eaton County, beginning at the east and west 1/4 line and runnign south 82 rods and the strip of land 66 feet wide off the west side of SE 1/4, EATON ESO112.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b>Name and Address of Certificate Holder:</b> Consumers Energy Co. One Energy Plaza Jackson, MI 49201-2276
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Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

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Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000
<u>Automobile Liability</u>			Bodily Injury & Property Damage Combined Single Limit
<u>Other</u> Property: Blanket Buildings & Contents	MML549520109	4/24/2022	\$33,838,115 Total Blanket Limit

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: Ownership of DPW Buildings located at 301 Tirrell Hwy., Charlotte, MI 48813 which are leased to the City of Charlotte.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b>Name and Address of Certificate Holder:</b> Charlotte Building Authority 111 E. Lawrence Avenue Charlotte, MI 48813
---

Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

This is to certify that the coverage listed below has been issued to the participant named above and is in-force at this time. 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 coverage afforded herein is subject to all the terms, exclusions and conditions of the Pool contract.

Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000  Bodily Injury & Property Damage Combined Single Limit
<u>Automobile Liability</u>			
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured solely with respect to: Use of premises by the City of Charlotte for Voting Precincts and Community Meetings held throughout the year, as well as the Fire and Police Department's use of the Parking Lot for training purposes.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b>Name and Address of Certificate Holder:</b> Charlotte Public Schools 378 State Street Charlotte, MI 48813
---

Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

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Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000
<u>Automobile Liability</u>			Bodily Injury & Property Damage Combined Single Limit
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured solely with respect to: Use of premises.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<p><b><u>Name and Address of Certificate Holder:</u></b> Eaton Area Senior Center, Inc. Authority 804 S. Cochran Ave. Charlotte, MI 48813</p>
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Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

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Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000 Bodily Injury & Property Damage Combined Single Limit
<u>Automobile Liability</u>			
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: Ownership of 2011 Ford F650 Mini Pumper, Vin #3FRXX6FL5BV050727, Liability Coverage, Michigan No-Fault Coverages, \$1,000 Deductible Comprehensive, \$1,000 Deductible Broad Form Collision, Mini Tort Liability, Auto Agreed Amount Coverage Limit \$210,898.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Rural Fire Association, Attn: Deborah Granger 2508 E. Five Point Hwy. Charlotte, MI 48813
--

Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative





michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

This is to certify that the coverage listed below has been issued to the participant named above and is in-force at this time. 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 coverage afforded herein is subject to all the terms, exclusions and conditions of the Pool contract.

Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000
<u>Automobile Liability</u>			Bodily Injury & Property Damage Combined Single Limit
<u>Other</u> Inland Marine: 1917 White Historical Fire Truck	MML549520109	4/24/2022	\$25,000 Total Blanket Limit \$ 250 Deductible

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: 1917 White Historical Fire Truck, Vin #18009

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Rural Fire Association, Attn: Deborah Granger 2508 E. Five Point Hwy. Charlotte, MI 48813
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Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

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Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>			
<u>Automobile Liability</u>	MML549520109	4/24/2022	\$5,000,000 Bodily Injury & Property Damage Combined Single Limit
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: 2013 Spartan Gladiator Fire Truck, Vin #4S7AX2E9XDC077092, Liability Coverage, Michigan No-Fault Coverages, \$1,000 Deductible Comprehensive, \$1,000 Deductible Broad Form Collision, Mini Tort Liability, Auto Agreed Amount Coverage Limit \$748,897.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Rural Fire Association, Attn: Deborah Granger 2508 E. Five Point Hwy. Charlotte, MI 48813
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Date Issued: 3/23/2021

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Authorized Representative



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

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Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>  <u>Automobile Liability</u>  <u>Other</u> Property: Blanket Buildings & Contents	MML549520109	4/24/2022	Bodily Injury & Property Damage Combined Single Limit  \$33,838,115 Total Blanket Limit

**Description of Operations/Locations/Vehicles:**

Certificate Holder Loss Payee solely with respect to: Leased IR4235 Copier, Value of \$10,152 is included in above Total Blanket Limit subject to a \$250 Deductible, Lease No. 0010168765003.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Canon Financial Services, Inc., Insurance Center 15325 S.E. 30th Place, Ste. 100 Bellevue, WA 98007
--

Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

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**Name and Address of Participant:**

City of Charlotte  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

This is to certify that the coverage listed below has been issued to the participant named above and is in-force at this time. 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 coverage afforded herein is subject to all the terms, exclusions and conditions of the Pool contract.

Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000
<u>Automobile Liability</u>			Bodily Injury & Property Damage Combined Single Limit
<u>Other</u> Inland Marine: Automated Weather Observation System	MML549520109	4/24/2022	\$175,000 Total Blanket Limit \$ 250 Deductible

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: Contract No. 2016-0058 effective February 1, 2016 for the purposes of continued operation of the Weather Observation and Data Dissemination System at the Fitch H. Beach Airport, 1325 Island Hwy., Charlotte, MI 48813.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b>Name and Address of Certificate Holder:</b> MDOT Office of Aeronautics 2700 Port Lansing Rd. Lansing, MI 48906
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Date Issued: 3/23/2021

By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED AS LISTED BELOW.

**Name and Address of Participant:**

City of Charlotte  
  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded:**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider:**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

This is to certify that the coverage listed below has been issued to the participant named above and is in-force at this time. 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 coverage afforded herein is subject to all the terms, exclusions and conditions of the Pool contract.

Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000  Bodily Injury & Property Damage Combined Single Limit
<u>Automobile Liability</u>			
<u>Other</u>			

**Description of Operations/Locations/Vehicles:**

Certificate Holder Additional Insured solely with respect to: Use of premises by the City of Charlotte as a polling precinct location for elections held throughout the year.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

<b><u>Name and Address of Certificate Holder:</u></b> Hope Community Church 436 W. Harris Charlotte, MI 48813
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Date Issued: 3/23/2021  
  
By: \_\_\_\_\_  
Authorized Representative



michigan municipal league

# Liability & Property Pool

## CERTIFICATE OF COVERAGE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED AS LISTED BELOW.

**Name and Address of Participant:**

City of Charlotte  
  
111 E. Lawrence Ave.  
Charlotte, MI 48813-1554

**Coverage Afforded**

Michigan Municipal League Liability and Property Pool  
1675 Green Road  
Ann Arbor, MI 48105-2530

**Name and Address of Service Provider**

Meadowbrook, Inc.  
P.O. Box 2054  
Southfield, MI 48037-2054

This is to certify that the coverage listed below has been issued to the participant named above and is in-force at this time. 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 coverage afforded herein is subject to all the terms, exclusions and conditions of the Pool contract.

Coverage	Contract Number	Expiration Date	Limits of Liability
<u>General Liability</u>	MML549520109	4/24/2022	\$5,000,000  Bodily Injury and Property Damage Combined Single Limit
<u>Automobile Liability</u>			
<u>Other</u>			

**Description of Operations / Locations/ Vehicles:**

Certificate Holder Additional Insured & Loss Payee solely with respect to: 2019 Spartan Spencer Snorkel Gladiator, Vin #4S7AW2D92JC085025, Liability Coverage, Michigan No-Fault Coverages, \$1,000 Deductible Comprehensive, \$1,000 Deductible Broad Form Collision, Mini Tort Liability, Auto Agreed Amount Coverage Limit, \$1,248,480.

CANCELLATION: Should any of the above described coverages be canceled before the expiration date thereof, the administrator will endeavor to mail 60 days' written notice to the certificate holder named below, but failure to mail such notice shall impose no obligation or liability of any kind upon the Pool.

**Name and Address of Certificate Holder:**

Rural Fire Association, Attn: Deborah Granger  
2508 E. Five Point Hwy.  
Charlotte, MI 48813

Date Issued: 3/23/2021

By: Diane Jones  
Authorized Representative

Michigan Department  
of Transportation  
2020 (11/08)

# CERTIFICATE OF INSURANCE FOR PERMITTED ACTIVITIES

## IN MICHIGAN DEPARTMENT OF TRANSPORTATION RIGHT OF WAY

**ALL INSURANCE INFORMATION MUST BE SUBMITTED ON FORM 2020. ANY OTHER FORM IS INVALID.**

The subscribing insurance company certifies that insurance of the types and limits of liability listed below have been issued to the insured named below for the policy period indicated.

Such insurance, here certified, is written in accordance with the company's regular policies and endorsements subject to the company's applicable manuals of rules and rate, except that the insurance shall include, but not be limited to, coverage for: (a) underground damage to facilities due to drilling and excavating with mechanical equipment; and (b) collapse or structural injury to structures due to blasting or explosion, excavation, tunneling, pile driving, cofferdam work, or building moving or demolition.

- (1) The subscribing company agrees to give 30 days prior written notice to the Michigan Department of Transportation in the event of cancellation or reduction in coverage by the Insurance Company for reasons other than nonpayment of premium.
- (2) The subscribing company agrees to give 10 days prior written notice to the Michigan Department of Transportation in the event of cancellation by the Insurance Company for nonpayment of premium.
- (3) The subscribing company agrees to give immediate written notice to the Michigan Department of Transportation in the event the contractor cancels or reduces the coverage of any insurance certified below.

NAME OF INSURED City of Charlotte	TELEPHONE NUMBER 517-543-8843
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ADDRESS 111 E. Lawrence Ave.,	Street	City Charlotte	State MI	Zip Code 48813-1554
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CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY DATES (MM/DD/YY)		CATEGORY	MIN. LIMITS	POLICY AMOUNTS		
			EFFECTIVE	EXPIRATION					
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL <input checked="" type="checkbox"/> OCCURRENCE	MML549520109	4/24/2021	4/24/2022	GENERAL AGGREGATE	\$ 2,000,000		<b>A</b>	
					PRODUCTS - COMP/OP AGG.				
					PERSONAL AND ADV. INJURY		\$5,000,000		
					EACH OCCURRENCE	\$ 1,000,000	\$5,000,000		
					FIRE DAMAGE (Any one fire)		\$100,000		
					MEDICAL EXP(Any one person)		\$10,000		
<b>AND</b>									
A	<b>AUTOMOBILE LIABILITY</b> <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/> <input type="checkbox"/>	MML549520109	4/24/2021	4/24/2022	COMBINED SINGLE LIMIT	\$ 1,000,000	\$5,000,000	<b>B</b>	
					<b>OR</b>				
					BODILY INJURY (Per person)	\$ 500,000			<b>C</b>
					BODILY INJURY (Per accident)	\$ 1,000,000			
					PROPERTY DAMAGE	\$ 1,000,000			
<b>OR</b>									
A	<b>EXCESS LIABILITY</b> <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> <input type="checkbox"/>				EACH OCCURRENCE	\$ 1,000,000		<b>D</b>	
					AGGREGATE	\$ 1,000,000			

**ADDITIONAL INSURED:**

The State of Michigan, Michigan Transportation Commission, Department of Transportation, and governmental agencies performing permit activities under a maintenance contract, and all officers, agents and employees of all the above, for claims arising out of, under, or by reason of operations covered by the permit issued to the permittee. If applicable, Eaton (county) and County Road Commission are also insured.

<b>NAME OF INSURANCE COMPANIES AFFORDING COVERAGE</b> COMPANY Michigan Municipal League Liability and LETTER Property Pool  A  COMPANY LETTER  COMPANY LETTER	<b>NAME OF AGENCY</b> Meadowbrook, Inc  <b>ADDRESS</b> P.O. Box 2054  Southfield, MI 48037-2054
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BY: (Authorized Representative Signature) <i>Diane Jones</i>	TITLE ACCOUNT EXECUTIVE	DATE 3/23/2021	TELEPHONE NUMBER 248-358-1100
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**INSURANCE REQUIREMENTS FOR ACTIVITIES PERFORMED  
PURSUANT TO A PERMIT ISSUED BY THE  
MICHIGAN DEPARTMENT OF TRANSPORTATION**

The permittee shall have as a minimum an insurance policy as described below, and the insurance company shall be licensed by the State of Michigan.

1. The insurance shall include, but not be limited to, coverage for:
  - Underground damage to facilities due to drilling and excavating with mechanical equipment, and
  - Collapse or structural injury to structures due to blasting or explosion, excavation, tunneling, pile driving, cofferdam work, or building moving or demolition, and
  - According to the following formula: **A+B or A+C or D**
  - A. Commercial general liability: The minimum limits shall be \$1,000,000 each occurrence and \$2,000,000 aggregate.
  - B. Combined single limit for bodily injury and property damage liability: . . . . . \$1,000,000 each occurrence
  - C. Automobile Liability (Minimum Limits):
    - Bodily injury: . . . . . \$500,000 per person
    - . . . . . \$1,000,000 each occurrence
    - Property damage: . . . . . \$1,000,000 each occurrence
  - D. The insurance limits, above, may be attained through an umbrella policy.
2. NO WORK IS TO BE PERFORMED WITHOUT THE ABOVE POLICIES BEING CURRENTLY IN EFFECT.
3. Should the policy be canceled or expire, all activities authorized by the permit shall cease and the authority to continue operating within the right of way is deemed of no effect pending reinstatement of such policy in conformity with the above.
4. Proof of insurance shall be the Michigan Department of Transportation (MDOT) Certificate of Insurance for Permitted Activities in MDOT Right of Way form (form #2020), and should the department elect, a copy of the policy.
5. All certificates of insurance will be received by the permit issuing offices unless otherwise arranged with the Lansing Utilities and Permits Section.



## CERTIFICATE OF INSURANCE FOR STATE HIGHWAY MAINTENANCE CONTRACT

*Information required by MDOT to report insurance coverage.*

**DISTRIBUTION:**  
Original - Maintenance Div.  
Copy - Insured Party  
Copy - Insurance Agency  
Copy - Insurance Company

**TO MICHIGAN DEPARTMENT OF TRANSPORTATION:** The subscribing insurance company certifies that the motor vehicle insurance for limits of liability as indicated, herein, has been procured by and furnished in behalf of the named insured.

NAME OF INSURED  City of Charlotte	ADDRESS  111 E. Lawrence Ave., , Charlotte, MI 48813-1554
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TYPE OF INSURANCE							
INSURANCE	POLICY NO.	EFFECTIVE DATE	EXPIRATION DATE	COVER-AGE	* LIMITS OF LIABILITY		
					EACH PERSON	EACH ACCIDENT	AGGREGATE
Automobile Liability Insurance with respect to owned, hired and non-owned automobiles.	MML549520109	4/24/2021	4/24/2022	B. 1.	\$5,000,000	CSL	
				P. D.			

The subscribing company agrees that the policy referred to herein shall not be changed or cancelled until thirty (30) days written notice has been given to the MICHIGAN DEPARTMENT OF TRANSPORTATION, Lansing, Michigan.

INSURANCE COMPANY  Michigan Municipal League	ADDRESS  Liability and Property Pool P.O. Box 2054, Southfield, MI 48037-2054
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AUTHORIZED REPRESENTATIVE SIGNATURE (Do not stamp.)  <i>Diane Jones</i>	DATE  3/23/2021
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\* This limits of liability shall be no less than \$250,000 each person and \$500,000 each accident for Bodily Injury.



MICHIGAN DEPARTMENT OF HEALTH AND HUMAN SERVICES  
 BUREAU OF EMS, TRAUM AND PREPAREDNESS  
 EMERGENCY MEDICAL SERVICES SECTION  
 PO BOX 30207  
 LANSING, MI 48909  
 (517) 241-3025

**CERTIFICATE OF INSURANCE/COVERAGE FOR LIFE SUPPORT AGENCIES**

(Authority: Act 368 of P.A. of 1978 as amended)

(To be completed by insurance or participating plan company and returned to the insured)

The subscribed insurance or participating plan provider certifies that insurance/coverage of the kinds and types and for limits of liability covering the life support vehicles designated has been procured by and furnished on behalf of the insured/covered named below.

NAME OF INSURED/COVERED <b>City of Charlotte</b>		
ADDRESS OF INSURED/COVERED <b>111 E. Lawrence Ave.</b>		
CITY <b>Charlotte</b>	STATE <b>MI</b>	ZIP <b>48813-1554</b>

Life support vehicle liability coverage with respect to owned, hired, and non-owned vehicles.

POLICY NUMBER <b>MML549520109</b>	EFFECTIVE DATE <b>4/24/2021</b>	EXPIRATION DATE <b>4/24/2022</b>
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\*Limits of liability

BODILY INJURY COVERAGE FOR EACH PERSON <b>\$5,000,000</b>	BODILY INJURY COVERAGE FOR EACH CRASH <b>CSL</b>	PROPERTY DAMAGE COVERAGE FOR EACH CRASH <b>Included</b>
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Provide a certificate of no fault insurance or coverage with residual liability coverage of not less than one million dollars (\$1,000,000) per crash (accident) or is under a self-insured program.  
 Rotary winged aircraft shall include residual liability coverage of not less than five million dollars (\$5,000,000) per crash (accident) or is under a self-insured program. Fixed wing aircraft shall include residual liability coverage of not less than ten million dollars (\$10,000,000) per crash (accident) or is under a self-insured program.

Is this a fleet policy?

Yes

- No - Attach a list of life support vehicles used by the covered entity named. Include year, make, vehicle type, and vehicle identification number.

The subscribing company agrees that no policy referred to herein shall be changed or canceled until ten (10) days written notice has been given to the EMS Section of the Michigan Department of Health & Human Services

NAME OF COMPANY <b>Michigan Municipal League Liability &amp; Property Pool</b>	AGENTS NAME <b>Diane Jones</b>		
 Signature of Authorized Representative	AGENTS ADDRESS <b>26255 American Drive</b>		
	CITY <b>Southfield</b>	STATE <b>MI</b>	ZIP <b>48037</b>
	<b>3/23/2021</b> Date		



michigan municipal league

## Liability & Property Pool

### **CERTIFICATE OF FLEET COVERAGE**

This is to certify that the Michigan Municipal League Liability and Property Pool located in Ann Arbor, Michigan, has issued a policy, **No. MML549520109** covering all vehicles owned by or leased by:

**CITY OF CHARLOTTE  
111 E. LAWRENCE AVE.  
CHARLOTTE, MI 48813-1554**

and said policy complies with ACT 294, P.A. 1972, as amended.

This said Policy expires on **April 24, 2022**.

**Date Issued:** March 23, 2021

**By:** Diane Jones  
Diane Jones  
Authorized Representative

**A SERVICE OF THE MICHIGAN MUNICIPAL LEAGUE**