

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY COVERAGE OVERVIEW

Member:	Mid-Michigan District Health Department	Member No: M0001022
Date of Original Membership:	January 1, 1985	
Overview Effective Dates:	July 01, 2015 To July 01, 2016	
Member Representative:	Melissa Bowerman	Telephone #: (989) 831-5237
Regional Risk Manager:	Lighthouse Insurance Group	Telephone #: (616) 698-7373

A. Introduction

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

Mid-Michigan District Health Department is aware of and agrees that it will be bound by all of the provisions of the Joint Powers Agreement, Coverage Documents, MMRMA rules, regulations, and administrative procedures.

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

B. Member Obligation - Deductibles and Self Insured Retentions

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

Table I
Member Deductibles and Self Insured Retentions

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

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

The **Mid-Michigan District Health Department** is afforded all coverages provided by MMRMA, except as listed below:

1. Liability for Owned or Leased Motor Vehicles
2. Motor Vehicle Physical Damage
3. Sewage System Overflow
- 4.

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

Mid-Michigan District Health Department agrees to maintain the Required Minimum Balance as defined in the Member Financial Responsibilities section of the MMRMA Governance Manual. The Member agrees to abide by all MMRMA rules, regulations, and administrative procedures pertaining to the Member's SIR.

C. MMRMA Obligations - Payments and Limits of Coverage

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

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

Table II
Limits of Coverage

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

Property and Crime	Limits of Coverage Per Occurrence		Annual Aggregate	
	Member	All Members	Member	All Members
1 Buildings and Personal Property	2,579,764	350,000,000	N/A	N/A
2 Personal Property in Transit	2,000,000	N/A	N/A	N/A
3 Unreported Property	5,000,000	N/A	N/A	N/A
4 Member's Newly Acquired or Constructed Property	5,000,000	N/A	N/A	N/A
5 Fine Arts	2,000,000	N/A	N/A	N/A
6 Debris Removal (25% of Insured direct loss plus)	25,000	N/A	N/A	N/A
7 Money and Securities	1,000,000	N/A	N/A	N/A
8 Accounts Receivable	2,000,000	N/A	N/A	N/A
9 Fire Protection Vehicles, Emergency Vehicles, and Mobile Equipment (Per Unit)	0	10,000,000	N/A	N/A
10 Fire and Emergency Vehicle Rental (12 week limit)	0 per week	N/A	N/A	N/A
11 Structures Other Than a Building	5,000,000	N/A	N/A	N/A
12 Storm or Sanitary Sewer Back-Up	1,000,000	N/A	N/A	N/A
13 Marine Property	1,000,000	N/A	N/A	N/A
14 Other Covered Property	10,000	N/A	N/A	N/A
15 Income and Extra Expense	5,000,000	N/A	N/A	N/A
16 Blanket Employee Fidelity	1,000,000	N/A	N/A	N/A
17 Faithful Performance	Per Statute	N/A	N/A	N/A
18 Earthquake	5,000,000	N/A	5,000,000	100,000,000
19 Flood	5,000,000	N/A	5,000,000	100,000,000
20 Terrorism	50,000,000	50,000,000	N/A	N/A

TABLE III

Data Breach and Privacy Liability, Data Breach Loss to Member, Electronic Media Liability, and Breach Mitigation Expense Coverage

Limits of Coverage

Retroactive Dates:

For Coverage A -- Data Breach and Privacy Liability Coverage: 07/01/2013

For Coverage C -- Electronic Media Liability Coverage: 07/01/2013

Data Breach and Privacy Liability, Data Breach Loss to Member, Electronic Media Liability, and Breach Mitigation Expense	Limits of Coverage Per Occurrence/Claim	Annual Aggregate	
	Member	Member	All Members
Coverage A -- Data Breach and Privacy Liability Coverage: Each Claim:	\$1,000,000 Included in the limit above	\$1,000,000	\$15,000,000
Coverage B -- Data Breach Loss to Member Coverage: Each Unauthorized Access:	Included in the limit above		
Coverage C -- Electronic Media Liability Coverage: Each Claim:	Included in the limit above		
Coverage D -- Breach Mitigation Expense Coverage: Each Unintentional Data Compromise:	Included in the limit above		

The total liability of MMRMA shall not exceed \$1,000,000 per Member aggregate Limit of Liability for coverages A, B, C, and D, in any coverage period.

The total liability of MMRMA shall not exceed \$15,000,000 for All Members aggregate Limit of Liability for coverages A, B, C, and D, from July 1, 2015, to June 30, 2016.

TABLE IV

Data Breach and Privacy Liability, Data Breach Loss to Member, Electronic Media Liability, and Breach Mitigation Expense Coverage

Deductibles

Data Breach and Privacy Liability, Data Breach Loss to Member, Electronic Media Liability, and Breach Mitigation Expense	Deductible Per Occurrence/Claim
	Member
Coverage A -- Data Breach and Privacy Liability Coverage: Each Claim:	\$25,000
Coverage B -- Data Breach Loss to Member Coverage: Each Unauthorized Access:	\$25,000
Coverage C -- Electronic Media Liability Coverage: Each Claim:	\$25,000
Coverage D -- Breach Mitigation Expense Coverage: Each Unintentional Data Compromise:	\$25,000

D. Contribution for MMRMA Participation

Mid-Michigan District Health Department

Period: July 01, 2015 To July 01, 2016

Coverages per Member Coverage Overview: \$33,861

TOTAL ANNUAL CONTRIBUTIONS: \$33,861

E. List of Addenda

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MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

**Mid-Michigan District Health Department
POLICY NUMBER M0001022
SUMMARY
EFFECTIVE 7/1/2015 - 7/1/2016**

<u>Coverage</u>	<u>Expiring Annual Exposure</u>	<u>Annual Exposure</u>	<u>Limits of Liability</u>	<u>SIR/ Deductible</u>	<u>Expiring Contribution</u>	<u>Contribution</u>
Automobile Liability	0 Total Vehicles	0 Total Vehicles	5,000,000	N/A	0	0
Automobile Physical Damage	\$0 ACV	\$0 ACV		N/A	0	0
Fire/EMS Replacement Cost	\$0 Replacement Cost	\$0 Replacement Cost		N/A	0	0
General Liability	58,125 Outpatients	54,728 Outpatients	5,000,000	50,000	15,685	16,634
Law Enforcement Liability			5,000,000	N/A	0	0
Public Officials' Liability	58,125 Outpatients	54,728 Outpatients	5,000,000	50,000	8,267	8,231
Property	\$1,561,005	\$1,579,764		1,000	2,177	2,246
Data Breach and Privacy Liability			1,000,000	25,000 See Table IV	0	0
Subtotal					26,129	27,111
Sewers	0 Population	0 Population	0	N/A	0	0
MCCA Assessment	0 Total Vehicles	0 Total Vehicles			0	0
MCCA Assessment Discount					0	0
Total					26,129	27,111
Stop Loss Charge	\$0 Stop Loss entry point	\$0 Stop Loss entry point			0	0
Total Contribution without Retention Fund Allocation					26,129	27,111
Retention Fund Allocation					6,750	6,750
Total Contribution including Retention Fund Allocation					32,879	33,861

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MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

Member: Mid-Michigan District Health Department
POLICY NUMBER M0001022
POLICY PROPERTY LIST REPORT
EFFECTIVE DATES 7/1/2015 To 7/1/2016

Location Address		Location Description		
1.	615 N. State Street, Stanton, MI 48888	Main Office		
	Building Description	Building Value	Contents Value	Total Value
	Main Office	\$0	\$458,641	\$458,641
	Montcalm Branch Office	\$0	\$407,681	\$407,681
Location Totals		\$0	\$866,322	\$866,322

Location Address		Location Description		
2.	151 Commerce Dr, Ithaca, MI 48847	Gratiot Branch Office		
	Building Description	Building Value	Contents Value	Total Value
	Gratiot Branch Office	\$0	\$356,721	\$356,721
Location Totals		\$0	\$356,721	\$356,721

Location Address		Location Description		
3.	1307 E. Townsend Sr, St. Johns, MI 48879	Clinton Branch Office		
	Building Description	Building Value	Contents Value	Total Value
	Clinton Branch Office	\$0	\$356,721	\$356,721
Location Totals		\$0	\$356,721	\$356,721

Grand Totals		
Building Value	Contents Value	Total Value
\$0	\$1,579,764	\$1,579,764

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