This meeting will be held electronically via Zoom. The public is invited to attend. Details to join follow this agenda.

CALL TO ORDER – PLEDGE OF ALLEGIANCE – 10:00 A.M.

ROLL CALL

APPROVAL OF AGENDA – OR CHANGES

PUBLIC REMARKS

UNFINISHED BUSINESS

NEW BUSINESS
2. Burnham and Flowers Liability Insurance Policy.

MISCELLANEOUS BUSINESS

PUBLIC REMARKS

ADJOURNMENT

* * * * * * * * * * * * * * * * *

Supervisor Mike Cunningham    Clerk Marcella Husted

Please note: The Public Remarks section appears twice on the agenda - once after Communications and once before Adjournment. Anyone wishing to address the Township Board may do so at these times. The Tyrone Township Board of Trustees has established a policy limiting the time a person may address the Township Board at a regular or at a special meeting during the Public Remarks section of the agenda to three minutes. The Board reserves the right to place an issue under the New Business section of the agenda if additional discussion is warranted or to respond later either verbally or in writing through an appropriately appointed Township Official. - Individuals with disabilities requiring auxiliary aids or services should contact the Tyrone Township Clerk at (810) 629-8631 at least seven days prior to the meeting.
Mike Cunningham is inviting you to a scheduled Zoom meeting.

Topic: Township Board Meeting 5/28/20
Time: May 28, 2020 10:00 AM Eastern Time (US and Canada)

Join Zoom Meeting
https://us02web.zoom.us/j/89785184737?pwd=L0ZMaHpXT01zektRZlFRWE9TUkgvUT09

Meeting ID: 897 8518 4737
Password: 914089
One tap mobile
+16465588656,,89785184737#,,1#,914089# US (New York)
+13017158592,,89785184737#,,1#,914089# US (Germantown)

Dial by your location
+1 646 558 8656 US (New York)
+1 301 715 8592 US (Germantown)
+1 312 626 6799 US (Chicago)
+1 669 900 9128 US (San Jose)
+1 253 215 8782 US (Tacoma)
+1 346 248 7799 US (Houston)

Meeting ID: 897 8518 4737
Password: 914089
Find your local number: https://us02web.zoom.us/u/kd83Jdm4RM
NEW BUSINESS #1

COVID-10 Preparedness and Response Plan
Tyrone Township
COVID-19 Preparedness and Response Plan

Date Implemented: May 28, 2020
COVID-19 Preparedness and Response Plan

Introduction
The novel coronavirus ("COVID-19") pandemic is a respiratory infection that has spread throughout the United States, including Michigan, bringing thousands of deaths, resulting in tens of thousands of confirmed cases, and deeply disrupting this state’s economy, homes, educational, civic, social, and religious institutions. At this time, there is no known vaccine to treat COVID-19 and Executive Orders issued by the Governor require governmental agencies that remain open for in-person work to develop a COVID-19 preparedness and response plan consistent with recommendations in Guidance on Preparing Workplaces for COVID-19, developed by the Occupational Health and Safety Administration ("OSHA").

The Department of Labor ("DOL") and OSHA have stated that it is important to plan now for potential COVID-19 outbreaks in order to reduce the impact of these outbreaks at the workplace. Pursuant to Executive Order 2020-77, the Tyrone Township Board ("Township") has adopted this Preparedness and Response Plan ("Plan") to promote the health, safety and general welfare of its employees and public offices in order to reduce the impact of COVID-19 infections at the workplace.

Executive Order 2020-77 prohibits all in-person government activities except for critical infrastructure workers and workers that are necessary to conduct the minimum basic operations whose in-person presence is strictly necessary as defined by the EO 2020-77.

This Plan designates Mike Cunningham Township Supervisor as the Township’s Workplace Coordinator to oversee and implement the policies of this Plan. Jennifer Eden is designated as back-up workplace coordinator in the event that Mike Cunningham is absent, sick or otherwise unavailable to oversee and implement the policies of this Plan.

1. Symptoms of COVID-19:
Employees of the Township should familiarize themselves with the symptoms for COVID-19 for self-monitoring purposes. Any employee experiencing COVID-19 symptoms should immediately inform the Workplace Coordinator and go home. The Centers for Disease Control and Prevention ("CDC") describes symptoms for COVID-19 to include:

- Cough
- Shortness of breath or difficult breathing
- Fever
- Chills
- Muscle Pain
- Sore Throat
- New loss of taste or smell
- nausea, vomiting, or diarrhea

---

1 EO 2020-77
2 EO 2020-77. See paragraph 11(a).
3 See attachment A, Sections 8 and 9 of EO 2020-77: definitions of critical infrastructure workers.
**Essential Workers**
Executive Order 2020-77 requires the Township to restrict the number of workers present on the premises to no more than those strictly necessary to perform in-person work.

The order states that “[n]o person or entity shall operate a business or conduct operations that require workers to leave their homes or places of residence except to the extent that those workers are necessary to sustain or protect life, to conduct minimum basic operations, or to perform a resumed activity within the meaning of this order.” The order distinguishes between two types of essential worker: “critical infrastructure workers” and workers “necessary to conduct minimum basic operations.”

**Critical Infrastructure Workers**
The Township consists of 9 employees and 3 elected officials who are classified as critical infrastructure workers. The order lists these workers as those in conformance with definitions provided by the Director of the U.S. Cybersecurity and Infrastructure Security Agency. These workers include public safety, first responders and other community-based government operations and essential functions.

**Workers Necessary to Conduct Minimum Basic Operations**
The Township consists of 9 employees who are classified as workers necessary “to conduct the minimum basic operations, and whose in-person presence is strictly necessary to allow the business or operation to maintain the value of inventory and equipment, care for animals, ensure security, process transactions (including payroll and employee benefits), or facilitate the ability of other workers to work remotely.”

The Township has identified and informed its critical infrastructure workers or other workers in writing who are necessary to conduct the minimum basic operations of the Township. Only these workers/employees are permitted to work on Township premises or complete their job duties away from their homes. All other employees will work remotely.

2. Preventative Measures

**Working Remotely**
All employees are encouraged to work remotely to the extent that they can. Non-essential employees are required to work remotely and are not permitted at the Township Offices.

**Daily screening for workers**
Employees who are sick are required to stay home. The Workplace Coordinator is responsible for measuring an employee’s temperature and observing any COVID-19 symptoms before the employee’s shift begins. Employees who do not have a temperature over 100.4 degrees shall

---

5 Executive Order 2020-77; section 4.
7 Executive Order 2020-77; section 8.
8 Executive Order 2020-77; paragraph 4(b).
monitor themselves for any COVID-19 symptoms. Pursuant to Executive Order 2020-77, anyone entering the workplace is required to answer a questionnaire covering the symptoms and suspected or confirmed exposure to people with possible COVID-19 contact or infections.

The Workplace Coordinator shall ask every worker entering Township Offices the following questions:

1. Are you feeling sick?
2. Are you experiencing any COVID-19 symptoms?
3. In the past 72 hours, did you have a fever?
4. Have you been exposed to anyone who is a suspected case or confirmed case of COVID-19?

Any employee or worker entering a Township Office who answers “yes” any of these questions shall be sent home and may not return to work until the provisions of Section 4, “Sick Employees Returning to Work” are satisfied.

**Self-Monitoring**

Employees must monitor themselves and self-report if they are exposed to COVID-19 and/or are experiencing any symptoms. Employees experiencing COVID-19 symptoms shall leave work immediately. Employees shall immediately disclose to the Workplace Coordinator if he/she was exposed to COVID-19. Any employee who knowingly comes in contact with COVID-19 or is experiencing COVID-19 symptoms must inform his/her employer immediately.

**Social Distancing**

Employees shall comply with social distancing standards defined by the Centers for Disease Control and Prevention (“CDC”). The CDC defines “social distancing” to mean keeping space between yourself and other people outside your home. Employees are required to stay at least six (6) feet away from other people and shall not gather in groups where social distancing standards cannot be satisfied.

**Increased Facility Cleaning and Disinfection**

The spread of COVID-19 occurs most frequently between people who are in close proximity to each other (less than 6 feet). The Township shall provide and ensure sufficient hand cleaners, disinfecting supplies and sanitizers. Employees are required to clean and disinfect their workspaces daily. Employees shall clean their workspaces with soap and water if disinfectant cleaners are not available.

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9 “CDC considers a person to have a fever when he or she has a measured temperature of 100.4° F (38° C) or greater, or feels warm to the touch, or gives a history of feeling feverish.” See, https://www.cdc.gov/quarantine/air/reporting-deaths-illness/definitions-symptoms-reportable-illnesses.html.


**Proper Workplace Hygiene Etiquette**
Employees should wash hands regularly with soap and water for at least 20 seconds and use alcohol-base hand sanitizers when available. Employees should not use co-workers’ telephones, workspaces or other personal items. Employees should disinfect their workspaces daily.

**Classifying Department Risks**
The Township Board shall examine every department and employee’s job description according to the worker exposure risk to COVID-19 pursuant to the Occupation Risk Pyramid developed by OSHA:

![Occupation Risk Pyramid](image)

The Township will provide the appropriate Personal Protection Equipment to employees based on the individual occupational risk.

**Personal Protection Equipment (“PPE”)**
Employees are encouraged to wear PPE to prevent exposure to contaminated surfaces. PPE includes gloves, protective eyewear, face shields, masks and respirators. PPE will be provided to workers who are at greater risk to exposure. Executive Order 2020-77 states that employees are required to wear masks where the work environment is such that they cannot consistently maintain six (6) feet of separation from other people.

**3. Suspected or Confirmed COVID-19 Cases**

*“Suspected COVID-19 Case”* means an employee who experiences COVID-19 symptoms or was exposed to COVID-19.

- An employee who experiences COVID-19 symptoms or has been exposed to an infected person shall immediately notify the Workplace Coordinator.
- The infected employee’s name shall remain confidential and the Workplace Coordinator shall inform all employees or workers who came in contact with the infected person that they might have been exposed to COVID-19.
- Employees who experience COVID-19 symptoms or become sick must go home immediately.
- The Workplace Coordinator shall ensure the infected employee’s workspace and any other area s/he came in contact with is thoroughly disinfected and cleaned.
- An employee who is a “Suspected of COVID-19 Case” may return to work once the provisions of Section 4 of this Plan are satisfied.

“Confirmed COVID-19 Cases” means an employee who has tested positive for COVID-19.

- Any employee who tests positive for COVID-19 shall inform the Workplace Coordinator immediately and must go home immediately.

- An employee who is a “Confirmed COVID-19 Case” shall immediately disclose the names of other employees or workers s/he came in contact with during the past 14 days to the Workplace Coordinator.

- The infected employee’s name shall remain confidential and the Workplace Coordinator shall inform all employees or workers who came in contact with the infected person that they might have been exposed to COVID-19.

- The Workplace Coordinator shall ensure the infected employee’s workspace and any other area s/he came in contact with is thoroughly disinfected and cleaned.

- An employee who is a “Confirmed COVID-19 Case” may return to work once the provisions of Section 4 of this Plan are satisfied.

4. Sick Employees Returning to Work

This Plan adopts recommendations from the CDC regarding when an employee may return to work if s/he is a suspected or confirmed case of COVID-19. The CDC has developed two acceptable strategies to help determine when an employee with a suspected or confirmed case COVID-19 may return to work:\footnote{https://www.cdc.gov/coronavirus/2019-ncov/hcp/return-to-work.html}:

1. **Symptom-based Strategy:** Employee will be excluded from work until: at least three (3) days or seventy-two (72 hours) have passed since the employee has recovered, defined by resolution of fever without the use of fever reducing medications and improvement in respiratory symptoms such as cough or shortness of breath; and, at least 10 days have passed since symptoms first appeared.\footnote{Id}

2. **Test-Based Strategy:** Employee will be excluded from work until: resolution of fever without the use of fever-reducing medications, and improvement in respiratory symptoms such as cough or shortness of breath; and a Negative result of an FDA Emergency Use Authorized COVID-19 molecular assay for detection of SARS-CoV-2 RNA from at least two consecutive respiratory specimens collected ≥24 hours apart.\footnote{Id}
5. Families First Coronavirus Response Act (“FFCRA”): Employee Paid Leave Rights

The FFCRA requires the Township to provide employees with paid sick leave or expanded family and medical leave for certain reasons related to COVID-19. Employees are entitled to the following benefits provided by the FFCRA:

- Two weeks (up to 80 hours) of paid sick leave at the employee’s regular rate of pay where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or

- Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee’s regular rate of pay because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor; and

- Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee’s regular rate of pay where an employee, who has been employed for at least 30 calendar days, is unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.  

An employee may choose to substitute any accrued Leave Bank or Paid Time Off for the first two weeks of partial paid leave. Although notice of leave is not required, employees are encouraged to inform the Workplace Coordinator if leave is foreseeable.

A. Qualified Reasons for Leave.

The FFCRA provides the following qualifying reasons for leave:

1. Is subject to a Federal, State, or local quarantine or isolation order related to COVID-19;

2. Has been advised by a health care provider to self-quarantine related to COVID-19;

3. Is experiencing COVID-19 symptoms and is seeking a medical diagnosis;

4. Is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);

---

16 Id
17 Id. See also, FFCRA, Section 110. Public Health Emergency Leave, sub-section (b)(1)(B)
5. Is caring for a child whose school or place of care is closed (or child care provider is unavailable) for reasons related to COVID-19; or

6. Is experiencing any other substantially-similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretaries of Labor and Treasury.\textsuperscript{18}

B. Duration of Leave

For reasons (1)-(4) and (6): A full-time employee is eligible for 80 hours of leave, and a part-time employee is eligible for the number of hours of leave that the employee works on average over a two-week period.\textsuperscript{19}

For reason (5): A full-time employee is eligible for up to 12 weeks of leave (two weeks of paid sick leave followed by up to 10 weeks of paid expanded family & medical leave) at 40 hours a week, and a part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.\textsuperscript{20}

C. Calculation of Pay

For leave reasons (1), (2), or (3): employees taking leave are entitled to pay at either their regular rate or the applicable minimum wage, whichever is higher, up to $511 per day and $5,110 in the aggregate (over a 2-week period).\textsuperscript{21}

For leave reasons (4) or (6): employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to $200 per day and $2,000 in the aggregate (over a 2-week period).\textsuperscript{22}

For leave reason (5): employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to $200 per day and $12,000 in the aggregate (over a 12-week period).\textsuperscript{23}

\textsuperscript{18} \url{https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave#}; see also, FFCRA Section 5102(a)-(6)

\textsuperscript{19} \textit{Id.} See also, FFCRA Section 5102(b) Duration of Sick Paid Sick Time, sub-paragraphs (2)(A) and (B)

\textsuperscript{20} \textit{Id.}

\textsuperscript{21} \textit{Id.}

\textsuperscript{22} \textit{Id.}

\textsuperscript{23} \textit{Id.}
NEW BUSINESS #2

Liability Insurance Proposal
Burnham & Flower Group
INTRODUCING The Michigan Township Participating Plan

The Michigan Township Participating Plan was formed in April of 1985 under enabling legislation known as Public Act 138. The Par Plan was formed to provide a stable market for governmental entities who, up to then, were paying exorbitant prices for limited coverage, or in some cases, were being forced to go without coverage in key areas.

The Par Plan develops coverage programs specific to every member’s needs because we know that there isn’t any one coverage that can satisfy the needs of each and every municipality. We offer coverage as diverse as each public entity.

The Par Plan is a unique and proven, member-driven system that has effectively provided affordable, tailored property and casualty coverage to small- and medium–size Michigan public entities for many years. Members of the Par Plan all share common goals and needs specific to public entities. Through participation in the Par Plan, they create a team approach to meeting those goals and needs. The par plan is a proven, historically stable program with a 98% member retention rate and a strong, long-term working relationship with its program reinsurers.

Over 1,300 current members already know why The Par Plan is #1 in Michigan.

TYRONE TOWNSHIP

* Dividend Returns to Date: $1,945.33
* Grant Awards to Date: $0
* Reimbursement for Michigan Citizen Planner Certification - One Person Per Year

Par Plan Board of Directors

**Zone 1**
Paul Lehto
Calumet Township
906.337.2410

**Zone 2**
Marvin Besteman, Jr.
Kinross Charter Township
906.485.5381

**Zone 3**
Glen Lile
East Bay Charter Township
231.947.8719

**Zone 4**
Joanne Donaldson
Markey Township
989.366.9614

**Zone 5**
Jennifer Venema.
Caledonia Charter Township
616.891.0070

**Zone 6**
Gary Brandt
Monitor Charter Township
989.684.3366

**Zone 7**
William Walters IV
City of Brown City
810.346.2325

**Zone 8**
William Bamber
Oceola Township
517.546.3259
INTRODUCING THE BURNHAM & FLOWER INSURANCE GROUP SERVICE STAFF

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We serve over 2600 Public Entities

Your Michigan Service Team
800.748.0554

Jon Johnson
ext. 3163
Account Manager
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cell: 269.929.1605

Megan Roschek
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Account Manager
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cell: 614.440.8292

Bobbi Pritchard
ext. 3111
Manager
bpritchard@bfgroup.com

Jean Perry
ext. 3135
Service Representative
jperry@bfgroup.com
“All Products and Services from a Single Source”

PROPERTY & LIABILITY SOLUTIONS
- Property & Liability Coverage
- Workers Compensation
- Bonds

BENEFIT SOLUTIONS
- Group Health
- Group Life
- Group Voluntary Life
- Dental
- Volunteer Fire
- Long & Short Term Disability

RETIREMENT SOLUTIONS
- Pension
- Deferred Compensation

GASB 45 SOLUTIONS
- Section 115 Trust
- Actuarial Services, AAL & ARC

ADMINISTRATIVE SERVICES
- FSA, Section 125
- COBRA
- PA 106 Compliance
- Pension
- HRA, HSA & Debit Cards
HCC Public Risk Claim Service

Claims

As a direct extension of our Risk Control program, the Claims Department stands ready if an incident turns into a claim. Through the expeditious payment of covered claims, HCC provides service of the highest caliber. Our professional and skillful claims handling gives your Municipality piece of mind.

HCC Public Risk Claim Attorney Representation:

- Foster, Swift, Collins & Smith, P.C. (Grand Rapids)
- Foster, Swift, Collins & Smith, P.C. (Lansing)
- Landry, Mazzeo & Dembinski, P.C. (Farmington Hills)
- Law Offices of Gary Rossi PLLC (Bloomfield Hills)
- Lucas & Baker, P.C. (Onsted)
- McGraw Morris, P.C. (Grand Rapids)
- McGraw Morris, P.C. (Troy)
- Seibert & Dloski, P.L.L.C. (Clinton Twp)
- Swogger, Bruce & Millar Law Firm, P.C. (Traverse City)
- White & Wojda Attorneys at Law (Alpena)

HCC Public Risk Control Services provides customized loss control to a variety of Municipal Governments, including Cities, Counties, Towns, Townships and Villages. We also work closely with the different branches within these entities:

- Police & Fire Departments
- Parks & Recreation Programs
- Public Works
- Human Resources Departments.
Risk Control continued

Our main objective is to assist Municipalities in reducing and/or transferring potential liability exposures. There are many potential exposures which public officials must contend with. To help our members deal with these, we offer several types of risk control services:

- Risk Control site visits and subsequent report with recommendations for improvement
- Special event and hold harmless language reviews
- Resource materials
- Technical assistance
- Free Risk Control workshops and conferences including:
  - How to Avoid Zoning Litigation
  - ADA and Discrimination in the Workplace
  - Know Your Liabilities
  - Top 10 Areas of Litigation
  - So You’ve Been Sued
  - Risk Management for Governmental Entities
  - Sexual Harassment in the Workplace

You Serve Others... We Serve You.

Our service promise to you.

- We will promptly respond to your phone calls and emails.
- We will expedite any changes in coverage.
- We will offer 24x7 on-line access to information you need.
- We will happily review your coverage at any time - we recommend annually.
- We have the ability to review contracts or certificates you receive from other parties.
- We will provide risk management and safety recommendations.
- We will work with you to meet your unique and changing needs.
- We have staff on-site with expertise in the following areas:
  - Property & casualty
  - Group benefits
  - Retirement services
  - Health insurance third party administration
SECTION I. LIABILITY COVERAGES

Who is an ‘Insured’
1) Any member of the governing body of the Named Insured
2) Any member of boards or commission of the Named Insured
3) Any elected or appointed official of the Named Insured
4) Any employee of the Named Insured
5) Any volunteer of the Named Insured

### A. COMPREHENSIVE GENERAL LIABILITY COVERAGE

<table>
<thead>
<tr>
<th>Description</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bodily Injury &amp; Property Damage</td>
<td>$5,000,000 per occurrence</td>
</tr>
<tr>
<td>Personal &amp; Advertising Injury</td>
<td>$5,000,000 per occurrence</td>
</tr>
<tr>
<td>Aggregate</td>
<td>None</td>
</tr>
<tr>
<td>Deductible</td>
<td>None</td>
</tr>
<tr>
<td>Sewer Backup Liability</td>
<td>$100,000 per occurrence</td>
</tr>
<tr>
<td></td>
<td>$100,000 aggregate</td>
</tr>
<tr>
<td>Damage to Premises Rented to you</td>
<td>$500,000 any one premises</td>
</tr>
<tr>
<td>Medical Payments (volunteers included)</td>
<td>$10,000 any one person</td>
</tr>
<tr>
<td>Entrusted Property for Storage / Safekeeping</td>
<td>$25,000 aggregate</td>
</tr>
<tr>
<td>Excess Employer's Liability (workers’ compensation primary)</td>
<td>$100,000 Bodily Injury by Accident</td>
</tr>
<tr>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
COMPREHENSIVE GENERAL LIABILITY COVERAGE Cont.

Additionally & Automatically Included:

- Athletic Participation Liability
- Automatic Coverage for Newly Acquired Organizations (90 days)
- Broad Form Property Damage
- Cemetery Professional Endorsement
- Elected & Appointed Official’s Residence and Place of Employment
- Extended Bodily Injury
- EMT / EMS Operations
- Host/Incidental Liquor Liability
- Government Medical (Good Samaritan Endorsement)
- Incidental Medical Malpractice Liability
- Insured Contractual Liability
- Liability Resulting From Mutual Aid Agreements
- Mental Anguish, Mental Injury, Shock & Disability
- Non-Owned Watercraft (under 51’)
- Occurrence Form
- “Pay on Behalf” Form
- Products & Completed Operations
- Pollution Coverage for Fire Department Emergency & Training Operations
- Special Events Liability (excluding sponsored fireworks and liquor)

B. EMPLOYEE BENEFITS LIABILITY COVERAGE

<table>
<thead>
<tr>
<th>Description</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Occurrence Limit</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Annual Aggregate Limit</td>
<td>$3,000,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>None</td>
</tr>
</tbody>
</table>
### C. PUBLIC OFFICIALS LIABILITY COVERAGE

(Errors & Omissions / Wrongful Acts Liability)

<table>
<thead>
<tr>
<th>Description</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Occurrence Limit</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Annual Aggregate Limit</td>
<td>None</td>
</tr>
<tr>
<td>Deductible</td>
<td>None</td>
</tr>
<tr>
<td>Occurrence Form</td>
<td>Included</td>
</tr>
<tr>
<td>Employment Practice Liability</td>
<td>Included</td>
</tr>
<tr>
<td>“Pay on Behalf” Form</td>
<td>Included</td>
</tr>
<tr>
<td>Equal Employment Opportunity Commission Actions</td>
<td>Included</td>
</tr>
<tr>
<td>Civil Rights Violations</td>
<td>Included</td>
</tr>
<tr>
<td>Non-Monetary Defense Cost Coverage</td>
<td></td>
</tr>
<tr>
<td>• Injunctive Relief</td>
<td>$50,000 per suit</td>
</tr>
<tr>
<td></td>
<td>$100,000 aggregate</td>
</tr>
<tr>
<td>Private Property Use Restriction Sublimit Endorsement (Zoning)</td>
<td>$250,000 per occurrence</td>
</tr>
<tr>
<td></td>
<td>$0 aggregate</td>
</tr>
</tbody>
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### D. AUTOMOBILE LIABILITY COVERAGE

<table>
<thead>
<tr>
<th>Description</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occurrence Limit (Hired &amp; Non-Owned Included)</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>None</td>
</tr>
<tr>
<td>Employee Vehicle Endorsement</td>
<td>$1,000</td>
</tr>
</tbody>
</table>
## SECTION II. PROPERTY COVERAGE

### Location Address

<table>
<thead>
<tr>
<th>Location Address</th>
<th>Building</th>
<th>Contents</th>
<th>Year Built</th>
</tr>
</thead>
<tbody>
<tr>
<td>10408 CENTER ROAD (TOWNHALL)</td>
<td>$1,054,657</td>
<td>$104,246</td>
<td>1965</td>
</tr>
<tr>
<td>10408 CENTER ROAD (HISTORICAL TWP)</td>
<td>$159,844</td>
<td>$3,474</td>
<td>1970</td>
</tr>
<tr>
<td>WHITE LAKE RD (VACANT LAND)</td>
<td>$0</td>
<td>$0</td>
<td>2007</td>
</tr>
<tr>
<td>10154 WHITE LAKE RD (COLWELL CEMETERY)</td>
<td>$0</td>
<td>$0</td>
<td>1970</td>
</tr>
<tr>
<td>10226 LINDEN ROAD (CLOUGH CEMETERY)</td>
<td>$0</td>
<td>$0</td>
<td>1970</td>
</tr>
<tr>
<td>7194 HARTLAND RD (GARDNER CEMETERY)</td>
<td>$0</td>
<td>$0</td>
<td>1970</td>
</tr>
<tr>
<td>8420 RUNYAN LAKE ROAD (NEW TOWNHALL)</td>
<td>$1,150,000</td>
<td>$50,000</td>
<td>2000</td>
</tr>
<tr>
<td>8420 RUNYAN LAKE ROAD- STORAGE GARAGE</td>
<td>$59,504</td>
<td>$0</td>
<td>2000</td>
</tr>
</tbody>
</table>

### Description

<table>
<thead>
<tr>
<th>Description</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Building &amp; Contents Limit - Blanket &amp; Agreed</td>
<td>$2,581,725</td>
</tr>
<tr>
<td>Deductible</td>
<td>$1,000</td>
</tr>
<tr>
<td>Replacement Cost Valuation</td>
<td>Included</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>N/A</td>
</tr>
<tr>
<td>Equipment &amp; Mechanical Breakdown Coverage ($1,000 Deductible)</td>
<td>Included</td>
</tr>
<tr>
<td>Earthquake Coverage Limit</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Earthquake Coverage Deductible</td>
<td>$50,000</td>
</tr>
<tr>
<td>Flood Coverage Limit (Excludes FEMA “special flood coverage area”)</td>
<td>$100,000</td>
</tr>
<tr>
<td>Flood Coverage Deductible</td>
<td>$10,000</td>
</tr>
</tbody>
</table>
## Extensions of Coverage

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable</td>
<td>$250,000</td>
</tr>
<tr>
<td>Damage to Buildings from Theft, Burglary, or Robbery</td>
<td>Included</td>
</tr>
<tr>
<td>Debris Removal</td>
<td>25% of loss</td>
</tr>
<tr>
<td>Extra Expense</td>
<td>$500,000</td>
</tr>
<tr>
<td>Fire Department Service Charge</td>
<td>$5,000</td>
</tr>
<tr>
<td>Fire Equipment Recharge</td>
<td>$5,000</td>
</tr>
<tr>
<td>First Party Sewer Back-up</td>
<td>$25,000</td>
</tr>
<tr>
<td>Foundations of Machinery</td>
<td>$250,000</td>
</tr>
<tr>
<td>Foundations of Building</td>
<td>$500,000</td>
</tr>
<tr>
<td>Glass Coverage - no deductible applies</td>
<td>Included</td>
</tr>
<tr>
<td>Inventory or Appraisal</td>
<td>$10,000</td>
</tr>
<tr>
<td>Loss of Rents and Business Income</td>
<td>$500,000</td>
</tr>
<tr>
<td>Newly Acquired or Constructed Property - Building (180 Days)</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Newly Acquired or Constructed Property - Contents (180 Days)</td>
<td>$250,000</td>
</tr>
<tr>
<td>Outdoor Property</td>
<td>$10,000</td>
</tr>
<tr>
<td>Personal Effects of Employees</td>
<td>$1,000</td>
</tr>
<tr>
<td>Personal Property of Others</td>
<td>$15,000</td>
</tr>
<tr>
<td>Premises Boundary Increased Distance</td>
<td>1,000 Feet</td>
</tr>
<tr>
<td>Preservation of Property</td>
<td>Included</td>
</tr>
<tr>
<td>Pollution Cleanup and Removal</td>
<td>$10,000</td>
</tr>
<tr>
<td>Tree Cleanup in Cemeteries</td>
<td>$10,000</td>
</tr>
<tr>
<td>Underground Pipes, Flues or Drains (Within 1,000ft of Insured Structure)</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Valuable Papers &amp; Records - Costs to Research, Replace, or Restore</td>
<td>$250,000</td>
</tr>
</tbody>
</table>
### PROPERTY COVERAGE - Cont.

#### Building Ordinance or Law

<table>
<thead>
<tr>
<th>Coverage for Loss to Undamaged Portion of the Building</th>
<th>Actual Loss Sustained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demolition Cost Coverage to Undamaged Portion of the Building</td>
<td>Actual Loss Sustained</td>
</tr>
<tr>
<td>Increased Cost of Construction Coverage</td>
<td>Actual Loss Sustained</td>
</tr>
</tbody>
</table>

### ELECTRONIC DATA PROCESSING (EDP) COVERAGE

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data, Media, Programs</td>
<td>$100,000</td>
</tr>
<tr>
<td>Extra Expense</td>
<td>$100,000</td>
</tr>
<tr>
<td>Loss of Business Income</td>
<td>$100,000</td>
</tr>
<tr>
<td>System Breakdown Coverage</td>
<td>Included</td>
</tr>
<tr>
<td>Deductible</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

### INLAND MARINE COVERAGE

| Deductible | $1,000 |

**Total:** $51,000

### SCHEDULED INLAND MARINE

<table>
<thead>
<tr>
<th>Make/Model</th>
<th>Value</th>
<th>Value Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>MISCELLANEOUS PROPERTY &amp; EQUIPMENT</td>
<td>$51,000</td>
<td>Replacement</td>
</tr>
</tbody>
</table>
## SECTION III. CRIME & BONDING

<table>
<thead>
<tr>
<th>Description</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forgery or Alteration</td>
<td>$10,000</td>
</tr>
<tr>
<td>Theft, Disappearance and Destruction In/Out</td>
<td>$100,000</td>
</tr>
<tr>
<td>Tax Time Limit</td>
<td>$100,000</td>
</tr>
<tr>
<td>Computer Fraud</td>
<td>$100,000</td>
</tr>
<tr>
<td>Employee Dishonesty - Per Loss</td>
<td>$100,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>None</td>
</tr>
</tbody>
</table>

### BOND COVERAGE

<table>
<thead>
<tr>
<th>Position</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Treasurer</td>
<td>$25,000</td>
</tr>
<tr>
<td>Deputy Treasurer</td>
<td>$15,000</td>
</tr>
<tr>
<td>Clerk</td>
<td>$10,000</td>
</tr>
<tr>
<td>Deputy Clerk</td>
<td>$10,000</td>
</tr>
<tr>
<td>Supervisor</td>
<td>$5,000</td>
</tr>
</tbody>
</table>
Township of Tyrone  
**BIND REQUEST EFFECTIVE: April 1, 2020**

<table>
<thead>
<tr>
<th>Coverage Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michigan Township Participating Plan Package</td>
<td>$14,517</td>
</tr>
<tr>
<td>Cyber &amp; Privacy Liability Policy</td>
<td>$2,529</td>
</tr>
<tr>
<td><strong>SUBTOTAL</strong></td>
<td><strong>$17,046</strong></td>
</tr>
</tbody>
</table>

**PROGRAM COVERAGE OPTIONS**

- Add Casualty Limited Terrorism Coverage $82 add'l
- Add Property Limited Terrorism Coverage $62 add'l
- Decrease Property & IM/EDP Deductible to $500 $93 add'l
- Increase Non Monetary Defense Cost Coverage to $100,000 per suit/$100,000 aggregate $250 add'l

**If you have any questions please contact our office. Higher Limits of coverage available upon review**

This proposal is an overview of the coverages provided by Michigan Township Participating Plan (MTPP). This presentation is merely descriptive and should be used for reference purposes only. Your policy(ies) must be referred to for specific coverages, limitations and restrictions. Specific questions regarding any of these items should be referred to your Account Manager.
Township of Tyrone

**BIND REQUEST** EFFECTIVE: April 1, 2020

<table>
<thead>
<tr>
<th>Plan Package</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michigan Township Participating Plan Package</td>
<td>$14,517</td>
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<tr>
<td>Cyber &amp; Privacy Liability Policy</td>
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</tr>
</tbody>
</table>

**SUBTOTAL** $17,046

**PROGRAM COVERAGE OPTIONS**

- Add Casualty Limited Terrorism Coverage: $82 add'l
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- Decrease Property & IM/EDP Deductible to $500: $93 add'l
- Increase Non Monetary Defense Cost Coverage to $100,000 per suit/$100,000 aggregate: $250 add'l

**If you have any questions please contact our office. Other higher limits of coverage available upon review**

**TOTAL PREMIUM SUBMITTED:** $

**PAYMENT DUE UPON RECEIPT**

PLEASE SEND IN ONE COPY OF THIS BIND REQUEST WITH YOUR PAYMENT.

PLEASE MAKE PAYMENT TO:

BURNHAM & FLOWER AGENCY, INC.

315 SOUTH KALAMAZOO MALL

KALAMAZOO, MI 49007

THANK YOU FOR YOUR BUSINESS AND CONTINUED SUPPORT!

SIGNATURE OF AUTHORIZED: _____________________________ DATE: ________
You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term “act of terrorism” means any act that is certified by the Secretary of the Treasury-in consultation with the Secretary of Homeland Security, and the Attorney General of the United States-to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carrier or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the Terrorism Risk Insurance Act is scheduled to terminate, or the expiry date of the policy, whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019; and 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A $100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS’ LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS $100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED $100 BILLION, YOUR COVERAGE MAY BE REDUCED.

---

<table>
<thead>
<tr>
<th>ACCEPTANCE of Terrorism Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>_____</td>
</tr>
<tr>
<td>(Please check the box to the left and initial if this is your election)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>REJECTION of Terrorism Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>_____</td>
</tr>
<tr>
<td>(Please check the box to the left and initial if this is your election)</td>
</tr>
</tbody>
</table>

---

<table>
<thead>
<tr>
<th>Policyholder/Applicant’s Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Print Name</td>
</tr>
<tr>
<td>Date</td>
</tr>
</tbody>
</table>

---

<table>
<thead>
<tr>
<th>U.S. Specialty Insurance Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance Company</td>
</tr>
<tr>
<td>HMTP-172685RW</td>
</tr>
<tr>
<td>04/01/2020 - 04/01/2021</td>
</tr>
<tr>
<td>Policy Number</td>
</tr>
<tr>
<td>TYRONE TOWNSHIP</td>
</tr>
<tr>
<td>LIVINGSTON</td>
</tr>
<tr>
<td>Insured Name</td>
</tr>
</tbody>
</table>

2-2015