

**TYRONE TOWNSHIP
SPECIAL BOARD MEETING AGENDA
MAY 28, 2020 – 10:00 A.M.
(810) 629-8631**

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

1. COVID-19 Preparedness and Response Plan.
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

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+1 301 715 8592 US (Germantown)

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+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.¹ 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”).²

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 2020-77.³

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 diarrhea⁴

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.

⁴ <https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html>

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 “[no] 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.”⁵ 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.⁶ These workers include public safety, first responders and other community-based government operations and essential functions.⁷

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.”⁸

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.

⁶ <https://www.cisa.gov/sites/default/files/publications/CISA-Guidance-on-Essential-Critical-Infrastructure-Workers-1-20-508c.pdf>

⁷ Executive Order 2020-77; section 8.

⁸ Executive Order 2020-77; paragraph 4(b).

monitor themselves for any COVID-19 symptoms.⁹ 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.¹⁰ 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).¹¹ 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.

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>.

¹⁰ <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/social-distancing.html>

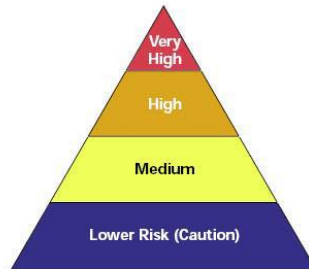
¹¹ https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/cleaning-disinfection.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fprepare%2Fcleaning-disinfection.html

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:



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 of case COVID-19 may return to work¹²:

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.¹³

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.¹⁴

¹² <https://www.cdc.gov/coronavirus/2019-ncov/hcp/return-to-work.html>

¹³ *Id*

¹⁴ *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-19.¹⁵ 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.”¹⁶

An employee may choose to substitute any accrued Leave Bank or Paid Time Off for the first two weeks of partial paid leave.¹⁷ 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);

¹⁵ <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

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.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.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.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).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).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).²³

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

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

²⁰ *Id.*

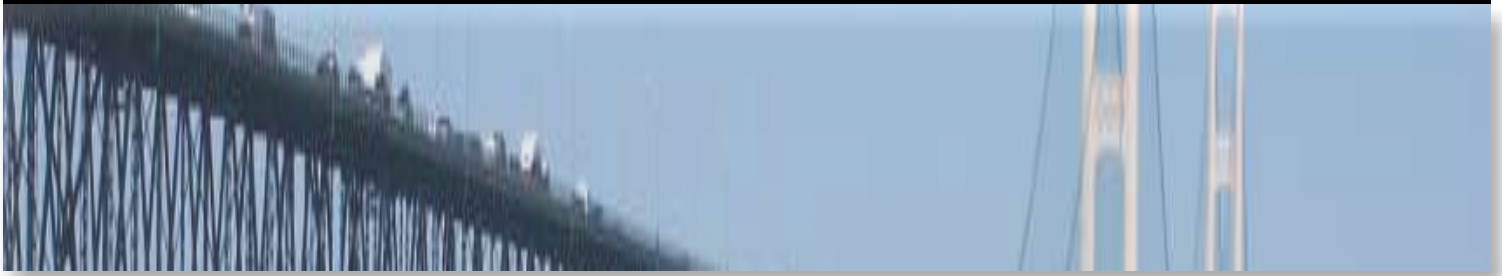
²¹ *Id.*

²² *Id.*

²³ *Id.*

NEW BUSINESS #2

Liability Insurance Proposal
Burnham & Flower Group



Township of Tyrone, Livingston
8420 Runyan Lake Rd.
Fenton, MI 48430
(Effective April 1, 2020)



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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.

There are a number of reasons for Par Plan's success. Par Plan was structured to provide more features and benefits than any other plan:

- Non-profit
- Tax-exempt
- Retain investment income
- Stable pricing
- Interactive website
- Simplified application
- Specialized loss control
- Homogenous group

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

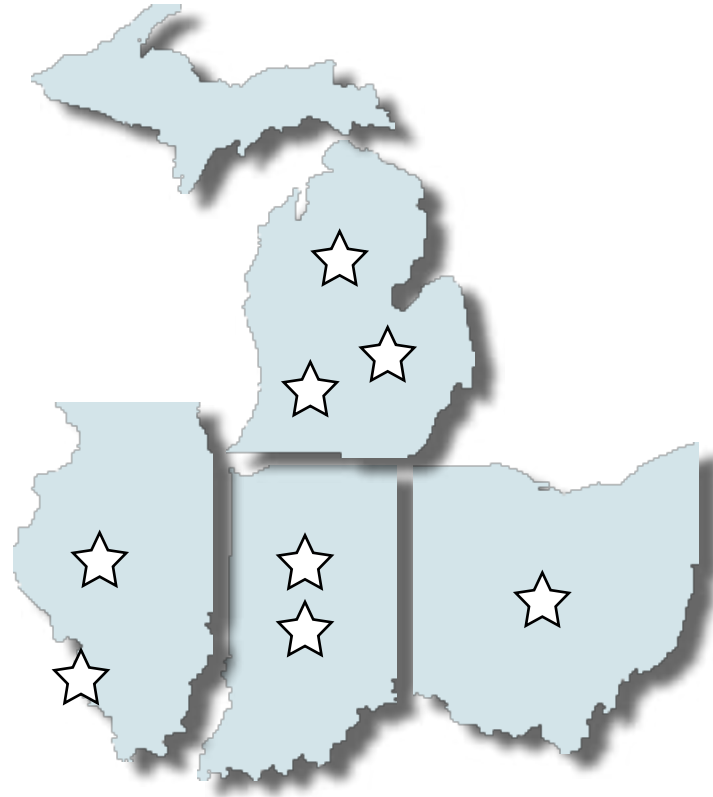
Zone 8

Zone 9

William Bamber
Oceola Township
517.546.3259

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 Account Manager
jjohnson@bfgroup.com
 cell: 269.929.1605



Megan Roschek
 ext. 3178
 Account Manager
mroschek@bfgroup.com
 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
-



Michigan Township Participating Plan Administration & Risk Control



Burnham & Flower Insurance Group Marketing & Service



UHY LLP Certified Public Accountants Auditing

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

Description	Coverage
Bodily Injury & Property Damage	\$5,000,000 per occurrence
Personal & Advertising Injury	\$5,000,000 per occurrence
Aggregate	None
Deductible	None
Sewer Backup Liability	\$100,000 per occurrence \$100,000 aggregate
Damage to Premises Rented to you	\$500,000 any one premises
Medical Payments (volunteers included)	\$10,000 any one person
Entrusted Property for Storage / Safekeeping	\$25,000 aggregate
Excess Employer's Liability (workers' compensation primary)	\$100,000 Bodily Injury by Accident \$100,000 Bodily Injury by Disease





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

Description	Coverage
Per Occurrence Limit	\$1,000,000
Annual Aggregate Limit	\$3,000,000
Deductible	None



C. PUBLIC OFFICIALS LIABILITY COVERAGE

(Errors & Omissions / Wrongful Acts Liability)

Description	Coverage
Per Occurrence Limit	\$5,000,000
Annual Aggregate Limit	None
Deductible	None
Occurrence Form	Included
Employment Practice Liability	Included
“Pay on Behalf” Form	Included
Equal Employment Opportunity Commission Actions	Included
Civil Rights Violations	Included
Non-Monetary Defense Cost Coverage	\$50,000 per suit
• Injunctive Relief	\$100,000 aggregate
Private Property Use Restriction Sublimit Endorsement (Zoning)	\$250,000 per occurrence \$0 aggregate

D. AUTOMOBILE LIABILITY COVERAGE

Description	Coverage
Occurrence Limit (Hired & Non-Owned Included)	\$5,000,000
Deductible	None
Employee Vehicle Endorsement	\$1,000



SECTION II. PROPERTY COVERAGE

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

Description	Coverage
Total Building & Contents Limit - Blanket & Agreed	\$2,581,725
Deductible	\$1,000
Replacement Cost Valuation	Included
Coinsurance	N/A
Equipment & Mechanical Breakdown Coverage (\$1,000 Deductible)	Included
Earthquake Coverage Limit	\$1,000,000
Earthquake Coverage Deductible	\$50,000
Flood Coverage Limit (Excludes FEMA "special flood coverage area")	\$100,000
Flood Coverage Deductible	\$10,000



PROPERTY COVERAGE - Cont.

Extensions of Coverage

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



PROPERTY COVERAGE - Cont.

Building Ordinance or Law

Coverage for Loss to Undamaged Portion of the Building	Actual Loss Sustained
Demolition Cost Coverage to Undamaged Portion of the Building	Actual Loss Sustained
Increased Cost of Construction Coverage	Actual Loss Sustained

ELECTRONIC DATA PROCESSING (EDP) COVERAGE

Data, Media, Programs	\$100,000
Extra Expense	\$100,000
Loss of Business Income	\$100,000
System Breakdown Coverage	Included
Deductible	\$1,000

INLAND MARINE COVERAGE

Deductible	\$1,000
Total:	\$51,000

SCHEDULED INLAND MARINE

Make/Model	Value	Value Type
MISCELLANEOUS PROPERTY & EQUIPMENT	\$51,000	Replacement



SECTION III. CRIME & BONDING

Description	Coverage
Forgery or Alteration	\$10,000
Theft, Disappearance and Destruction In/Out	\$100,000
Tax Time Limit	\$100,000
Computer Fraud	\$100,000
Employee Dishonesty - Per Loss	\$100,000
Deductible	None

BOND COVERAGE

Position	Limit
Treasurer	\$25,000
Deputy Treasurer	\$15,000
Clerk	\$10,000
Deputy Clerk	\$10,000
Supervisor	\$5,000



Township of Tyrone

BIND REQUEST EFFECTIVE: April 1, 2020

Michigan Township Participating Plan Package	\$14,517
Cyber & Privacy Liability Policy	\$2,529
SUBTOTAL	\$17,046

PROGRAM COVERAGE OPTIONS

<input type="checkbox"/>	Add Casualty Limited Terrorism Coverage	\$82 add'l
<input type="checkbox"/>	Add Property Limited Terrorism Coverage	\$62 add'l
<input type="checkbox"/>	Decrease Property & IM/EDP Deductible to \$500	\$93 add'l
<input type="checkbox"/>	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.

INVOICE AND BIND REQUEST



Township of Tyrone

BIND REQUEST EFFECTIVE: April 1, 2020

Michigan Township Participating Plan Package	\$14,517
Cyber & Privacy Liability Policy	\$2,529
SUBTOTAL	\$17,046

PROGRAM COVERAGE OPTIONS

<input type="checkbox"/> Add Casualty Limited Terrorism Coverage	\$82 add'l
<input type="checkbox"/> Add Property Limited Terrorism Coverage	\$62 add'l
<input type="checkbox"/> Decrease Property & IM/EDP Deductible to \$500	\$93 add'l
<input type="checkbox"/> 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: _____

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

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.

ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

LISTED BELOW IS THE ADDITIONAL PREMIUM TO PURCHASE TERRORISM COVERAGE, WHICH IS IN ADDITION TO THE PREMIUM WE HAVE QUOTED OTHERWISE. AT THE TIME OF BINDING YOUR NEW OR RENEWAL COVERAGE, THE FOLLOWING STATEMENT MUST BE COMPLETED AND SIGNED BY THE POLICYHOLDER.

ACCEPTANCE of Terrorism Coverage

_____	I hereby elect to purchase Casualty Terrorism Coverage for certified acts of Terrorism for a prospective premium of \$82 (Please check the box to the left and initial if this is your election)
_____	I hereby elect to purchase Property Terrorism Coverage for certified acts of Terrorism for a prospective premium of \$62 (Please check the box to the left and initial if this is your election)

REJECTION of Terrorism Coverage

_____	I hereby decline to purchase Casualty terrorism coverage for certified acts of Terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism. (Please check the box to the left and initial if this is your election)
_____	I hereby decline to purchase Property terrorism coverage for certified acts of Terrorism. I understand that I will have no coverage for any losses resulting from certified acts of terrorism. (Please check the box to the left and initial if this is your election)

Policyholder/Applicant's Signature

Print Name

Date

U.S. Specialty Insurance Company

Insurance Company
HMT-172685RW
04/01/2020 - 04/01/2021

Policy Number
TYRONE TOWNSHIP
LIVINGSTON

Insured Name