

**TYRONE TOWNSHIP
REGULAR BOARD MEETING AGENDA
APRIL 4, 2023 - 7:00 P.M.
(810) 629-8631**

CALL TO ORDER – PLEDGE OF ALLEGIANCE – 7:00 P.M.

ROLL CALL

APPROVAL OF AGENDA – OR CHANGES

APPROVAL OF CONSENT AGENDA

1. Regular Board Meeting Minutes – March 28, 2023

COMMUNICATIONS

PUBLIC REMARKS

UNFINISHED BUSINESS

NEW BUSINESS

1. Resolution to recognize Fenton Pride Collective as a nonprofit organization to obtain a charitable gaming license.
2. Moratorium on solar farms.
3. Commercial insurance policy renewal for township hall.

MISCELLANEOUS BUSINESS

PUBLIC REMARKS

ADJOURNMENT

* * * * *

Supervisor Mike Cunningham

Clerk Pam Moughler

Please note: Anyone wishing to address the Township Board may do so during Public Remarks. 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.

CONSENT AGENDA

1. Regular Board Meeting Minutes – March 28, 2023

**TYRONE TOWNSHIP
REGULAR BOARD MEETING
APPROVED MINUTES – MARCH 28, 2023 – PAGE 1**

CALL TO ORDER

Supervisor Cunningham called the meeting of the Tyrone Township Board to order with the Pledge of Allegiance on March 28, 2023 at 7:00 p.m. at the Tyrone Township Hall.

ROLL CALL

Present: Supervisor Mike Cunningham, Clerk Pam Moughler, Treasurer Jennifer Eden, and Trustees Herman Ferguson, Kurt Schulze, Zach Tucker, and David Walker.

APPROVAL OF AGENDA – OR CHANGES

Trustee Walker moved to approve the agenda as presented. (Trustee Ferguson seconded.) The motion carried; all ayes.

APPROVAL OF CONSENT AGENDA

- 1. Public Hearing & Regular Board Meeting Minutes – March 7, 2023**
- 2. Treasurer’s Report – February 28, 2023**
- 3. Clerk’s Warrants and Bills – March 23, 2023**

Trustee Schulze moved to approve the consent agenda as presented. (Trustee Walker seconded.) The motion carried; all ayes.

COMMUNICATIONS

- 1. Livingston County Sheriff Report – February 28, 2023**
- 2. City of Fenton Fire Department Annual Report 2022**
- 3. Planning Commission Approved Meeting Minutes – November 2, 2022**
- 4. Planning Commission Approved Meeting Minutes – December 13, 2022**
- 5. Planning Commission Meeting Synopsis – March 14, 2023**

Trustee Walker moved to receive and place on file Communications #1-5 as presented. (Trustee Ferguson seconded.) The motion carried; all ayes.

PUBLIC REMARKS

Residents commented on the budget, solar facilities, and school security.

UNFINISHED BUSINESS

None.

**TYRONE TOWNSHIP
REGULAR BOARD MEETING
APPROVED MINUTES – MARCH 28, 2023 – PAGE 2**

NEW BUSINESS

1. Adjust and approve the 2022-2023 budget.

Trustee Walker moved to approve the 2022-2023 fiscal year budget amendment by funds as presented. (Trustee Schulze seconded.) The motion carried; all ayes. The amendment is as follows:

Budget Amendments by Fund for Fiscal Year 2022/2023

Fund	Department	Account No.	Account Name	Current Budget	Current Balance as of 3/21/23	Suggested Amendment
GENERAL FUND	Assessor	101-257-703.000	HOURLY WAGES	\$ 49,504.00	\$ 80,320.51	\$ 81,000.00
SHANNON GLEN RUBBISH REMOVAL FUND		225-528-811.000	TRASH/RUBBISH REMOVAL	\$ 5,474.00	\$ 5,858.20	\$ 6,000.00

2. Discussion regarding township resident email service subscription.

The free version of the email service, that the township uses to send notifications to a distribution list of residents, has been discontinued. The Clerk asked the board if the subscription cost is in the best interest of residents since the number of residents on the distribution list is relatively small and the township maintains a website with identical information. The board decided to pay the service, but to seek other alternatives. No motion was made.

3. PEG Coordinator salary for 2023-2024.

Trustee Walker moved to approve the salary of \$25,000 a year for the PEG Coordinator’s salary; the township’s portion of that salary is \$2,883.53. (Trustee Tucker seconded.) The motion carried; all ayes.

MISCELLANEOUS BUSINESS

None.

PUBLIC REMARKS

Residents expressed their opinions of email notifications.

ADJOURNMENT

Trustee Schulze moved to adjourn. (Trustee Tucker seconded.) The motion carried; all ayes. The meeting adjourned at 7:35 p.m.

NEW BUSINESS #1

Resolution to recognize Fenton Pride Collective as a nonprofit organization to obtain a charitable gaming license.



Department of the Treasury
Internal Revenue Service
Tax Exempt and Government Entities
P.O. Box 2508
Cincinnati, OH 45201

FENTON PRIDE COLLECTIVE
9438 WAITE DRIVE
FENTON, MI 48430

Date:
10/05/2022
Employer ID number:
88-2192320
Person to contact:
Name: Max DeWald
ID number: 32200
Telephone: 877-829-5500
Accounting period ending:
December 31
Form 990/990-EZ/990-N required:
Yes
Effective date of exemption:
May 6, 2022
Contribution deductibility:
No
Addendum applies:
No
DLN:
26053560005532

Dear Applicant:

We're pleased to tell you we determined you're exempt from federal income tax under Internal Revenue Code (IRC) Section 501(c)(4). This letter could help resolve questions on your exempt status. Please keep it for your records.

Donors cannot deduct contributions they make to you under IRC Section 170(c)(2).

If we indicated at the top of this letter that you're required to file Form 990/990-EZ/990-N, our records show you're required to file an annual information return (Form 990 or Form 990-EZ) or electronic notice (Form 990-N, the e-Postcard). If you don't file a required return or notice for three consecutive years, your exempt status will be automatically revoked.

If we indicated at the top of this letter that an addendum applies, the enclosed addendum is an integral part of this letter.

For important information about your responsibilities as a tax-exempt organization, go to www.irs.gov/charities. Enter "4221-NC" in the search bar to view Publication 4221-NC, Compliance Guide for Tax-Exempt Organizations (Other than 501(c)(3) Public Charities and Private Foundations), which describes your recordkeeping, reporting, and disclosure requirements.

Sincerely,

Stephen A. Martin
Director, Exempt Organizations
Rulings and Agreements



Charitable Gaming Division
 Box 30023, Lansing, MI 48909
 OVERNIGHT DELIVERY:
 101 E. Hillsdale, Lansing MI 48933
 (517) 335-5780
 www.michigan.gov/cg

LOCAL GOVERNING BODY RESOLUTION FOR CHARITABLE GAMING LICENSES
 (Required by MCL.432.103(K)(ii))

At a _____ meeting of the _____
REGULAR OR SPECIAL TOWNSHIP, CITY, OR VILLAGE COUNCIL/BOARD

called to order by _____ on _____
DATE

at _____ a.m./p.m. the following resolution was offered:
TIME

Moved by _____ and supported by _____

that the request from _____ of _____,
NAME OF ORGANIZATION CITY

county of _____, asking that they be recognized as a
COUNTY NAME

nonprofit organization operating in the community for the purpose of obtaining charitable

gaming licenses, be considered for _____.
APPROVAL/DISAPPROVAL

APPROVAL

DISAPPROVAL

Yeas: _____

Yeas: _____

Nays: _____

Nays: _____

Absent: _____

Absent: _____

I hereby certify that the foregoing is a true and complete copy of a resolution offered and

adopted by the _____ at a _____
TOWNSHIP, CITY, OR VILLAGE COUNCIL/BOARD REGULAR OR SPECIAL

meeting held on _____.
DATE

SIGNED: _____
TOWNSHIP, CITY, OR VILLAGE CLERK

PRINTED NAME AND TITLE

ADDRESS

COMPLETION: Required.
 PENALTY: Possible denial of application.
 BSL-CG-1153(R6/09)

NEW BUSINESS #2

Moratorium on solar farms

(No documents)

NEW BUSINESS #3

Commercial insurance policy renewal for township hall.



Township of Tyrone, Livingston
8420 Runyan Lake Rd.
Fenton, MI 48430
(Effective April 1, 2023)



Serviced by:

Burnham & Flower
INSURANCE GROUP
You serve others. We serve you.

315 South Kalamazoo Mall
Kalamazoo, MI 49007
800.748.0554
www.bfgroup.com



Administered & Underwritten by:

**KENRICK
CORPORATION**

1700 OPDYKE COURT
AUBURN HILLS, MI 48326
800.878.9878
WWW.KENRICKCORP.COM



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: \$4,080.84

* 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

David Blake Thomas
Trout Lake Township
906.240.9747

Zone 3

Glen Lile
East Bay Charter Township
231.947.8719

Zone 4

Diane Randall
Roscommon Township
989.422.4116

Zone 5

Judy Maike
Everett Township
231.519.1435

Zone 6

Gary Brandt
Monitor Charter Township
989.684.3366

Zone 7

Michael Boskee
Elba Township
810.664.2332

Zone 8

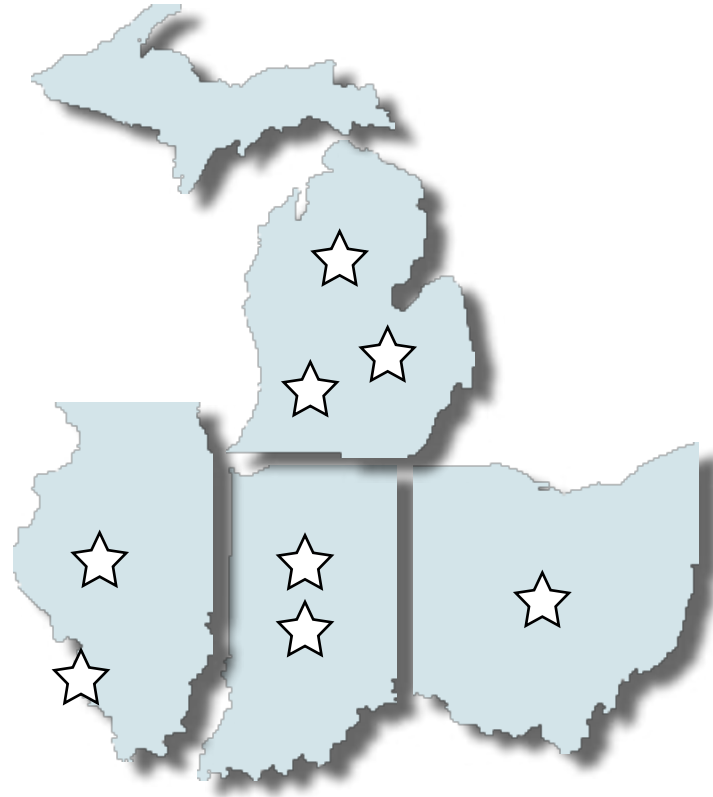
Linda Preston
Pokagon Township
269.462.1632

Zone 9

William Bamber
Oceola Township
517.546.3259

With Eight Offices in Four States

We serve over 2600 Public Entities



Your Michigan Service Team

800.748.0554



Jon Johnson
 ext. 3163
 Account Manager
jjohnson@bfgroup.com
 cell: 269.929.1605



Megan West
 ext. 3178
 Account Manager
mwest@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





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 • Injunctive Relief	\$50,000 per suit \$100,000 aggregate
Private Property Use Restriction Sublimit Endorsement (Zoning)	\$250,000 per occurrence \$0 aggregate
Deductible	\$2,500

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
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 TOWNSHIP HALL)	\$1,781,500	\$106,000	2000
8420 RUNYAN LAKE ROAD- STORAGE GARAGE	\$70,931	\$0	2000
10408 CENTER ROAD (HISTORICAL TOWNSHIP)	\$184,988	\$3,793	1970

Description	Coverage
Total Building & Contents Limit - Blanket & Agreed	\$2,147,212
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, 2023

Michigan Township Participating Plan Package	\$18,141
Cyber & Privacy Liability	\$1,738.75
SUBTOTAL	\$19,879.75

PROGRAM COVERAGE OPTIONS

<input type="checkbox"/> Add Casualty & Property Limited Terrorism Coverage	\$147 add'l
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**** 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, 2023

Michigan Township Participating Plan Package	\$18,141
Cyber & Privacy Liability	\$1,738.75
SUBTOTAL	\$19,879.75

PROGRAM COVERAGE OPTIONS

<input type="checkbox"/>	Add Casualty & Property Limited Terrorism Coverage	\$147 add'l
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**** 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 in 2015 and reauthorized in 2019, 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 carriers 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.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM, 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, INCLUDING BUT NOT LIMITED TO, AN EXCLUSION FOR NUCLEAR EVENTS. PLEASE READ IT CAREFULLY.** UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 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 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 CAUSED BY 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 EXCEEDS \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

_____	I hereby elect to purchase coverage for a prospective premium of <u>\$ 147</u>
_____	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses arising 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
M23MTP80503-04
04/01/2023 - 04/01/2024

Policy Number
TYRONE TOWNSHIP
LIVINGSTON

Insured Name

Cyber Security

Cyber insurance is not just a product. It's a service.

When you buy a cyber insurance policy, you are ultimately buying access to technical resources in case the worst happens. A good cyber policy reacts immediately to a cyber event, providing instant access to IT security experts, forensic investigators, lawyers and crisis communications specialists who will help you manage the situation and get back online as quickly as possible. Most policies will also provide free risk management tools, like employee training and dark web monitoring, that can help keep your business secure and prevent events from happening.



What does it cover?

- Cyber incident response costs (including IT forensics, legal, breach notification and crisis communications)
- Cybercrime (including social engineering, theft of personal funds, cyber extortion, ransomware attacks and unauthorized use of computer resources through cryptojacking or botnetting)
- System damage and business interruption (including full data re-creation, income loss and extra expense, additional extra expense, consequential reputational harm and hardware repair and replacement)
- Network security and privacy liability (including management liability arising from a cyber events and regulatory fines and penalties)
- Media liability (including defamation and intellectual property rights infringement)
- Technology errors and omissions
- Court attendance costs

Claims process

Most cyber events require immediate access to a wide variety of services to help businesses mitigate the impact of an attack. The in-house incident response team behind Acrisure Cyber provides all the necessary support from initial discovery through remediation when you suffer a cyber incident.

- 1** **Triage**
After you notify a cyber incident via the hotline, mobile app, or email, a technical expert will call back to triage, contain, and marshal the right specialists within our team.
- 2** **Forensics**
Next, our team will work with key stakeholders in your business to investigate the root cause and extent of the incident and provide recommendations for recovery.
- 3** **Recovery**
If systems are down, our business recovery team will then step in to get you fully operational again by helping to remove malicious malware and recover critical data.
- 4** **Remediation**
Once you're fully back on track, your claim will be handed over to our claims adjusters for final settlement.

Industry

Public Entities

Public services come to a halt after a ransomware attack locks down systems and prevents access to key operational information

Sensitive information about residents, including names, addresses, birth dates, income status and political party is stolen from you and posted on the dark web

Exposure

Overview

Cyber risk is an exposure that no modern business can escape, and financial impact of cybercrime, business interruption, and privacy events are now felt within all industries. With solutions designed for businesses of all sizes, our cyber products provide cutting-edge, innovative cover to protect against the very real and growing threats of the digital age.

.....
For more information please call 800.748.0554 and ask to speak with a Michigan Account Representative.