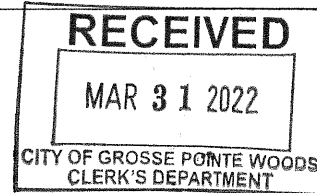




## CITY OF GROSSE POINTE WOODS

### Memorandum

**DATE:** March 31, 2022  
**TO:** Mayor and City Council  
**FROM:** Frank Schulte, City Administrator  
**SUBJECT:** FY 2021/22 General Liability & Property Insurance



Attached are the cover pages for the proposals received for the city's general liability and property insurances. The city solicited proposals from Nickel & Saph, Michigan Municipal League (MML) and Michigan Municipal Risk Management Authority (MMRMA). The annual rates came back as follows:

- MML \$168,592.00
- Nickel & Saph Inc. \$206,937.00
- MMRMA \$235,652.00

A summary of key coverages and deductible amounts are as follows:

Coverage	Nickel & Saph Inc.	MML	MMRMA
General Liability	Policy Limit \$10,000,000 Deductible - \$10,000	Policy Limit \$10,000,000 Deductible - \$15,000	Policy Limit \$10,000,000 Deductible - \$15,000
Property-Blanket	Policy Limit \$15,684,646 Deductible - \$15,000	Policy Limit \$16,852,241 Deductible - \$15,000	Policy Limit \$11,560,397 Deductible - \$1,000
Law Enforcement	Policy Limit \$10,000,000 Deductible - \$10,000	Policy Limit \$10,000,000 Deductible - \$15,000	Policy Limit \$10,000,000 Deductible - \$1,000
Vehicle (Physical Damage)	Policy Limit \$4,584,420 Deductible - \$2,500	Policy Limit 10,000,000 Deductible - \$2,500	Policy Limits 1,500,000 Deductible - \$1,000
Cyber	Policy Limit \$1,000,000 Deductible - \$10,000	Policy Limit \$1,000,000 Deductible - \$20,000	Policy Limit \$5,000,000 Deductible - \$25,000
Sewer Liability	Policy Limit \$10,000,000 Deductible - \$10,000	Policy Limit \$100,000 Deductible \$5,000	Policy Limit \$1,000,000 Deductible \$500,000

All three insurance carriers specialize in municipal insurance. After meeting with each insurance provider and after a thorough review of their policies it was determined that Nickel & Saph Inc. provides the best coverage for the city's needs. The following are some major points for choosing Nickel & Saph Inc.:

- \$10,000,000 Sewer liability coverage
- Will review vendor agreements/contracts to assure existing insurance language meets the requirements.
- Will assist Public Safety with the completion of documents necessary for independent, professional certification (OSS Law Enforcement Advisors).
- Deductibles for general liability coverages are \$10,000, per occurrence compared to the \$15,000 per occurrence offered by MML and MMRMA.
- Cyber Liability policy has a \$10,000 deductible as compared to \$20,000 (MML) and \$25,000 (MMRMA).

- MML Liquor Liability coverage for city special events would need to be obtained by them from an outside provider. MMRMA can provide coverage. Nickel & Saph Inc. provides coverage, but cannot produce a quote until 90 days before the event starts. Estimated cost is \$750.00 per event. These costs could be covered under the Community Event budget.

Attached is a current listing of Nichol & Saph, Inc. municipal clients.

Their proposal has been reviewed and approved by City Attorney Walling.

In addition, I have followed up with the city's current general liability and property insurances provider, Tokio Marine, regarding their cancellation policy. They stated if the city decided to cancel its policy mid-term it would require a written request from the city and would need to include the effective date. Any applicable premium return would be done on a pro-rata basis.

It is my recommendation that City Council approve Nickel & Saph, Inc. Insurance Agency, P.O. Box 46907, Mount Clemens, MI 48046 to be the city's new general liability and property insurances provider in an amount not to exceed \$206,937.00. This is a not a budgeted item in the FY 2021/22 budget and will require a budget amendment from the flowing accounts:

ACCOUNT NUMBER	AMOUNT	
101-299-914.000	25,508.00	General Fund
101-349-914.000	39,153.00	General Fund
101-599-914.000	12,381.00	General Fund
101-799-914.000	10,735.00	General Fund
202-482-914.000	8,068.00	Major Roads
203-482-914.000	9,303.00	Local Streets
226-528-914.000	11,020.00	Solid Waste
261-650-914.000	707.00	Emergency
365-993-914.000	20,864.00	Grosse Gratiot
585-569-914.000	3,833.00	Parking
592-536-914.000	57,253.00	Water
594-785-914.000	1,195.00	Boat Dock
640-851-914.000	6,917.00	Motor Vehicle
<b>TOTAL</b>	<b>206,937.00</b>	

I do not believe any benefit will accrue to the City by seeking further bids. Approved for Council consideration.

  
 \_\_\_\_\_  
 City Administrator Signature

Fund Certification:

A budget transfer is required from the above stated Accounts in the amount of \$206,937.00 and that the account numbers have been verified.

  
 \_\_\_\_\_  
 Treasurer/Comptroller Signature

Attachments



michigan municipal league

# Liability & Property Pool

Proposal

for the

## **City of Grosse Pointe Woods**

Presented By:

Judith A. Thomson-Torosian, CPCU, CIC, ARM  
MML Liability & Property Pool  
(248) 204-6137

March 7, 2022

## Executive Overview

---

The Michigan Municipal League Liability and Property Pool has been a stable source of comprehensive municipal insurance and risk management services since 1982. It is financially secure and positioned for long-term stability.

The Pool staff is made up of municipal insurance experts. Municipal risk management is our only business, and we're proud of it!

The Pool provides insurance coverage designed specifically for Michigan municipal exposures, combined with a package of loss control programs, claims administration, legal defense and membership services that you won't find anywhere else in Michigan.

This quotation is based on the limits of coverage requested by the **City of Grosse Pointe Woods**. Higher limits may be available, subject to underwriting review by Pool Management. Please submit requests for higher limits in writing to your Account Executive. Your request will be considered by Pool Management.

The insurance and related services described more fully in this proposal are being offered to the **City of Grosse Pointe Woods** for an annual premium of **\$149,842 + \$18,750 for increased Cyber Limits (from the base limits – see page 7)**.

After the City's first renewal with the MML Liability & Property Pool, the City is eligible to receive returns of surplus (dividends) as follows:

- After 1<sup>st</sup> renewal – 10% of calculated dividend
- After 2<sup>nd</sup> renewal – 25% of calculated dividend
- After 3<sup>rd</sup> renewal – 50% of calculated dividend
- After 4<sup>th</sup> renewal – 75% of calculated dividend
- After 5<sup>th</sup> renewal – 100% of calculated dividend

The reason for the staggered return is that the dividend is surplus money not used to pay claims or expenses. The surplus is from past years. It is only fair to return the dividend back to Members who have worked for the good experience that has caused the surplus.

We encourage you to compare the Pool with our competition. Compare us based on price, coverage, service, financial security, experience and commitment to municipal risk management. When you do, the advantages of Pool membership become clear.

We look forward to the opportunity of servicing your risk management program for many years to come.

### **Our Mission**

**To be a long-term, stable, cost-effective risk management alternative for members of the Michigan Municipal League Liability and Property Pool.**



michigan municipal league  
Empowering & Protecting Your Community

## Coverage and Cost Summary City of Grosse Pointe Woods

Effective 04-01-2022 to 04-01-2023

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Municipal General Liability (Coverage A)	\$10,000,000	N/A	\$15,000
Sewer Back-Up Sublimit	\$100,000	\$100,000	\$5,000
Personal Injury Liability (Coverage B)	\$10,000,000	N/A	\$15,000
Medical Payments (Coverage C)	\$10,000	N/A	N/A
Public Officials Liability (Coverage D)	\$10,000,000	N/A	\$15,000
Law Enforcement Liability (Coverages A, B, and D)	\$10,000,000	N/A	\$15,000
Employee Benefit Liability	\$1,000,000	\$1,000,000	\$15,000
Fire Legal Liability	\$100,000	N/A	N/A
Cyber Liability & Data Breach Response	\$100,000	\$100,000	See Declaration
Dam Liability	No Coverage	N/A	N/A
Marina Operator Liability Per Vessel: \$1,000,000	\$1,000,000	N/A	\$15,000
Uninsured/Underinsured Motorists Coverage	\$500,000	N/A	\$0
Automobile Liability (Coverages A and B)	\$10,000,000	N/A	\$0
<u># Vehicles</u>	<u>Comp</u>	<u>Coli</u>	
56	\$2,500	\$2,500	

Agreed Amount, if applicable: 10 Vehicles for a total of \$1,850,229

*Coverages A, B, and D are provided with a combined single limit of liability. The most the Pool will pay for any one occurrence is \$10,000,000 regardless of the number of coverages involved in the occurrence.*

### Property

Property - Blanket Basis	\$16,852,241	N/A	\$15,000
Boiler and Machinery	Included	N/A	\$15,000
Building(s)	Included	N/A	\$15,000
Contents	Included	N/A	\$15,000
Property in the Open	Included	N/A	\$15,000
Protection & Preservation	Included	N/A	N/A
Property - Actual Cash Value	N/A	N/A	N/A
Property - Limited Replacement Cost	N/A	N/A	N/A
Property - No Coverage	N/A	N/A	N/A
Property - Replacement Cost	See Schedule	N/A	\$0
1985 Crest Pontoon	\$15,000	N/A	\$250
Accounts Receivable	\$250,000	N/A	\$250
Consequential Damage	\$100,000	N/A	N/A
Contractors Equipment	\$1,325,100	N/A	\$250



michigan municipal league  
Liability & Property Pool

## Coverage and Cost Summary City of Grosse Pointe Woods

Effective 04-01-2022 to 04-01-2023

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Debris Removal - the lesser of 25% of physical damage loss or	\$5,000,000	\$5,000,000	N/A
Demolition & Increased Costs of Construction Limit	\$100,000	N/A	N/A
Earth Movement	\$2,000,000	\$2,000,000	\$5,000
Electronic Data Processing Equip	\$250,000	N/A	\$250
Emergency Portable Equipment	\$150,000	N/A	\$250
Expediting Expense	\$100,000	N/A	N/A
Extra Expense	\$500,000	N/A	N/A
Fine Arts	\$100,000	N/A	\$250
Flood (Except for Members located in Flood Zone A, AO, AH, A1-A999, AE, or AR)	\$1,000,000	\$1,000,000	\$5,000
Fungal Pathogens	\$25,000	\$25,000	\$250
Golf Carts	\$10,000	N/A	\$250
Loss of Income	\$100,000	N/A	N/A
Loss of Rents	\$100,000	N/A	N/A
Magic Square Lights	\$150,000	N/A	\$250
Misc Equipment	\$75,000	N/A	\$250
Ornamental Trees, Shrubs, Plants or Lawn	\$5,000	\$10,000	\$250
Park Equipment	\$175,000	N/A	\$250
Personal Effects & Property of Others	\$500	\$2,500	\$250
Police Equipment	\$20,000	N/A	\$250
Tennis courts (10)	\$360,000	N/A	\$250
Valuable Papers	\$250,000	N/A	\$250
<b><u>Comprehensive Crime Coverage</u></b>			
Employee Dishonesty Blanket/Faithful Performance	\$250,000	N/A	N/A
Computer Fraud	\$100,000	N/A	N/A
Depositors Forgery	\$100,000	N/A	N/A
Funds Transfer Fraud	\$100,000	N/A	N/A
Impersonation Fraud	\$100,000	N/A	N/A
Money and Securities Inside	\$100,000	N/A	N/A
Money and Securities Outside	\$100,000	N/A	N/A
Money Orders and Counterfeit Paper	\$100,000	N/A	N/A
<b><u>Bonds</u></b>			
Bond #: A Treasurer	\$250,000	N/A	N/A

*Only one deductible applies to claims involving two or more property coverages.*

The Michigan Municipal League Liability and Property Pool is pleased to offer all coverages and services described in this proposal for an annual premium of \$149,842.

## MML Liability & Property Pool Base and Higher Limits Cyber Quotes

### City of Grosse Pointe Woods Cyber Quote Summary

**Aggregate Limit of Liability OPTIONS: (for all Damages, Claims Expenses, Penalties and PCI Fines, Expenses and Costs)**      \$100,000      OR \$1,000,000

Information Security and Privacy Sublimit:	\$100,000	\$1,000,000
Retention for each claim	\$0	\$20,000
Regulatory Defense and Penalties Aggregate Sublimit:	\$20,000	\$100,000
Retention for each claim	\$0	\$20,000
Website Media and Content Liability Aggregate Sublimit:	\$100,000	\$1,000,000
Retention for each claim	\$0	\$20,000
PCI Fines, Expenses and Costs Aggregate Sublimit:	\$10,000	\$100,000
Retention for each claim	\$0	\$20,000
Cyber Extortion Aggregate Sublimit:	\$25,000	\$250,000
Retention Each Extortion Threat:	\$5,000	\$20,000
First Party Data Protection Aggregate Sublimit:	\$25,000	\$100,000
Retention each Data Protection Loss	\$5,000	\$20,000
First Party Network Business Interruption Aggregate Sublimit:	\$25,000	\$100,000
First Party Network Business Interruption -- The greater of the retention limit or income loss during 12 hour waiting period.	\$5,000; waiting period 12 hours	\$20,000; waiting period 12 hours

**Privacy Breach Response Services (Limit per incident and in the Aggregate) (The Privacy Breach Response Services Limits of Coverage are separate from and in addition to the Policy Aggregate Limit of Liability)**

Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses Limit:	\$50,000	\$250,000
Each Incident Retention for: Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses	\$0	\$20,000
Notified Individuals -- Notification Services, Call Center Services and Breach Resolution and Mitigation Services Limit (a sublimit of up to 10% of Notified Individuals residing outside the U.S., which is part of and not in addition to the Notified Individuals Aggregate Limit of Coverage)	10,000	250,000
Each Incident retention for Notification Services/Call Center Services/Breach Resolution and Mitigation Services Threshold:	0	100 Notified Individuals

Premium:      Included in Base Quote      **\$18,750**

If the City prefers higher Cyber limits, we can make application to carriers outside of the Pool.

***AN INSURANCE PROPOSAL  
PREPARED FOR:***

*CITY OF GROSSE POINTE WOODS  
20025 MACK PLAZA DRIVE  
GROSSE POINTE WOODS, MI. 48236*

***PRESENTED BY:***

*JOHN N. JOHNSON  
NICKEL & SAPH, INC.  
44 MACOMB PLACE  
P. O. BOX 46907  
MOUNT CLEMENS, MICHIGAN 48046-6907*

*APRIL 5<sup>TH</sup>, 2022*

DISCLAIMER - The abbreviated outlines of coverages used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverages. Please read your policy for specific details of coverage.



City of Grosse Pointe Woods  
Insurance Proposal Quotes 2022-2023

Coverage	Trident	Deductible	Coverage Limit
General Liability *			
Full Sewer Back-up Limits included*	\$ 28,842	\$ 10,000	\$ 1,000,000
Data Compromise	\$ 2,920	\$ 10,000	\$ 1,000,000
Cyber	\$ 7,457	\$ 10,000	\$ 1,000,000
Public Officials' Liability *	\$ 7,654	\$ 10,000	\$ 1,000,000
Employment Practices Liability *	\$ 15,669	\$ 10,000	\$ 1,000,000
Law Enforcement Liability *	\$ 42,844	\$ 10,000	\$ 1,000,000
Auto Liability *	\$ 20,297	None	\$ 1,000,000
Auto Physical Damage	\$ 18,840	\$ 2,500	\$ 4,584,420
Property	\$ 14,363	\$ 15,000	\$ 15,684,646
Inland Marine	\$ 4,009	\$ 1,000	\$ 2,448,100
Crime	\$ 1,155	\$ 1,000	\$ 100,000
Excess Liability *	\$ 31,886	per line *	\$ 9,000,000
<b>Total</b>	<b>\$ 195,936</b>		
TRIA	\$ 2,373	None	\$ 100,000,000
<b>Total</b>	<b>\$ 198,309</b>		
Marina Operators Legal Liability	\$ 5,644	\$ 10,000	\$ 1,000,000
<b>Total</b>	<b>\$ 203,953</b>		
Judicial Liability Option	\$ 2,400	\$ 2,500	\$ 1,000,000
<b>Total</b>	<b>\$ 206,353</b>		
Tank Coverage Option	\$ 584	None	\$ 1,000,000
<b>Total</b>	<b>\$ 206,937</b>		

Coverages with \* next to their line item add an additional \$9,000,000 in Liability coverage from the Excess Liability coverage  
Liquor Liability is not included within the quote. We have markets for the product but can not produce a quote until 90 days before the event starts.

From the Estimated Liquor Sales provided to me, each event should roughly cost \$750 based on current pricing.

\*prices can change based on market fluctuation.

Auto Physical Damage is based on the vehicles actual price and if the vehicle is on Replacement Cost (RC) or Actual Cash Value (ACV)  
Replacement Cost = the amount we are going to pay to replace the vehicle at the same or equal value  
Actual Cash Value = cost to repair/replace the vehicle minus depreciation

**References  
of  
Nickel & Saph, Inc. Insurance Agency**

Lisa Borgacz  
City Clerk  
**City of Algonac**  
Phone: 810-794-9361  
2021  
P & C

Bill Winn  
Supervisor  
**Berlin Township**  
Phone: 810-395-4518  
July 21, 2001  
P & C

Patricia Allagreen  
Clerk  
**Casco Township**  
Phone: 586-727-7524  
July 1, 2011  
P & C, WC

Gregory Suma  
Deputy Treasurer  
**Center Line Retirement System**  
Phone: 586-757-6800  
July 1, 2017  
Fiduciary

Deanna Morran  
Clerk  
**Charter Township of China**  
Phone: 810-765-1145  
July 1, 2019  
P & C, Bonds, WC

Artie Bryson  
Supervisor  
**Clay Township**  
Phone: 810-794-9303  
July 1, 2015  
P & C

Mary Hein  
Finance Director  
**Charter Township of Clinton**  
Phone: 586-723-8002  
July 1, 2001  
P & C, WC, Fiduciary

Licia A. Yangouyian  
Risk Manager/ Attorney  
**City of Dearborn**  
Phone: 313-943-2035  
February 22, 1992  
P & C, WC, Fiduciary

David Thompson  
Pension Administrator  
**City of Dearborn Retirement System**  
Phone: 313-943-2486  
1998  
Fiduciary

Beverly Brown  
Township Clerk  
**Emmett Township**  
Phone: 810-384-8070  
December 1, 2019  
P & C, Bonds

Kathy Pratt/ Jerry Nuss  
Clerk  
**Village of Emmett**  
Phone: 810-384-8070  
2011  
P & C, WC

Marc Thompson  
City Manager  
**City of Fraser**  
Phone: 586-293-3100  
July 1, 2006  
P & C, Fiduciary, UST

Nicol Giebas  
Finance Director  
**Harrison Township Retirement System**  
Phone: 586-466-1438  
2011  
Fiduciary

Jean Corbat  
Clerk  
**Ira Township**  
Phone: 586-725-0263  
2010  
P & C, WC, Bonds

Mark Grabow  
Supervisor  
**Lenox Township**  
Phone : 586-727-2085  
June 1, 2011  
P & C, Bonds, WC

John P. Anderson, Esq.  
Risk Mgmt. & Safety Director  
**Macomb County**  
Phone: 586-469-6349  
August 1, 2009  
P & C, Bonds, Fiduciary, WC

John P. Anderson, Esq  
Risk Mgmt. & Safety Director  
**Macomb County Inter County Drains**  
Phone: 586-469-6349  
June 28, 2019  
P & C

John P. Anderson, Esq  
Risk Mgmt. & Safety Director  
**Macomb County Intra County Drains**  
Phone: 586-469-6349  
April 26, 2019  
P & C

Sue VanSteelandt  
Administrative Assistant  
**Macomb County Department of Roads**  
Phone: 586-463-6349  
Pre 1992  
P & C, WC, UST

Elain Leven  
City Manager  
**City of Marine City**  
Phone: 810-765-0513  
2010  
P & C

Emily Pelyak  
Office Manager  
**Martha T Berry Medical Care Facility**  
Phone: 586-469-5623  
May 6, 2015  
P & C

Michael Booth  
City Treasurer  
**City of Marysville**  
Phone: 810-455-1344  
2010  
P & C, UST

Richard Ortiz  
City Administrator  
**City of Melvindale**  
Phone: 313-429-1059  
January 31, 2004  
P & C, Bonds, UST

Kip Walby  
Director of Operations  
**Milk River Inter-County Drain Drainage District**  
Phone: 586-994-3983  
2021  
P & C

Tyler Fox  
Purchasing Assistant  
**City of Mt. Clemens**  
Phone: 586-469-6818  
Sept. 1, 2009 & Sept. 1998/ 2003  
P & C, UST, Fiduciary

Shelia McDonald  
Clerk  
**Mussey Township**  
Phone: 810-395-4915  
April 23, 2019  
P & C, WC, Bonds

Marcia Shinska  
City Clerk  
**City of New Baltimore**  
Phone: 586-725-2151 ext. 108  
2010  
P & C, UST

Joseph Madore  
Manager  
**Village of Oxford**  
Phone: 248-628-2543  
July 1, 2011  
P & C

Lori Lascoe  
Township Clerk  
**Ray Township**  
Phone: 586-749-5171  
2010  
P & C, WC

Cathy LaFontaine  
Township Clerk  
**Richmond Township**  
Phone: 586-727-8998  
December 1, 2013  
P & C

Al Titus  
Supervisor  
**Riley Township**  
Phone: 810-392-2326  
2014  
P & C, WC

Kellie Burke  
Purchasing  
**City of River Rouge**  
Phone: 313-832-4711  
2010  
P & C

Eboni Nugin  
Executive Director  
**River Rouge Housing Commission**  
**City of River Rouge**  
Phone: 313-832-1414  
November 28, 2008  
D & O, WC

Paul VanDamme  
Purchasing  
**City of Roseville**  
Phone: 586-445-5417  
June 1, 2002  
P & C, Bonds, WC, Fiduciary, UST

Kristy Bender  
Finance Director  
Sanilac County Retirement System  
Phone: 810-648-2933 Ext. 8202  
2007  
Fiduciary

Cherie Bartram  
Executive Director  
S. E. Regional Emergency Services Authority  
Phone: 586-773-7513  
December 1, 2015  
WC

Rick Stathakis  
Supervisor  
Charter Township of Shelby  
Phone: 586-731-5154  
July 1, 2009  
P & C, UST

Kip Walby  
Director of Operations  
Southeast Macomb Sanitary District  
Phone: 586-994-3938  
2022  
P & C

Elmeka N. Steele, Esq.  
Deputy Director  
Southgate-Wyandotte Relief Drains  
Drainage District  
Phone: 313-224-3620  
2021  
P & C

Joyce Skonieczny  
Clerk  
St. Clair Township  
Phone: 810-329-9042  
2010  
P & C

Sheila Gorski-Schulte  
Director of Human Resources  
City of Taylor  
Phone: 734-374-1452  
2010  
P & C

Renee Barrick  
Administrator  
City of Warren General Retirement System  
Phone: 586-574-4634  
2007  
Fiduciary Liability

Jennifer Essenmacher  
Director  
City of Warren Police & Fire Retirement  
Phone: 586-574-4568  
2000  
Fiduciary Liability

Stanley Babinski  
Township Clerk  
Washington Township  
Phone: 586-677-4202  
2010  
P & C, Bonds

Robert Grden  
Director  
Wayne County Employees Retirement System  
Phone: 313-224-2769  
2011  
D & O, Fiduciary



**MICHIGAN MUNICIPAL  
RISK MANAGEMENT  
AUTHORITY**

## **Benefits of MMRMA Protection**

### **Liability**

- ◆ One policy covering all Liability lines - General, Errors and Omissions, Auto
- ◆ Up to \$15 Million Liability protection per occurrence
- ◆ No Aggregate Limits on most lines of coverage
- ◆ Most Coverages on an Occurrence basis
- ◆ Employment related claims covered to Liability limit
- ◆ Volunteer Medical Payments of \$25,000
- ◆ Liquor Liability
- ◆ Limited Sewage System Overflow Coverage available
- ◆ Data Breach and Privacy Liability Claims Made coverage, \$5,000,000 limit & aggregate, \$25,000 deductible
- ◆ Optional Limited Liability Coverage for Use or Operations of Unmanned Aircraft

### **Property & Auto Physical Damage**

- ◆ One policy covering all Property coverage's – Real, Personal, Crime, Boiler & Machinery, Flood and Earthquake, Inland Marine, Marine, EDP, Auto Physical Damage
- ◆ Blanket Replacement Cost property coverage
- ◆ Automatic \$2,000,000 of Fine Arts coverage
- ◆ Automatic \$1,000,000 of Blanket Fidelity Bond coverage
- ◆ Automatic \$5,000,000 of Income and Extra Expense coverage
- ◆ Automatic \$1,000,000 of Money & Securities coverage
- ◆ Flood and Earthquake coverage automatically included

### **Other**

- ◆ Risk Avoidance Program (RAP) Grants; distributing to Members \$1,750,000 annually.
- ◆ On-Site Loss Control and Risk Management Services at no additional cost.
- ◆ Extensive Print and Video Loss Control Services at no additional cost.
- ◆ Property Appraisals at no additional cost.
- ◆ **Net Asset Distributions to Members;**  
**2006: \$3.7 Million; 2007: \$7.5 Million; 2008: \$15.8 Million; 2010: \$10.2 Million;**  
**2011: \$19.7 Million; 2012: 38.6 Million; 2013: \$19.1 Million; 2014: \$34.5 Million;**  
**2015: \$45.1 Million; 2016: \$31.8 Million; 2017: \$23.7 Million; 2018: \$29 Million;**  
**2019: \$28 Million; 2020: \$33.5 Million; 2021: \$23.1 Million; 2022: \$33.5M.**

This is a sample of the highlights and benefits of the MMRMA Coverage Documents.  
Please consult the MMRMA Coverage Documents for exact coverages and exclusions.



27750 Stansbury, Suite 100  
Farmington Hills, Michigan 48334  
877-888-IBEX (4239) 248-538-0470 Fax: 248-538-0471 [www.ibexagency.com](http://www.ibexagency.com)

**Table I**  
**Member Deductibles and Self Insured Retentions**

COVERAGE	DEDUCTIBLE	SELF INSURED RETENTION
Liability	\$15,000 Per Occurrence	State Pool Member
Vehicle Physical Damage	\$1,000 Per Vehicle	State Pool Member
Fire/EMS Replacement Cost	\$1,000 Per Occurrence	N/A
Property and Crime	\$1,000 Per Occurrence	N/A
Sewage System Overflow	\$500,000 Per Occurrence	N/A

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

The **City of Grosse Pointe Woods** is afforded all coverages provided by MMRMA, except as listed below:

1. Specialized Emergency Response Expense Recovery Coverage
- 2.
- 3.
- 4.

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

**City of Grosse Pointe Woods** agrees to maintain the Required Minimum Balance as defined in the Member Financial Responsibilities section of the MMRMA Governance Manual. The Member agrees to abide by all MMRMA rules, regulations, and administrative procedures pertaining to the Member's SIR.

#### **C. MMRMA Obligations - Payments and Limits of Coverage**

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

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

**Table II**  
**Limits of Coverage**

Liability and Motor Vehicle Physical Damage		Limits of Coverage Per Occurrence		Annual	Aggregate
		Member	All Members	Member	All Members
1	Liability	10,000,000	N/A	N/A	N/A
2	Judicial Tenure	N/A	N/A	N/A	N/A
3	Sewage System Overflows	1,000,000	N/A	1,000,000	N/A
4	Volunteer Medical Payments	25,000	N/A	N/A	N/A
5	First Aid	2,000	N/A	N/A	N/A
6	Vehicle Physical Damage	1,500,000	N/A	N/A	N/A
7	Uninsured/Underinsured Motorist Coverage (per person)	100,000	N/A	N/A	N/A
	Uninsured/Underinsured Motorist Coverage (per occurrence)	250,000	N/A	N/A	N/A
8	Michigan No-Fault	Per Statute	N/A	N/A	N/A
9	Terrorism	5,000,000	N/A	N/A	5,000,000

Property and Crime		Limits of Coverage Per Occurrence		Annual Aggregate	
		Member	All Members	Member	All Members
1	Buildings and Personal Property	11,560,397	350,000,000	N/A	N/A
2	Personal Property in Transit	2,000,000	N/A	N/A	N/A
3	Unreported Property	5,000,000	N/A	N/A	N/A
4	Member's Newly Acquired or Constructed Property	10,000,000	N/A	N/A	N/A
5	Fine Arts	2,000,000	N/A	N/A	N/A
6	Debris Removal (25% of Insured direct loss plus)	25,000	N/A	N/A	N/A
7	Money and Securities	1,000,000	N/A	N/A	N/A
8	Accounts Receivable	2,000,000	N/A	N/A	N/A
9	Fire Protection Vehicles, Emergency Vehicles, and Mobile Equipment (Per Unit)	5,000,000	10,000,000	N/A	N/A
10	Fire and Emergency Vehicle Rental (12 week limit)	1,000 per week	N/A	N/A	N/A
11	Structures Other Than a Building	15,000,000	N/A	N/A	N/A
12	Dam/Dam Structures/Lake Level Controls	0	N/A	N/A	N/A
13	Transformers	0	N/A	N/A	N/A
14	Storm or Sanitary Sewer Back-Up	1,000,000	N/A	N/A	N/A
15	Marine Property	1,000,000	N/A	N/A	N/A
16	Other Covered Property	10,000	N/A	N/A	N/A
17	Income and Extra Expense	5,000,000	N/A	N/A	N/A
18	Blanket Employee Fidelity	1,000,000	N/A	N/A	N/A
19	Faithful Performance	Per Statute	N/A	N/A	N/A
20	Earthquake	5,000,000	N/A	5,000,000	100,000,000
21	Flood	5,000,000	N/A	5,000,000	100,000,000
22	Terrorism	50,000,000	50,000,000	N/A	N/A



**D. Contribution for MMRMA Participation**

City of Grosse Pointe Woods

Period: April 01, 2022

To April 01, 2023

Coverages per Member Coverage Overview:

\$235,652

**TOTAL ANNUAL CONTRIBUTIONS:**

\$235,652

**E. List of Addenda**

This document is for the purpose of quotation only and does not bind coverage in the Michigan Municipal Risk Management Authority, unless accepted and signed by both the authorized Member Representative and MMRMA Representative below.

Accepted By:

Proposal No:

City of Grosse Pointe Woods

Q000013471

MMRMA

\_\_\_\_\_  
Member Representative

\_\_\_\_\_  
MMRMA Representative

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date