

**RISK**

**MICHIGAN MUNICIPAL  
RISK MANAGEMENT  
A U T H O R I T Y**

**CERTIFICATE OF COVERAGE**

This certificate is issued as a matter of information only and confers no rights upon the certificate holder except to the extent shown below. This certificate does not amend, extend, or alter the coverage contained in the Authority's Joint Powers Agreement and coverage attachments thereto. This is to certify that a Self-Insured Program has been undertaken by the Member listed below through the Authority pursuant to Act 138 P.A. 1982.

The coverage provided by the Authority is as follows:

1. Liability coverage for general liability, automobile (including Michigan No-Fault), law enforcement, and public officials liability; in the sum of \$15,000,000 per occurrence inclusive of loss adjustment and defense costs.
2. Property Coverage including loss to real & personal property, to amounts stipulated in the Coverage Documents and Coverage Overview for this Member.
3. Motor Vehicle Physical Damage Coverage for vehicles as stipulated in the Coverage Documents and Coverage Overview.
4. Data Breach and Privacy Liability to amounts stipulated in the Coverage Documents and Coverage Overview for this Member.
5.  Information only.
6.  The entity named below is included in the scope of protection as respects claims arising from a COVERED CONTRACT as defined in the MMRMA Liability and Motor Vehicle Physical Damage Coverage Document.  
**VILLAGE OF LAKE ORION EVENT PERMIT APPLICATION DATED JANUARY 29, 2026 FOR ORION VETERANS MEMORIAL DAY RACE ON MAY 25, 2026.**
7.  Other (as described here):

This certificate is issued in accordance with, and is subject to, all provisions of the Joint Powers Agreement, Coverage Documents, reinsurance agreements, MMRMA rules, regulation and administrative procedures. Should the Member identified below withdraw from the Authority, or its Authority Membership be otherwise terminated, the Authority shall endeavor to notify the certificate holder in writing thirty (30) days in advance thereof, but failure to furnish such notice shall impose no obligation or liability of any kind upon the Authority, or its representatives.

**Certificate Holder:**  
**VILLAGE OF LAKE ORION**  
**21 E. CHURCH STREET**  
**LAKE ORION, MI 48362**

**Member:**  
**CHARTER TOWNSHIP OF ORION**  
**2323 JOSLYN ROAD**  
**LAKE ORION, MI 48360**

**Certificate Expiration Date: July 1, 2026**  
**Date Issued: January 29, 2026**

**Member Number: M0001244**  
**Policy Period: 7/1/2025 - 7/1/2026**

**Distribution:**  
**Chris Barnett, Charter Township of Orion**  
**MMRMA Underwriting**



**Authorized Representative**

## SECTION 4 DEFINITIONS

A. The following meanings shall apply to all coverages in this Coverage Document.

1. **ACTUAL CASH VALUE**

means cost of replacing damaged or destroyed covered property with comparable new property minus depreciation and obsolescence.

2. **ALLOCATED LOSS ADJUSTMENT EXPENSES**

means all costs to adjust, defend, or settle a specific claim or **lawsuit**, including, by way of illustration but not limitation, attorney fees and related costs, expert witness fees, and any other expense related to the claim or **lawsuit**.

3. **BODILY INJURY**

means **bodily injury**, harm, sickness, or disease sustained by a natural person, including death resulting therefrom.

4. **COVERED CONTRACT**

means any agreement or contract, permissible by law, under which the Member assumes the tort liability only of another to pay **damages** to a third party.

The contract or agreement must precede the **occurrence** and is subject to all of the terms and conditions of this Coverage Document, the Joint Powers Agreement, MMRMA rules and MMRMA administrative procedures.

A **covered contract** shall not:

- a) indemnify any consultant, advisor, or other individual or entity providing professional services, including but not limited to, services of any architect, attorney, engineer, surveyor or other consultant or advisor;
- b) indemnify any independent contractor or employee of any independent contractor;
- c) indemnify any person for damage by fire to premises leased, rented, or loaned to the Member; or
- d) guarantee promise or performance.

The limits of coverage for a **covered contract** shall be the lesser of the coverage limits stated in the Member's Coverage Overview or the minimum amount of coverage required, permitted, or stated in the **covered contract**.

5. **DAMAGES**

means any or all of the following:

- a. All money **damages** within the Subjects of Coverage stated in Section 1 the Member becomes legally obligated to pay for any claim or **lawsuit** covered and defended by MMRMA. **Damages** also includes all interest on any judgment resulting from a **lawsuit** covered and defended by MMRMA;