



michigan municipal league

Liability & Property Pool

COMMON POLICY DECLARATIONS

IN RETURN FOR THE PAYMENT TO THE POOL AND SUBJECT TO ALL THE TERMS OF THIS COVERAGE DOCUMENT, THE POOL AGREES WITH YOU TO PROVIDE COVERAGE AS STATED IN THIS CONTRACT. THESE COVERAGES ARE PROVIDED IN ACCORDANCE WITH THE INTERGOVERNMENTAL AGREEMENT WHICH FORMS THE LEGAL BASIS FOR THE OPERATION OF THE POOL.

Contract Number: MML001238341 **Renewal of Number:** MML001238340

Pool Member: Village of Lake Orion

Coverage Period From: 7/1/2026 **To:** 7/1/2027
12:01 A.M. Standard Time

THIS COVERAGE DOCUMENT CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM CHARGE IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	<u>PREMIUM</u>
PROPERTY COVERAGE PART	\$ <u>Included</u>
CRIME COVERAGE PART	\$ <u>Included</u>
MUNICIPAL GENERAL LIABILITY COVERAGE PART	\$ <u>Included</u>
LAW ENFORCEMENT LIABILITY COVERAGE PART	\$ <u>Included</u>
PUBLIC OFFICIALS LIABILITY COVERAGE PART	\$ <u>Included</u>
AUTOMOBILE LIABILITY COVERAGE PART	\$ <u>Included</u>
EMPLOYEE BENEFIT LIABILITY COVERAGE PART	\$ <u>Included</u>
CYBER LIABILITY AND DATA BREACH RESPONSE COVERAGE PART	\$ <u>Included</u>
TOTAL	\$ <u>Included</u>

FORM(S) AND ENDORSEMENT(S) MADE A PART OF THIS CONTRACT AT TIME OF ISSUE:
MMLC TRX (09/10), MMLB (07/26), MMCC (07/17), MMLCYD (09/17), MMPA (01/02), MMLC (11/99)

By: 
Authorized Representative

Date: 6/10/2026

THESE DECLARATIONS TOGETHER WITH THE COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S), AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

A SERVICE OF THE MICHIGAN MUNICIPAL LEAGUE



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PROPERTY DECLARATIONS

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Contract Number: MML001238341 **Renewal of Number:** MML001238340

Pool Member: Village of Lake Orion

Coverage Period From: 7/1/2026 **To:** 7/1/2027
12:01 A.M. Standard Time

COVERED PREMISES: Coverage is provided to those premises described per the attached schedule.

LIMIT OF COVERAGE

Coverage is provided to all real and personal property at the described premises for all risks of physical loss or damage, except as hereinafter excluded, subject to all of the forms and endorsements attached, for an amount not to exceed:

COVERAGE	LIMIT OF INSURANCE*	DEDUCTIBLE
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See Attached Schedule For Coverages, Limits of Insurance, and Deductibles

FORM(S) AND ENDORSEMENT(S) applying to this Coverage Part and made part of this policy at time of issue: MMP100 (01/14), MMP 101 (01/11), MMP 107 (07/15), MMP 129 (01/06), MMP106 (11/99), MMP118 (01/02)

TOTAL PROPERTY PREMIUM \$ INCLUDED

By:  Date: 6/10/2026
Authorized Representative

A SERVICE OF THE MICHIGAN MUNICIPAL LEAGUE



LIABILITY DECLARATIONS

IN RETURN FOR THE PAYMENT TO THE POOL AND SUBJECT TO ALL THE TERMS OF THIS COVERAGE DOCUMENT, THE POOL AGREES WITH YOU TO PROVIDE COVERAGE AS STATED IN THIS CONTRACT. THESE COVERAGES ARE ALSO PROVIDED IN ACCORDANCE WITH THE INTERGOVERNMENTAL CONTRACT WHICH FORM S THE LEGAL BASIS FOR THE OPERATION OF THE POOL.

Contract Number: MML001238341 Renewal of Number: MML001238340

Pool Member: Village of Lake Orion

Coverage Period From: 7/1/2026 To: 7/1/2027

12:01 A.M. Standard Time

(This policy applies to only those Coverage Parts marked with an "X")

LIMITS OF INSURANCE

[X] MUNICIPAL GENERAL LIABILITY COVERAGE PART

EACH OCCURRENCE LIMIT \$5,000,000

FIRE DAMAGE LIMIT \$100,000 Any One Fire

MEDICAL EXPENSE LIMIT \$10,000 Any One Person

DEDUCTIBLE: \$0 Each Occurrence

[X] LAW ENFORCEMENT LIABILITY COVERAGE PART

EACH WRONGFUL ACT LIMIT \$5,000,000

DEDUCTIBLE: \$0 Each Wrongful Act

[X] PUBLIC OFFICIALS LIABILITY COVERAGE PART

EACH WRONGFUL ACT LIMIT \$5,000,000

DEDUCTIBLE: \$0 Each Wrongful Act

(This policy applies to only those Coverage Parts marked with an "X")

LIMITS OF INSURANCE

EMPLOYEE BENEFIT LIABILITY COVERAGE PART

EACH OCCURRENCE LIMIT \$1,000,000

AGGREGATE LIMIT \$1,000,000

DEDUCTIBLE: \$0 Each Occurrence

AUTOMOBILE LIABILITY COVERAGE PART

EACH OCCURRENCE LIMIT \$5,000,000

DEDUCTIBLE: \$0 Each Occurrence

THE COMBINED POLICY LIMIT \$5,000,000

Regardless of the number of **Insureds**, **Claims** made or **Suits** brought, persons or organizations making **Claims** or bringing **Suits** or coverages or coverage parts which may be applicable, the Combined Policy Limit shown above is the most we will pay for the sum of all **Damages** arising out of an **Occurrence**, **Wrongful Act**, act or omission and any series of related **Occurrences**, **Wrongful Acts**, acts or omissions.

The Combined Policy Limit is the most we will pay regardless of the number of Coverage Parts under which coverage may be sought.

FORMS AND ENDORSEMENTS applying to these Coverage Parts and made part of this policy at time of issue: MML200 (01/14), MML202 (07/26), MML240 (07/25), MML203 (11/99), MML208 (11/99), MML223 (07/10)

TOTAL LIABILITY PREMIUM

\$ INCLUDED

BY



Authorized Representative

Date:

6/10/2026

A SERVICE OF THE MICHIGAN MUNICIPAL LEAGUE

MMLB (07/26)

THESE DECLARATIONS ARE A PART OF THE COMMON POLICY DECLARATIONS.

- Page 2 of 2 -



michigan municipal league

Liability & Property Pool

COMMERCIAL AUTO COVERAGE PART BUSINESS AUTO COVERAGE FORM DECLARATIONS

Contract Number: MML001238341

Pool Member: Village of Lake Orion

Coverage Period From: 7/1/2026 **To:** 7/1/2027

SCHEDULE OF COVERAGES

This policy provides only those cover ages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the **COVERED AUTOS** Section of the Business Auto Coverage Form next to the name of the coverage.

Coverages	Covered Autos	Limit	Premium
Liability Coverage	1	Included in the Combined Single Limit shown on the Liability Declarations Page	\$ <u>INCLUDED</u>
Personal Injury Protection or Equivalent No-Fault	5	As indicated in SECTION III - LIMITS OF COVERAGE 6a.	\$ <u>INCLUDED</u>
Property Protection Coverage (MI only)	5	\$ 1,000,000	\$ <u>INCLUDED</u>
Uninsured Motorists Coverage	2	\$ 100,000	\$ <u>INCLUDED</u>
Comprehensive Coverage	7	Actual cash value or cost of repair, whichever is less, minus \$ PER SCHEDULE deductible shown for each covered auto	\$ <u>INCLUDED</u>
Specified Perils Coverage	<u>NO COVERAGE</u>	Actual cash value or cost of repair, whichever is less, minus \$ deductible shown for each covered auto	\$ <u>NO COVERAGE</u>
Collision Coverage	7	Actual cash value or cost of repair, whichever is less, minus \$ PER SCHEDULE deductible shown for each covered auto	\$ <u>INCLUDED</u>
Total Premium:			\$ <u>INCLUDED</u>

NON-OWNED AND HIRED ONLY

FORMS AND ENDORSEMENTS applying to this Coverage Part and made part of this policy at time of issue: MML300 (07/21), MML301 (07/20), MML308 (11/99), MML307 (11/99), MML310 (07/18)

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CRIME DECLARATIONS

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CONTRACT NO. MML001238341 RENEWAL OF NUMBER. MML001238340

POOL MEMBER Village of Lake Orion

COVERAGE PERIOD From: 7/1/2026 To: 7/1/2027

12:01 A.M. Standard Time at your mailing address shown above.

COVERAGE AGREEMENT	LIMIT OF LIABILITY
I. EMPLOYEE DISHONESTY AND FAITHFUL PERFORMANCE OF DUTY BLANKET COVERAGE	<u>\$100,000</u>
II. LOSS INSIDE THE PREMISES COVERAGE	<u>\$100,000</u>
III. LOSS OUTSIDE THE PREMISES COVERAGE	<u>\$100,000</u>
IV. MONEY ORDERS AND COUNTERFEIT PAPER COVERAGE	<u>\$100,000</u>
V. DEPOSITORS FORGERY COVERAGE	<u>\$100,000</u>
VI. COMPUTER FRAUD COVERAGE	<u>\$100,000</u>
VII. FUNDS TRANSFER FRAUD COVERAGE	<u>\$100,000</u>
VIII. IMPERSONATION FRAUD COVERAGE	<u>\$100,000</u>

FORM(S) AND ENDORSEMENT(S) applying to this Coverage Part and made part of this Contract at time of issue: MCC100 (7/17), MML23 (07/11),

TOTAL CRIME PREMIUM: \$ INCLUDED

BY 
Authorized Representative

Date: 6/10/2026

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Liability & Property Pool

CYBER LIABILITY AND DATA BREACH RESPONSE COVERAGE DECLARATIONS

SCHEDULE	Policy #: CYB001238341
Member: Village Of Lake Orion	
Member Address: 21 E Church St., Lake Orion, MI 48362	
Coverage Period: 07/01/2026 to 07/01/2027	
Aggregate Limit of Liability Aggregate for all Loss , including Claims Expenses subject to the following:	\$100,000
Information Security and Privacy Liability Limit:	\$100,000
Regulatory Defense and Penalties Aggregate Sublimit:	\$20,000
Website Media and Content Liability Limit:	\$100,000
PCI Fines, Expenses and Costs Aggregate Sublimit:	\$10,000
Cyber Extortion Aggregate Sublimit:	\$25,000
First Party Data Protection Aggregate Sublimit:	\$25,000
First Party Network Business Interruption Aggregate Sublimit:	\$25,000
Liability Retention Per Claim or Incident	
Information Security and Privacy Liability:	\$0
Regulatory Defense and Penalties:	\$0
Website Media and Content Liability:	\$0
PCI Fines, Expenses and Costs:	\$0
Cyber Extortion:	\$5,000
First Party Data Protection:	\$5,000
First Party Network Business Interruption:	The greater of \$5,000 or income loss during 12 hour waiting period.
Privacy Breach Response Services Limit of Coverage	
Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses Limit:	\$50,000
Notified Individuals - Notification Services, Call Center Services and Breach Resolution and Mitigation Services Limit	10,000
Privacy Breach Response Services Retention	
Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses:	\$0
Notified Individuals Threshold:	0
Retroactive Date	09/01/2017