## 2024 Permit for Fireworks Other than Consumer or Low Impact

| Authority: 2011 PA 256 | The **LEGISLATIVE BODY OF CITY, VILLAGE OR TOWNSHIP BOARD** will not discriminate against any individual or group because of race, sex, religion, age, national origin,color, marital status, disability, or political beliefs. If you need assistance with reading, writing, hearing, etc., under the Americans with Disabilities Act, you may make your needs known to this Legislative Body of City, Village or Township Board. |
|---|---|

*This permit is not transferable. Possession of this permit authorizes the herein named person to possess, transport and display fireworks in the amounts, for the purpose of and at the place listed below only through permit expiration date.*

TYPE OF PERMIT(S) (Select all applicable boxes)

☐ Agricultural or Wildlife Fireworks ☒ Articles Pyrotechnic ☐ Display Fireworks

☐ Public Display ☒ Private Display

☐ Special Effects Manufactured for Outdoor Pest Control or Agricultural Purposes

**FOR USE BY LEGISLATIVE BODY OF CITY, VILLAGE OR TOWNSHIP BOARD ONLY.**

PERMIT(S) EXPIRATION DATE (ENTER DATE OF EXPIRATION)

NAME OF PERSON PERMIT ISSUED TO: James Herr

AGE (18 YEARS OR OLDER) ☒ YES ☐ NO

ADDRESS OF PERSON PERMIT ISSUED TO: 40800 W. 13 Mile Road, Novi MI 48377

NAME OF ORGANIZATION, GROUP, FIRM OR CORPORATION: Brightmour Church

ADDRESS: 40800 W. 13 Mile Road, Novi MI 48377

NUMBER AND TYPES OF FIREWORKS (Please attach additional pages if necessary)

(4) Tracer Comet 20'x 10 shots - Blue
(12) Airburst Large
(16) 1/2 sec x 20' Silver Gerb
(8) Mine 25' Gold Strobe
(12) 1/2 sec x 6' Silver Gerb

EXACT LOCATION OF DISPLAY OR USE: Main Worship Center Platform

CITY, VILLAGE, TOWNSHIP: Novi

DATE: 4/18 + 4/19/24

TIME: 7:00pm

BOND OR INSURANCE FILED ☒ YES ☐ NO

AMOUNT: 900,000

Issued by action of the Legislative Body of the

☐ City ☐ Village ☐ Township of _____ on the ____ day of _____, 2024.

_____

(Signature and Title of Legislative Body Representative)

***THIS FORM IS VALID UNTIL THE DATE OF EXPIRATION OF PERMIT***

# Instruction/Manual

Theatrical pyrotechnic articles of category T1 Articles

## PYROTECHNIC – AIRBURST TYPE C – LARGE SILVER SINGLE

**Airburst - Large Silver Single**

CE 0589

**0589-T1-0050**

| | |
|---|---|
| **Product name: Airburst Large Silver Single**<br>**Registration number: 0589-T1-0050**<br>**Category: T1**<br>**EC Type-Examination Certificate no. : 0589.PYR.0273/11** | **Description of Effect:**<br>The effect is generated without delay after ignition with a noise / bang. The contained pyrotechnic composition produces a bang and sparks which are ejected in all directions. The respective color or type is indicated on the label of the pyrotechnic article. |
| **Technical data :**<br>NEQ: approx. 8,1g<br>Outer diameter: approx. 30mm<br>Mid. effect height : 4m<br>Mid. radial effect width : 1,8m<br>Soundlevel max. at 8m : 120,0db (Almax)<br>Max. Distance of burning or incandescent material: 0m<br>Max. Distance of hazardous debris : 0m | **Technical data igniter/match :**<br>**Type of Bridge wire igniter: A**<br>NEQ: 0,005 g<br>Max. Test current: 0,025A<br>Minimum firing current : 0,5A |
| **Storage:**<br>Dry and cool . Protect from moisture.<br>Store according to national explosive law<br>Division: 1.4<br>compatibility group: G<br>Transport classification : 1.4 G<br>Name and UN-Nr.:UN0431, ARTICLES PYROTECNIC | **Failure and defect items and Disposal:**<br>Don't use failure, defect articles or wet articles.<br>Disposal according to national provisions or return to manufacturer |

**Instruction for safe handling:**
**Hang article up high!**

**Safety distance direction of Effect: 8m**
**Safety distance radial: 4m**

1. **Connect only to currentless firing cables and ignition device.** Connect cable only to currentless ignition systems and make sure the device is switched off and the safety key must be in possession of the responsible users.
2. **Hang article up high!** Burning of under fire resistant underlay. When using the item over an audience, several items should be pre-fired to ensure that the safety margin is adequate. The atmospheric conditions may change depending on the place of use and affect the effect sizes.
3. During use, absolute **no smoking and no open light or fire** at and near the burning-off place.
4. Only ignite the pyrotechnic article if there is an unobstructed view of the burning site and the safety instructions are complied with.
5. Take precautionary measures (such as shutting off danger areas, providing fire extinguishers, providing first aid, marking the area with no smoking signs, etc.).
6. The items shall be used only for technical purposes within stage, film and television productions, as well as within music and show productions.
7. Minimum age limits according to Directive 2013/29/EU or national provisions. For Germany applies: **Hand-over to persons under the age of 18 years prohibited.**
8. The distribution and disposition of the articles only within unopened original packaging.
9. Do not use near persons or fire-endangered objects.
10. **Pay attention to national and local guidelines and laws**
11. **Observe regulations!** (eg in Germany 1.SprengV, VstättVO, VBG C1, BGI 812, SP25,1 / 4), create hazard analysis.
12. Testing and use are permitted only with the approval of the competent authorities. Obtain approval of the security forces.
13. Please note special regulations for use in location /venue.
14. Note the effect of the local fire alarm system in the rooms, determine the safety distances with the safety officer.

ultratec special effects

Hersteller:
Ultratec Special Effects GmbH
Dieselstr.30-40, 60314 Frankfurt am Main , Deutschland
Tel:+49 (0)69 870001850
www.ultratecfx.com

Safety Data Sheet

## Section 1: Identification

**Product Name:** **Preloaded Airburst/Starburst (all colors and sizes)**
including but not limited to: Pro-fetti Airburst, Starburst, Preloaded Airburst

**Recommended use:** Airburst/Starburst have a ball shaped flash with possible report typically with sparks, color or tissue paper/mylar

Professional Use only by a qualified Pyrotechnician in a Theatrical Entertainment Application or in Professional Training Applications.

**Manufacturer and Distributor's Name and Address:**
Ultratec Special Effects, Inc.
148 Moon drive
Owens Cross Roads, AL 35763
United States
Telephone Number: (256) 725-4224
www.ultratecfx.com

**Emergency Telephone Number: 800-255-3924 - ChemTel**

## Section 2: Hazard Identification

### Classification of substance or mixture:

Chemicals have been withheld for trade secret and proprietary information purposes.

**WARNING**

Burn, eye, skin, respiratory irritation, ingestion, acute or chronic exposure
BURN: Wash affected area.
EYE: Flush eyes with water for several minutes.
SKIN: Wash with soap and water
RESPIRATORY: Move to fresh air and consult physician.
INGESTION: DO NOT INDUCE VOMITING, Contact poison control
ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately
SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL
Keep away from heat, sparks and open flame, hot surfaces-
NO SMOKING
Store in a cool dry approved area
Dispose of content/container in accordance with local/regional/national and international regulations

## Section 3: Composition/Information on Ingredients

Chemicals have been withheld for trade secret and proprietary information purposes.

## Section 4: First-Aid Measures

**BURN:** Wash affected area.

**Skin:** Wash with soap and water. Get medical attention if irritation develops

**EYE:** Flush eyes with water for several minutes.

**RESPIRATORY:** Move to fresh air and consult physician.

**INGESTION:** DO NOT INDUCE VOMITING, Contact poison control

**ACUTE OR CHRONIC EXPOSURE:** Seek medical attention immediately

**SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL**

## Section 5: Fire-Fighting Measures

**Extinguishing Media:** Flood with water if a small number of pieces are involved.
**Special Fire Fighting Procedures:** Do not use suffocation method; device contains its own oxygen. If large quantities are involved, allow them to burn and prevent spread of fire.
**Unusual Fire and Explosion Hazards:** Items will burn rapidly in the event of ignition, and items may become airborne if not secured or contained.

## Section 6: Accidental Release Measures

Personal precautions: Use personal protective equipment. Avoid breathing vapors, mist, or gas. Ensure adequate ventilation
Methods and materials for containment and cleanup: Clean spills in a manner that does not disperse dust into the air

## Section 7: Handling and Storage

Do not alter device. Do not remove from protective package until ready to use.
Do not handle until all safety precautions have been read and understood.
Use personal protection recommended in Section 8. Do not eat, drink or smoke when using this product.
Use only in well-ventilated areas. Keep away from heat/sparks/open flames/hot surfaces. No smoking.

All storage magazines must be safely located, or approved design and securely locked. Do not store improperly with other explosives (severe physical injury or death may occur from ignition). Store in accordance with all state, local, and federal regulations.
Keep shipping and storage containers in cool, dry place. Do not crush, abrade, or subject these items to shock. Avoid open flames, smoking, and temperatures above 120F

## Section 8: Exposure Controls/ Personal Protection

**Respiratory Protection:** None
**Ventilation:** N/A
**Mechanical:** N/A
**Local Exhaust:** N/A
**Special:** N/A
**Other:** N/A
**Protective Gloves:** N/A
**Eye Protection:** Safety Glasses should be worn at all times for Pyrotechnic Operation
**Other Protective Clothing and Equipment:** Wearing at least 60% cotton clothing is recommended.
**Work/Hygienic Practices:** No smoking in the vicinity of item. Keep away from food. Wash hands thoroughly before eating or smoking.
**Exposure Limits:** N/A

## Section 9: Physical and Chemical Properties

**Appearance:** All pyrotechnic composition is contained within article
**Upper/Lower flammability or explosive limits:** N/A
**Odor:** no odor
**Vapor Pressure:** N/A
**Odor Threshold:** N/A
**Vapor Density :** N/A
**pH:** N/A
**Relative Density:** N/A
**Melting Point/Freezing Point:** N/A
**Solubility(ies):** Slight
**Initial Boiling Point:** N/A
**Flash Point:** N/A
**Evaporation Rate:** N/A
**Flammability:** N/A
**Upper/Lower flammability or explosive limits:** N/A
**Vapor Pressure:** N/A
**Vapor Density:** N/A
**Partition coefficient: n-octanol/water:** N/A

**Auto-ignition Temperature:** N/A
**Viscosity:** N/A

## Section 10: Stability and Reactivity

**Stability:** Stable
**Conditions to Avoid:** Storage at temperatures above 120°F. Avoid friction, shock, open flames, smoking, or ignition sources including sparks, and static discharges. Items may deteriorate over time, dispose of items that exceed the Use By Date
**Incompatibility (Materials to Avoid):** Exposure to water may cause item to deteriorate
**Hazardous Decomposition or Byproducts:** Smoke, oxides, chlorides, and other gaseous and solid particulates
**Hazardous Polymerization:** Will not occur

## Section 11: Toxicological Information

**Routes of Entry: Inhalation.** Ingestion, skin contact, inhalation, eye contact
**Toxicity to Animals:** Not available
**Chronic Effects on Humans:** Exposure to finished items does not pose a health hazard. During function, the gases and smoke created may cause respiratory irritation if inhaled in large amounts. Device may cause thermal burns if used improperly.
**Other Toxic Effects on Humans:** N/A
**Special Remarks on Toxicity to Animals:** Not available
**Special Remarks on Chronic Effects on Humans:** Not available
**Special Remarks on other Toxic Effects on Humans:** Not available
**Acute Potential Health Effects:** N/A

## Section 12: Ecological Information

**Ecotoxicity:** Not available.
**BOD5 and COD:** Not available.
**Products of Biodegradation:** Not Available
**Toxicity of the Products of Biodegradation:** Not available.
**Special Remarks on the Products of Biodegradation:** Not available

## Section 13: Disposal Considerations

**Waste disposal:** Waste must be disposed of in accordance with federal, state and local environmental control regulations.
**Steps to be taken in case material is released or spilled:** No smoking or open flames in vicinity of broken or spilled items. Carefully pick up and place spilled items in container. Sweep up any exposed chemical composition with a natural fiber brush.

## Section 14: Transport Information

**DOT Classification:** UNO431, 1.4G

**Identification:** Articles, Pyrotechnic for technical purposes

**Special Provisions for Transport:** Not available

## Section 15: Other Regulatory Information

**Other regulatory information:** N/A

## Section 16: Other Information

**References:** Not available
**Other Special Considerations:** Not available
**Created:** 03/25/2015

**The information above is believed to be accurate and represents the best information currently available to us.**

**All Pyrotechnics should be used and handled with extreme caution, in accordance with all relevant regulations and codes only by experienced professional Pyrotechnicians.**

# Instruction/Manual

Theatrical pyrotechnic articles of category T1 Articles

**PYROTECHNIC- JET TYP (1sx6m) Silver – Jet TYP (1sx6m) Silver**
**Gerb – 1 x 20 Silver**
**PYROTECHNIC- JET TYP (0,5sx6m) Silver – Jet TYP (0,5sx6m) Silver**
**Gerb – 1 /2 x 20 Silver**
**PYROTECHNIC- JET TYP (0,25sx6,5m) Silver – Jet TYP (0,25sx6,5m) Silver**
**Gerb – 1 /4 x 20 Silver**

CE 0589

**0589-T1-0055**

| | |
|---|---|
| **Product name: : Gerb 1/4x20 Silver**<br>**Gerb 1/2x20 Silver**<br>**Gerb 1x20 Silver**<br>**Registration number: 0589-T1-0055**<br>**Category: T1**<br>**EC Type-Examination Certificate no. : 0589.PYR.1263/11** | **Description of Effect:**<br>The effect is generated without delay after ignition with a noise / bang. Silver or gold burning sparks are emitted. The duration, height and color of the sparks are indicated on the pyrotechnic article label. |
| **Technical data :**<br>NEQ: cs. 2,1g-2,3g<br>outer diameter: ca. 17,2mm<br>Inner diameter : ca.12,5mm<br>Height: ca.55mm<br>max. Effect hight : 6,5m<br>max radial Effect width: 2m<br>Soundlevel max. at 10m : 90,9dB (AImax)<br>Max. Distance of burning or incandescent material: 0m<br>Max. Distance of hazardous debris : 0m | **Technical data igniter/match :**<br>**Type of Bridge wire igniter: A**<br>NEQ: 0,005 g<br>Max. Test current: 0,025A<br>Minimum firing current : 0,5A |
| **Storage:**<br>Dry and Cool . Protect from moisture.<br>Store according to national explosiv law<br>Division: 1.4<br>compatibility group: S<br>Transport classification : 1.4 S<br>Name and UN-Nr.:UN0432, ARTICLES PYROTECNIC | **Failure and defect items and Disposal:**<br>Don't use failure, defect articles or wet articles.<br>Disposal according to national provisions or return to manufacturer |

**Instruction for safe handling:**

| |
|---|
| **Safety distance direction of Effect: 9m**<br>**Safety distance radial: 3m** |

1. **Connect only to currentless firing cables and ignition device.** Connect cable only to currentless ignition systems and make sure the device is switched off and the safety key must be in possession of the responsible users.
2. **To prevent it from falling over, fix the object for use.** The item should be mounted on at least flame retardant material.
3. During use, absolute **no smoking and no open light or fire** at and near the burning-off place.
4. Only ignite the pyrotechnic article if there is an unobstructed view of the burning site and the safety instructions are complied with.
5. Take precautionary measures (such as shutting off danger areas, providing fire extinguishers, providing first aid, marking the area with no smoking signs, etc.).
6. The items shall be used only for technical purposes within stage, film and television productions, as well as within music and show productions.
7. Minimum age limits according to Directive 2013/29/EU or national provisions. For Germany applies: **Hand-over to persons under the age of 18 years prohibited.**
8. The distribution and disposition of the articles only within unopened original packaging.
9. Do not use near persons or fire-endangered objects.
10. **Note national and local guidelines and laws**
11. **Note regulations!** (eg in Germany 1.SprengV, VstättVO, VBG C1, BGI 812, SP25,1 / 4), create hazard analysis.
12. Testing and use are permitted only with the approval of the competent authorities. Obtain approval of the security forces.
13. Please note special regulations for use in location /venue.
14. Note the effect of the local fire alarm system in the rooms, determine the safety distances with the safety officer.

ultratec special effects

Hersteller:
Ultratec Special Effects GmbH
Dieselstr.30-40, 60314 Frankfurt am Main , Deutschland
Tel:+49 (0)69 870001850
www.ultratecfx.com

Safety Data Sheet

## Section 1: Identification

**Product Name:** **Gerbs, Waterfalls, AF Gerbs, Smokes, Flares, Line Rockets, Saxons, Colored Gerbs, Crackle Gerbs, Kool Fountains, Whistle (All Sizes with and without Tail)**

**Recommended use:**

**Gerbs** produce a fountain of sparks in varying colors, Silver or Gold. They also have a variety in duration and heights.
**Crackle gerbs** produce a 4' to 6' plume of fuzzy gold sparks and a LOT of noise
**Transformation gerbs** change in the middle. The gerb will burn 5 seconds with gold sparks, and the last 5 seconds with silver sparks
**Waterfalls** are gerbs that are made to burn upside down.
**Flares** produce high light output in addition to the approx. 1' tall flame
**Line Rockets** have a burn duration of 3 seconds and typically travel about 225 ft across a horizontal cable.
**Saxons** are essentially 2 gerbs on a pivot point. The first gerb burns and drives the entire device around in one direction, then the burn transfers to the second gerb, which continues the spin in the opposite direction.
**Non Sulfur Smoke** produces a plume of smoke
**Whistles** produce a obnoxious screeching sound in a variety of durations

Professional Use only by a qualified Pyrotechnician in a Theatrical Entertainment Application or in Professional Training Applications.

**Manufacturer and Distributor's Name and Address:**

Ultratec Special Effects, Inc.
148 Moon drive
Owens Cross Roads, AL 35763
United States
Telephone Number: (256) 725-4224
www.ultratecfx.com

**Emergency Telephone Number: 800-255-3924 - ChemTel**

## Section 2: Hazard Identification

Chemicals have been withheld for trade secret and proprietary information purposes.

**WARNING**

Burn, eye, skin, respiratory irritation, ingestion, acute or chronic exposure
BURN: Wash affected area.
EYE: Flush eyes with water for several minutes.
SKIN: Wash with soap and water
RESPIRATORY: Move to fresh air and consult physician.
INGESTION: DO NOT INDUCE VOMITING, Contact poison control
ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately
SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL
Keep away from heat, sparks and open flame, hot surfaces-
NO SMOKING
Store in a cool dry approved area
Dispose of content/container in accordance with local/regional/national and international regulations

## Section 3: Composition/Information on Ingredients

Chemicals have been withheld for trade secret and proprietary information purposes.

## Section 4: First-Aid Measures

**BURN:** Wash affected area.

**Skin:** Wash with soap and water. Get medical attention if irritation develops

**EYE:** Flush eyes with water for several minutes.

**RESPIRATORY:** Move to fresh air and consult physician.

**INGESTION:** DO NOT INDUCE VOMITING, Contact poison control

**ACUTE OR CHRONIC EXPOSURE:** Seek medical attention immediately

**SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL**

## Section 5: Fire-Fighting Measures

**Extinguishing Media:** Flood with water if a small number of pieces are involved.
**Special Fire Fighting Procedures:** Do not use suffocation method; device contains its own oxygen. If large quantities are involved, allow them to burn and prevent spread of fire.
**Unusual Fire and Explosion Hazards:** Items will burn rapidly in the event of ignition, and items may become airborne if not secured or contained.

## Section 6: Accidental Release Measures

Personal precautions: Use personal protective equipment. Avoid breathing vapors, mist, or gas. Ensure adequate ventilation
Methods and materials for containment and cleanup: Clean spills in a manner that does not disperse dust into the air

## Section 7: Handling and Storage

Do not alter device. Do not remove from protective package until ready to use.
Do not handle until all safety precautions have been read and understood.
Use personal protection recommended in Section 8. Do not eat, drink or smoke when using this product.

Use only in well-ventilated areas. Keep away from heat/sparks/open flames/hot surfaces. No smoking.

All storage magazines must be safely located, or approved design and securely locked. Do not store improperly with other explosives (severe physical injury or death may occur from ignition). Store in accordance with all state, local, and federal regulations.
Keep shipping and storage containers in cool, dry place. Do not crush, abrade, or subject these items to shock. Avoid open flames, smoking, and temperatures above 120F

## Section 8: Exposure Controls/ Personal Protection

**Respiratory Protection:** None
**Ventilation:** N/A
**Mechanical:** N/A
**Local Exhaust:** N/A
**Special:** N/A
**Other:** N/A
**Protective Gloves:** N/A
**Eye Protection:** Safety Glasses should be worn at all times for Pyrotechnic Operation
**Other Protective Clothing and Equipment:** Wearing at least 60% cotton clothing is recommended.
**Work/Hygienic Practices:** No smoking in the vicinity of item. Keep away from food. Wash hands thoroughly before eating or smoking.
**Exposure Limits:** N/A

## Section 9: Physical and Chemical Properties

**Appearance:** All pyrotechnic composition is contained within article
**Upper/Lower flammability or explosive limits:** N/A
**Odor:** no odor
**Vapor Pressure:** N/A
**Odor Threshold:** N/A
**Vapor Density :** N/A
**pH:** N/A
**Relative Density:** N/A
**Melting Point/Freezing Point:** N/A
**Solubility(ies):** Slight
**Initial Boiling Point:** N/A
**Flash Point:** N/A
**Evaporation Rate:** N/A
**Flammability:** N/A
**Upper/Lower flammability or explosive limits:** N/A
**Vapor Pressure:** N/A
**Vapor Density:** N/A
**Partition coefficient: n-octanol/water:** N/A
**Auto-ignition Temperature:** N/A
**Viscosity:** N/A

## Section 10: Stability and Reactivity

**Stability:** Stable
**Conditions to Avoid:** Storage at temperatures above 120°F. Avoid friction, shock, open flames, smoking, or ignition sources including sparks, and static discharges. Items may deteriorate over time, dispose of items that exceed the Use By Date
**Incompatibility (Materials to Avoid):** Exposure to water may cause item to deteriorate
**Hazardous Decomposition or Byproducts:** Smoke, oxides, chlorides, and other gaseous and solid particulates
**Hazardous Polymerization:** Will not occur

## Section 11: Toxicological Information

**Routes of Entry: Inhalation.** Ingestion, skin contact, inhalation, eye contact
**Toxicity to Animals:** Not available
**Chronic Effects on Humans:** Exposure to finished items does not pose a health hazard. During function, the gases and smoke created may cause respiratory irritation if inhaled in large amounts. Device may cause thermal burns if used improperly.
**Other Toxic Effects on Humans:** N/A
**Special Remarks on Toxicity to Animals:** Not available
**Special Remarks on Chronic Effects on Humans:** Not available
**Special Remarks on other Toxic Effects on Humans:** Not available
**Acute Potential Health Effects:** N/A

## Section 12: Ecological Information

**Ecotoxicity:** Not available.
**BOD5 and COD:** Not available.
**Products of Biodegradation:** Not Available
**Toxicity of the Products of Biodegradation:** Not available.
**Special Remarks on the Products of Biodegradation:** Not available

## Section 13: Disposal Considerations

**Waste disposal:** Waste must be disposed of in accordance with federal, state and local environmental control regulations.
**Steps to be taken in case material is released or spilled:** No smoking or open flames in vicinity of broken or spilled items. Carefully pick up and place spilled items in container. Sweep up any exposed chemical composition with a natural fiber brush.

## Section 14: Transport Information

**DOT Classification:** UNO431, 1.4G

**Identification:** Articles, Pyrotechnic for technical purposes

**Special Provisions for Transport:** Not available

## Section 15: Other Regulatory Information

**Other regulatory information:** N/A

## Section 16: Other Information

**References:** Not available
**Other Special Considerations:** Not available
**Created:** 03/30/2015

**The information above is believed to be accurate and represents the best information currently available to us.**

**All Pyrotechnics should be used and handled with extreme caution, in accordance with all relevant regulations and codes only by experienced professional Pyrotechnicians.**

# Instruction/Manual

Theatrical pyrotechnic articles of category T1 Articles

## PYROTECHNIC - MINE (25ft) – MINE 25ft
## Mine – 25' Pixie Dust / Mine – 25' Flitter / Mine - 25' Gold Glitter/ Mine- 25' Silver Mine - 25' Gold Strobe/ Mine – 25' Silver Strobe

CE 0589

**0589-T1-0080**

| | |
|---|---|
| **Product name:**<br>**Mine – 25' Pixie Dust / Mine – 25' Flitter / Mine – 25' Crackle**<br>**Mine – 25' Gold Glitter / Mine – 25' Silver Glitter**<br>**Mine – 25' Gold Strobe / Mine - 25' Silver Strobe**<br>**Registration number: 0589-T1-0080**<br>**Category: T1**<br>**EC Type-Examination Certificate no. : 0589.PYR.3409/11** | **Description of Effect:**<br>The effect is generated without delay after ignition with a noise / bang. The pyrotechnic stars are expelled burning silver or gold and produce a silver or gold sparkling, flashing optical effect. The particular color is indicated on the label of the pyrotechnic article. |
| **Technical data :**<br>NEQ: ca. 13g<br>outer diameter: ca.28mm<br>Inner diameter : ca.26mm<br>Height: ca.101,6mm<br>max Effect height : 8m<br>Max. radial Effect width : 2,8m<br>Soundlevel max. at 8m : 105,4db (Almax)<br>Max. Distance of burning or incandescent material: 0m<br>Max. Distance of hazardous debris : 0m | **Technical data igniter/match :**<br>**Type of Bridge wire igniter: A**<br>NEQ: 0,005 g<br>Max. Test current: 0,025A<br>Minimum firing current : 0,5A |
| **Storage:**<br>Dry and cool . Protect from moisture.<br>Store according to national explosiv law<br>Division: 1.4<br>Compatibility group: G<br>Transport classification : 1.4 G<br>Name and UN-Nr.:UN0431, ARTICLES PYROTECNIC | **Failure and defect items and Disposal:**<br>Don't' use failure, defect articles or wet articles.<br>Disposal according to national provisions or return to manufacturer |

**Instruction for safe handling:**

**Safety distance direction of Effect: 11m**
**Safety distance radial: 4m**
**OUTDOOR USE ONLY!**

1. **Connect only to currentless firing cables and ignition device.** Connect cable only to currentless ignition systems and make sure the device is switched off and the safety key must be in possession of the responsible users.
2. **To prevent it from falling over, fix the object for use.** The item should be mounted on at least flame retardant material.
3. During use, absolute **no smoking and no open light or fire** at and near the burning-off place.
4. Only ignite the pyrotechnic article if there is an unobstructed view of the burning site and the safety instructions are complied with.
5. Take precautionary measures (such as shutting off danger areas, providing fire extinguishers, providing first aid, marking the area with no smoking signs, etc.).
6. The items shall be used only for technical purposes within stage, film and television productions, as well as within music and show productions.
7. Minimum age limits according to Directive 2013/29/EU or national provisions. For Germany applies: **Hand-over to persons under the age of 18 years prohibited.**
8. The distribution and disposition of the articles only within unopened original packaging.
9. Do not use near persons or fire-endangered objects.
10. **Pay attention to national and local guidelines and laws**
11. **Observe regulations!** (eg in Germany 1.SprengV, VstättVO, VBG C1, BGI 812, SP25,1 / 4), create hazard analysis.
12. Testing and use are permitted only with the approval of the competent authorities. Obtain approval of the security forces.
13. Observe special regulations for use in location /venue.
14. Observe the effect of the local fire alarm system in the rooms, determine the safety distances with the safety officer.

*NOTE: A person with specialist knowledge can handle and/or use articles labelled T1 or T1 'for outdoor use only' in a different manner to that prescribed on the label or within the instructions for use, provided that they have taken due consideration of the hazards and risks that any deviations they make might have. . A person with specialist knowledge is expected to have the knowledge to make use of T1 products in a different manner to those prescribed on the label or the instructions.

ultratec special effects

Hersteller:
Ultratec Special Effects GmbH
Dieselstr.30-40, 60314 Frankfurt am Main , Deutschland
Tel:+49 (0)69 870001850
www.ultratecfx.com

# Instruction/Manual

Theatrical pyrotechnic articles of category T1

## PYROTECHNIC – COMBINATION – COMBINATION 20ft, COLOR
## Tracer Comet – 20' Color, 10 Shot x 10 Sec

CE 0589

**0589-T1-0069**

| | |
|---|---|
| **Product name:**<br>**Tracer Comet AF – 20' Color 10 Shot x 10 sec**<br>**Registration number: 0589-T1-0069**<br>**Category: T1**<br>**EC Type-Examination Certificate no. : 0589.PYR.2798/11** | **Description of effect:**<br>The effect is generated without delay after ignition with a noise / bang. The single pyrotechnic star is colored burning, with or without tail, quickly ejected. After the ignition, 10 comets are ejected within 10 seconds. The respective color with and without tail is indicated on the label of the pyrotechnic article. |
| **Technical data:**<br>NEQ: approx. 20g<br>Width: approx. 48mm<br>Height: approx. 29mm<br>Length: approx. 300mm<br>Mid. effect height: 6m<br>Mid. radial effect width: 0,5m<br>Soundlevel max. at 8m: 105,0db (Almax)<br>Max. distance of burning or incandescent material: 0m<br>Max. distance of hazardous debris : 0m | **Technical data igniter/match :**<br>**Type of Bridge wire igniter: A**<br>NEQ: 0,005 g<br>Max. Test current: 0,025A<br>Minimum firing current : 0,5A |
| **Storage:**<br>Dry and cool. Protect from moisture.<br>Store according to national explosive law<br>Division: 1.4<br>compatibility group: G<br>Transport classification : 1.4 G<br>Name and UN-no.: UN0431, ARTICLES PYROTECNIC | **Failure and defect items and disposal:**<br>Don't use failure, defect articles or wet articles.<br>Disposal according to national provisions or return to manufacturer |

**Instruction for safe handling:**

**Safety distance direction of Effect: 9m**
**Safety distance radial: 2m**

1. **Connect only to currentless firing cables and ignition device.** Connect cable only to currentless ignition systems and make sure the device is switched off and the safety key must be in possession of the responsible users.
2. **To prevent it from falling over, fix the object for use.** The item should be mounted on at least flame retardant material.
3. During use, absolute **no smoking and no open light or fire** at and near the burning-off place.
4. Only ignite the pyrotechnic article if there is an unobstructed view of the burning site and the safety instructions are complied with.
5. Take precautionary measures (such as shutting off danger areas, providing fire extinguishers, providing first aid, marking the area with no smoking signs, etc.).
6. The items shall be used only for technical purposes within stage, film and television productions, as well as within music and show productions.
7. Minimum age limits according to Directive 2013/29/EU or national provisions. For Germany applies: **Hand-over to persons under the age of 18 years prohibited.**
8. The distribution and disposition of the articles only within unopened original packaging.
9. Do not use near persons or fire-endangered objects.
10. **Pay attention to national and local guidelines and laws**
11. **Observe regulations!** (eg in Germany 1.SprengV, VstättVO, VBG C1, BGI 812, SP25,1 / 4), create hazard analysis.
12. Testing and use are permitted only with the approval of the competent authorities. Obtain approval of the security forces.
13. Please note special regulations for use in location /venue.
14. Note the effect of the local fire alarm system in the rooms, determine the safety distances with the safety officer.

ultratec special effects

Hersteller:
Ultratec Special Effects GmbH
Dieselstr.30-40, 60314 Frankfurt am Main , Deutschland
Tel:+49 (0)69 870001850
www.ultratecfx.com

**Safety Data Sheet**

## Section 1: Identification

**Product Name:** **Mines, Comets, & Falling Stars (All sizes with and without Tail)**

**Recommended use:** **Mines** project a plume of bright points of color with or without sparkles **Comets** produce a large bright colored star with minimum smoke and virtually no fallout

Professional Use only by a qualified Pyrotechnician in a Theatrical Entertainment Application or in Professional Training Applications.

**Manufacturer and Distributor's Name and Address:**

Ultratec Special Effects, Inc.
148 Moon drive
Owens Cross Roads, AL 35763
United States
Telephone Number: (256) 725-4224
www.ultratecfx.com

**Emergency Telephone Number: 800-255-3924 - ChemTel**

## Section 2: Hazard Identification

Chemicals have been withheld for trade secret and proprietary information purposes.

**WARNING**

Burn, eye, skin, respiratory irritation, ingestion, acute or chronic exposure
BURN: Wash affected area.
EYE: Flush eyes with water for several minutes.
SKIN: Wash with soap and water
RESPIRATORY: Move to fresh air and consult physician.
INGESTION: DO NOT INDUCE VOMITING, Contact poison control
ACUTE OR CHRONIC EXPOSURE: Seek medical attention immediately
SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL
Keep away from heat, sparks and open flame, hot surfaces-
NO SMOKING
Store in a cool dry approved area
Dispose of content/container in accordance with local/regional/national and international regulations

## Section 3: Composition/Information on Ingredients

Chemicals have been withheld for trade secret and proprietary information purposes.

## Section 4: First-Aid Measures

**BURN:** Wash affected area.

**Skin:** Wash with soap and water. Get medical attention if irritation develops

**EYE:** Flush eyes with water for several minutes.

**RESPIRATORY:** Move to fresh air and consult physician.

**INGESTION:** DO NOT INDUCE VOMITING, Contact poison control

**ACUTE OR CHRONIC EXPOSURE:** Seek medical attention immediately

**SEEK MEDICAL ATTENTION IF YOU FEEL UNWELL**

## Section 5: Fire-Fighting Measures

**Extinguishing Media:** Flood with water if a small number of pieces are involved.
**Special Fire Fighting Procedures:** Do not use suffocation method; device contains its own oxygen.
If large quantities are involved, allow them to burn and prevent spread of fire.
**Unusual Fire and Explosion Hazards:** Items will burn rapidly in the event of ignition, and items may become airborne if not secured or contained.

## Section 6: Accidental Release Measures

Personal precautions: Use personal protective equipment. Avoid breathing vapors, mist, or gas. Ensure adequate ventilation
Methods and materials for containment and cleanup: Clean spills in a manner that does not disperse dust into the air

## Section 7: Handling and Storage

Do not alter device. Do not remove from protective package until ready to use.
Do not handle until all safety precautions have been read and understood.
Use personal protection recommended in Section 8. Do not eat, drink or smoke when using this product.
Use only in well-ventilated areas. Keep away from heat/sparks/open flames/hot surfaces. No smoking.

All storage magazines must be safely located, or approved design and securely locked. Do not store improperly with other explosives (severe physical injury or death may occur from ignition). Store in accordance with all state, local, and federal regulations.
Keep shipping and storage containers in cool, dry place. Do not crush, abrade, or subject these items to shock. Avoid open flames, smoking, and temperatures above 120F

## Section 8: Exposure Controls/ Personal Protection

**Respiratory Protection:** None
**Ventilation:** N/A
**Mechanical:** N/A
**Local Exhaust:** N/A
**Special:** N/A
**Other:** N/A
**Protective Gloves:** N/A
**Eye Protection:** Safety Glasses should be worn at all times for Pyrotechnic Operation
**Other Protective Clothing and Equipment:** Wearing at least 60% cotton clothing is recommended.
**Work/Hygienic Practices:** No smoking in the vicinity of item. Keep away from food. Wash hands thoroughly before eating or smoking.
**Exposure Limits:** N/A

## Section 9: Physical and Chemical Properties

**Appearance:** All pyrotechnic composition is contained within article
**Upper/Lower flammability or explosive limits:** N/A
**Odor:** no odor
**Vapor Pressure:** N/A
**Odor Threshold:** N/A
**Vapor Density :** N/A
**pH:** N/A
**Relative Density:** N/A
**Melting Point/Freezing Point:** N/A
**Solubility(ies):** Slight
**Initial Boiling Point:** N/A
**Flash Point:** N/A
**Evaporation Rate:** N/A
**Flammability:** N/A
**Upper/Lower flammability or explosive limits:** N/A
**Vapor Pressure:** N/A
**Vapor Density:** N/A
**Partition coefficient: n-octanol/water:** N/A
**Auto-ignition Temperature:** N/A
**Viscosity:** N/A

## Section 10: Stability and Reactivity

**Stability:** Stable
**Conditions to Avoid:** Storage at temperatures above 120°F. Avoid friction, shock, open flames, smoking, or ignition sources including sparks, and static discharges. Items may deteriorate over time, dispose of items that exceed the Use By Date
**Incompatibility (Materials to Avoid):** Exposure to water may cause item to deteriorate
**Hazardous Decomposition or Byproducts:** Smoke, oxides, chlorides, and other gaseous and solid particulates
**Hazardous Polymerization:** Will not occur

## Section 11: Toxicological Information

**Routes of Entry: Inhalation.** Ingestion, skin contact, inhalation, eye contact

**Toxicity to Animals:** Not available
**Chronic Effects on Humans:** Exposure to finished items does not pose a health hazard. During function, the gases and smoke created may cause respiratory irritation if inhaled in large amounts. Device may cause thermal burns if used improperly.
**Other Toxic Effects on Humans:** N/A
**Special Remarks on Toxicity to Animals:** Not available
**Special Remarks on Chronic Effects on Humans:** Not available
**Special Remarks on other Toxic Effects on Humans:** Not available
**Acute Potential Health Effects:** N/A

## Section 12: Ecological Information

**Ecotoxicity:** Not available.
**BOD5 and COD:** Not available.
**Products of Biodegradation:** Not Available
**Toxicity of the Products of Biodegradation:** Not available.
**Special Remarks on the Products of Biodegradation:** Not available

## Section 13: Disposal Considerations

**Waste disposal:** Waste must be disposed of in accordance with federal, state and local environmental control regulations.
**Steps to be taken in case material is released or spilled:** No smoking or open flames in vicinity of broken or spilled items. Carefully pick up and place spilled items in container. Sweep up any exposed chemical composition with a natural fiber brush.

## Section 14: Transport Information

**DOT Classification:** UNO431, 1.4G

**Identification:** Articles, Pyrotechnic for technical purposes

**Special Provisions for Transport:** Not available

## Section 15: Other Regulatory Information

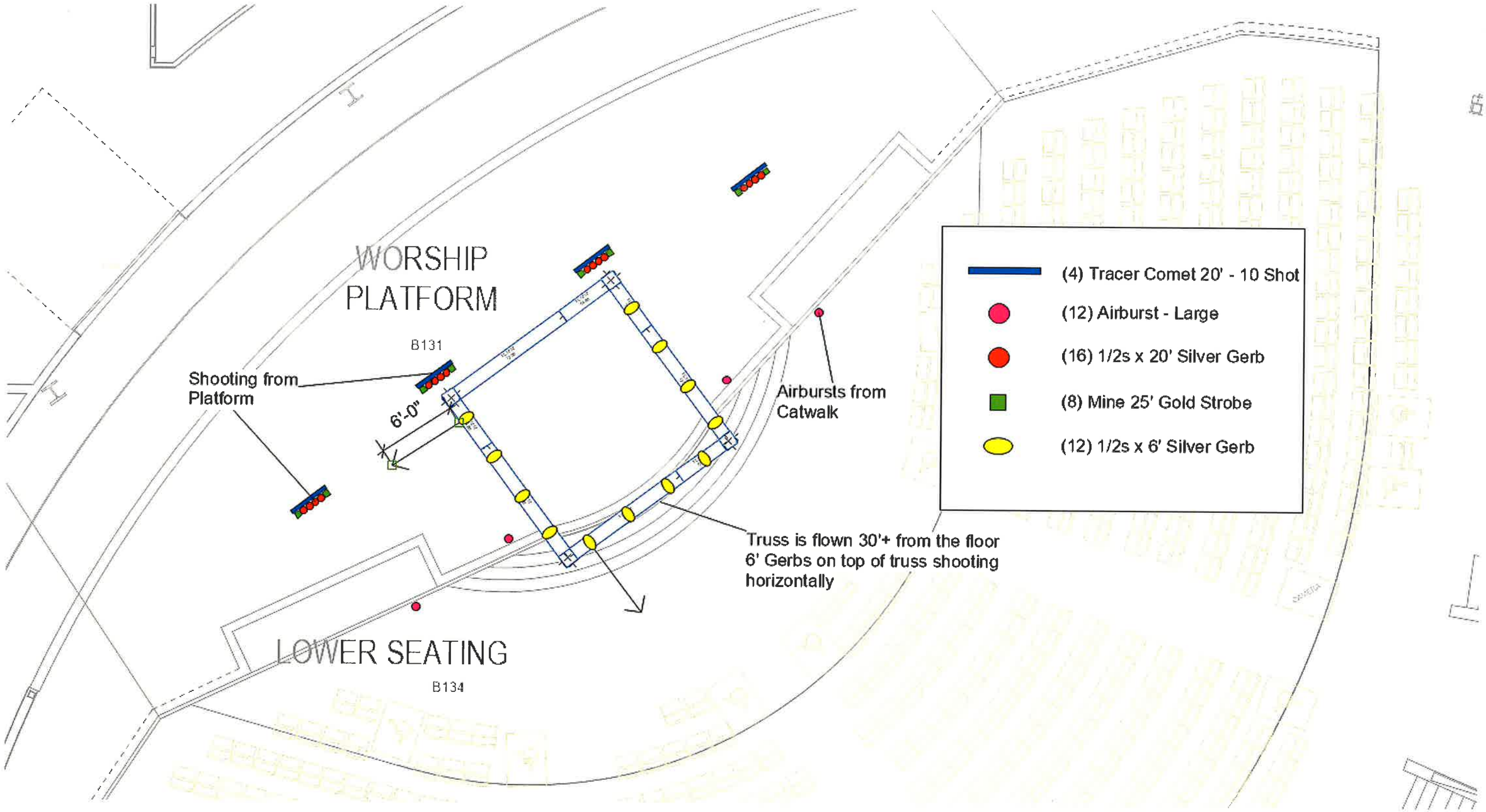
**Other regulatory information:** N/A

## Section 16: Other Information

**References:** Not available
**Other Special Considerations:** Not available
**Created:** 03/30/2015

**The information above is believed to be accurate and represents the best information currently available to us.**

**All Pyrotechnics should be used and handled with extreme caution, in accordance with all relevant regulations and codes only by experienced professional Pyrotechnicians.**


WORSHIP
PLATFORM
B131
Shooting from
Platform
6'-0"
Airbursts from
Catwalk
(4) Tracer Comet 20' - 10 Shot
(12) Airburst - Large
(16) 1/2s x 20' Silver Gerb
(8) Mine 25' Gold Strobe
(12) 1/2s x 6' Silver Gerb
Truss is flown 30'+ from the floor
6' Gerbs on top of truss shooting
horizontally
LOWER SEATING
B134

BRIGH-3 OP ID: MB

# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 03/11/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

| | |
|---|---|
| PRODUCER<br>Shilton & Associates, Inc.<br>Dave Shilton<br>660 Cascade West Parkway, SE<br>Grand Rapids, MI 49546<br>Jared Nathan Shilton<br>616-956-5300 | CONTACT NAME: Jared Nathan Shilton<br>PHONE (A/C, No, Ext): 616-956-5300 FAX (A/C, No): 616-956-9993<br>E-MAIL ADDRESS: jared@shiltoninc.com |
| INSURED<br>Brightmoor Christian Church<br>40800 W 13 Mile Rd<br>Novi, MI 48377-2327 | INSURER(S) AFFORDING COVERAGE — NAIC #<br>INSURER A : Brotherhood Mutual<br>INSURER B :<br>INSURER C :<br>INSURER D :<br>INSURER E :<br>INSURER F : |

**COVERAGES** **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| INSR LTR | TYPE OF INSURANCE | ADDL INSD | SUBR WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS | |
|---|---|---|---|---|---|---|---|---|
| A | X COMMERCIAL GENERAL LIABILITY<br>CLAIMS-MADE X OCCUR<br>GEN'L AGGREGATE LIMIT APPLIES PER:<br>POLICY PRO-JECT LOC<br>OTHER: | X | | 21MRA0437802 | 09/01/2023 | 09/01/2024 | EACH OCCURRENCE<br>DAMAGE TO RENTED PREMISES (Ea occurrence)<br>MED EXP (Any one person)<br>PERSONAL & ADV INJURY<br>GENERAL AGGREGATE<br>PRODUCTS - COMP/OP AGG | $ 1,000,000<br>$ 300,000<br>$ 10,000<br>$ 1,000,000<br>$ 3,000,000<br>$ 3,000,000 |
| A | AUTOMOBILE LIABILITY<br>ANY AUTO<br>OWNED AUTOS ONLY X SCHEDULED AUTOS<br>X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY | | | 21A5A0437786 | 09/01/2023 | 09/01/2024 | COMBINED SINGLE LIMIT (Ea accident)<br>BODILY INJURY (Per person)<br>BODILY INJURY (Per accident)<br>PROPERTY DAMAGE (Per accident) | $ 1,000,000<br>$<br>$<br>$ |
| A | UMBRELLA LIAB OCCUR<br>X EXCESS LIAB CLAIMS-MADE<br>DED RETENTION $ | | | 21MRA0437802 | 09/01/2023 | 09/01/2024 | EACH OCCURRENCE<br>AGGREGATE | $ 6,000,000<br>$ 6,000,000 |
| A | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY<br>ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N<br>(Mandatory in NH)<br>If yes, describe under DESCRIPTION OF OPERATIONS below | N / A | | 21WRA0437775 | 09/01/2023 | 09/01/2024 | X PER STATUTE OTH-ER<br>E.L. EACH ACCIDENT<br>E.L. DISEASE - EA EMPLOYEE<br>E.L. DISEASE - POLICY LIMIT | <br>$ 500,000<br>$ 500,000<br>$ 500,000 |
| A | Fireworks Display | | | 21MRA0437802 | 09/01/2023 | 09/01/2024 | Occurrenc<br>Aggregate | 300,000<br>900,000 |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**General Liability Certificate listing City of Novi as additional insured for the Easter Programs (featuring pyrotechnics) on the following dates:April 18th and 19th, 2024. 30 Day Notice of Cancellation/ 10 Day Notice for non payment of premium. Coverage for additional insureds is strictly subject to the terms of the policy.**

**CERTIFICATE HOLDER**

CITYONO

City of Novi
45175 Ten Mile Road
Novi, MI 48375

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Jared Shilton

This Liability Coverage Endorsement is subject to the **terms** of the applicable Commercial Liability Coverage Form (GL-100) and the Liability and Medical Coverage Form (BGL-11). Only one liability coverage will apply to an **occurrence** and any **related loss.** This endorsement is attached to and made part of the policy.

**THIS INSURANCE ENDORSEMENT FORMS PART OF YOUR POLICY CONTRACT.**
**PLEASE READ IT CAREFULLY.**

---

# ADDITIONAL INSURED ENDORSEMENT
## ADDITIONAL CONDITION

### ADDITIONA L CONDITION

The following additional condition is added to the Conditions section of the Liability and Medical Coverage Form (BGL-11):

**Additional Insureds:** With respect to any person or entity shown on the **declarations** as an Additional Insured or who is otherwise designated by the Named Insured and recognized by **us** as an Additional Insured, **we** will provide Principal Coverage L of the Commercial Liability Coverage Form (GL-100) to such Additional Insured (they will be considered an **insured** for Principal Coverage L), but only to the extent that such person or entity is legally liable for the acts of **you**, **your leader**, **your** employee, or **your appointed person**. Such coverage will be limited to that which is specifically provided by Principal Coverage L, and will be strictly subject to the **terms** of this policy. No coverage will apply to any independent acts, errors, or omissions of an Additional Insured.

### OTHER PROVISIONS

All other provisions of the applicable Commercial Liability Coverage Form (GL-100) and the Liability and Medical Coverage Form (BGL-11) remain unchanged

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# MinistryFirst℠ Commercial Multi-Peril Insurance Coverage Summary

These are your policy's Declarations.
Amended Effective Date: 09/01/2023
See Policy Change History

**Brightmoor Christian Church**
40800 W 13 Mile Rd
Novi, MI 48377

**Policy Number 21MRA0437802**
Brotherhood Mutual Insurance Company
Print Date: September 7, 2023
Policy Period: 09/01/2023 at 12:01 a.m. to 09/01/2024 at 12:01 a.m.

**616-956-5300**
**Shilton & Associates Inc 0127-009**
**Suite 215**
660 Cascade W Pkwy SE
Grand Rapids, MI 49546-2147

Contact your agent with your customer service questions, including updating your policy or reporting a claim.

**www.brotherhoodmutual.com/payonline**
For your convenience, you can make premium payments online.

| | |
|---|---|
| NAMED INSURED | Brightmoor Christian Church |
| POLICY NUMBER | 21MRA0437802 |
| POLICY PERIOD | 09/01/2023 at 12:01 a.m. to 09/01/2024 at 12:01 a.m. |

## Key Facts About Your Policy

These Declarations replace your previous ones. Your policy's Declarations contain a summary of the coverage contained in the insurance policy. Your policy contains a full explanation of your coverage.

**AGREEMENT:** In return for the payment of the premium and subject to all the terms of the policy, we agree to provide the insurance stated in the policy.

**TYPE OF ORGANIZATION:** Church/School Institution
**FORM OF ORGANIZATION:** Corporation

## Policy Overview

| COVERAGE DESCRIPTION | DETAILS | COVERAGE DESCRIPTION | DETAILS |
|---|---|---|---|
| Property Coverage | Page 2 - 6 | Terrorism Premium | $5,541 (See Notice Form BN6025A-D 4.0 for details) |
| Liability Coverage | Page 7 - 14 | | |
| Excess Liability Coverage | Page 15 - 15 | | |

## Policy Premium Overview

This premium is subject to adjustment at each anniversary. This premium is subject to adjustment due to premium audit provision.

**ANNUAL PREMIUM:** $50,364.00 **PAYMENT SCHEDULE:** See invoice.

## Common Policy Forms

| FORM | FORM NAME |
|---|---|
| GL100 1.0 | Commercial Liability Coverage |
| CL300 1.0 | Amendatory Endorsement |
| BCP100 4.5 | Commercial Property Coverage Conditions |
| BN1B 1.0 | Notice Of Payment-Related Charges |
| G131 1.0 | Notice To Michigan Policyholders |
| BN6EX 4.0 | Notice-Cond Excl-Terrorism-Related Loss |
| BN11A 1.2 | Customer Notice: Value-Added Benefits |
| CL0200 03 99 | Amendatory Endorsement Michigan |

| FORM | FORM NAME |
|---|---|
| CL100 1.0 | Common Policy Conditions |
| CP1 1.0 | Table of Contents |
| CL0458 01 01 | Amendatory Endorsement Michigan |
| BCL100 1.1 | Additional Policy Conditions |
| EX0606 1.0 | Conditional Terrorism Exclusion |
| BCL301 1.0 | Form Number Reference |
| BCL120 1.0 | Amendatory Endorsement - Assignment |
| BN6025A-D 4.0 | Notice - Terrorism-Related Loss |

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|---|---|
| NAMED INSURED | Brightmoor Christian Church |
| POLICY NUMBER | 21MRA0437802 |
| POLICY PERIOD | 09/01/2023 at 12:01 a.m. to 09/01/2024 at 12:01 a.m. |

# Property Coverage Summary

Ministry*First*℠ commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

## Property Coverage Details

| | |
|---|---|
| **PROPERTY DEDUCTIBLE** | $5,000 |
| **GLASS DEDUCTIBLE** | $5,000 |

## Schedule of Locations

| LOCATION # | DESCRIPTION | ADDRESS |
|---|---|---|
| 1/1 | Church | 40800 W 13 Mile Rd Novi, MI 48377 |
| 2/1 | Storage | 23745 Research Dr Farmington Hills, MI 48335-2625 |
| 3/1 | Storage Unit | 28265 Beck Rd Ste C13 C14 Wixom, MI 48393-4718 |

## Schedule of Buildings and Personal Property

**CHURCH** — **40800 W 13 Mile Rd Novi, MI 48377** — **LOCATION 1/1**

| | | | |
|---|---|---|---|
| Mortgagee | BMO Harris Bank N.A. RIB Its Successors and/or Assigns | 77865061646781 | PO Box 4260 Napa, CA 94558-0425 |

| COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY) | COVERAGE LIMIT | COINSURANCE | EQ DED | VALUATION TYPE | AUTO INCR | PERIL TYPE | FORM |
|---|---|---|---|---|---|---|---|
| Building | $51,806,000 | Agreed Amount | N/A | Replacement Cost | 0% | Special with Theft | BCP85 4.8 |
| Roof | | | | Actual Cash Value (Roof ACV) | | | BCP915 4.0 |
| Personal Property | $8,000,000 | Agreed Amount | N/A | Replacement Cost | 0% | Special with Theft | BCP85 4.8 |

**STORAGE** — **23745 Research Dr Farmington Hills, MI 48335-2625** — **LOCATION 2/1**

| COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY) | COVERAGE LIMIT | COINSURANCE | EQ DED | VALUATION TYPE | AUTO INCR | PERIL TYPE | FORM |
|---|---|---|---|---|---|---|---|
| Personal Property | $45,000 | Agreed Amount | N/A | Replacement Cost | 0% | Special with Theft | BCP85 4.8 |

**STORAGE UNIT** — **28265 Beck Rd Ste C13 C14 Wixom, MI 48393-4718** — **LOCATION 3/1**

| COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY) | COVERAGE LIMIT | COINSURANCE | EQ DED | VALUATION TYPE | AUTO INCR | PERIL TYPE | FORM |
|---|---|---|---|---|---|---|---|
| Personal Property | $60,000 | Agreed Amount | N/A | Replacement Cost | 0% | Special with Theft | BCP85 4.8 |

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| | |
|---|---|
| NAMED INSURED | Brightmoor Christian Church |
| POLICY NUMBER | 21MRA0437802 |
| POLICY PERIOD | 09/01/2023 at 12:01 a.m. to 09/01/2024 at 12:01 a.m. |

# Property Coverage Summary

Ministry*First*℠ commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

## Schedule of Additional Coverages: All Locations

The policy's property deductible applies to each of these coverages. Details are found on the Commercial Property Coverages BCP12B 4.5 form.

| COVERAGE DESCRIPTION | COVERAGE LIMIT | DEDUCTIBLE | FORM |
|---|---|---|---|
| Property Off Premises | $50,000+ | $5,000 | BCP12B 4.5 |
| Owned Personal Property-Parsonage | $10,000 | $5,000 | BCP12B 4.5 |
| Building/Personal Property - Newly Acquired/Constructed | $2,000,000++ | $5,000 | BCP12B 4.5 |
| Outside Objects and Structures | $20,000/category, $30,000 Total | $5,000 | BCP12B 4.5 |
| For any one landscaping item | $2,000 | $5,000 | BCP12B 4.5 |
| Each loss caused by wind | $5,000 | $5,000 | BCP12B 4.5 |
| Other Structures (Unscheduled) and their Contents | $15,000 for Structures, $15,000 for Contents | $5,000 | BCP12B 4.5 |
| Owned Personal Property - Dwellings | 5% of dwelling value | $5,000 | BCP12B 4.5 |
| Contents - Buildings and Structures Described on the Declarations | $15,000+++ | $5,000 | BCP12B 4.5 |
| Trailers | $10,000 | $5,000 | BCP12B 4.5 |
| Vehicle Equipment and Accessories | $25,000 | $5,000 | BCP12B 4.5 |
| Money and Securities | $5,000 (Loss from specified perils only. Doubled on specified holidays) | $5,000 | BCP12B 4.5 |
| Spoilage | $10,000 | $5,000 | BCP12B 4.5 |
| Damage to Buildings and Personal Property from Animals | $10,000 ($2,500 sublimit for loss caused by animals listed in policy form) | $5,000 | BCP12B 4.5 |
| Temporary Emergency Coordination/Shelter Operation Clean-Up | $50,000 for clean-up costs | $5,000 | BCP12B 4.5 |

*+ If the loss resulted from a covered peril and the property is off premises for no longer than 180 days.*
*++ Coverage applies for 180 days from the time construction begins or the new property is acquired.*
*+++ Only applies if the limit of insurance shown for the structure is no more than $15,000 and there is no limit of Organizational Personal Property shown on the declarations for the structure.*

The policy's property deductible does not apply to the following coverages. Details are found on the Commercial Property Coverages form.

| COVERAGE DESCRIPTION | COVERAGE LIMIT | FORM |
|---|---|---|
| Debris Removal Expense - Partial or Total Loss | Partial Loss: Remaining Limit for Covered Property - Total Loss: $25,000 | BCP12B 4.5 |
| Emergency Removal | Coverage applies up to 30 days after property is first moved | BCP12B 4.5 |
| Fire Department Service Charges | $50,000 | BCP12B 4.5 |
| Fire Extinguisher Recharge | $50,000 if recharged within 30 days | BCP12B 4.5 |
| Pollutant Clean-Up and Removal | $10,000 (annual aggregate)* | BCP12B 4.5 |
| Installed Lock Recalibration | $10,000 if recalibrated within 10 days | BCP12B 4.5 |
| Arson Reward | $20,000** | BCP12B 4.5 |
| Papers and Records (including electronic data) | $50,000 | BCP12B 4.5 |
| Personal Property Owned by Others (non-clergy) | $5,000 per person/$25,000 maximum (excess)*** | BCP12B 4.5 |
| Personal Property Owned by Clergy | $30,000 (excess)*** | BCP12B 4.5 |
| Theft or Vandalism Reward | $5,000** | BCP12B 4.5 |

** If the loss resulted from a covered peril and was reported within 180 days.*
*** Or the amount paid to the insured as a result of the direct loss, if less than the limit stated above.*
**** Additional limits are available*

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| | |
|---|---|
| NAMED INSURED | Brightmoor Christian Church |
| POLICY NUMBER | 21MRA0437802 |
| POLICY PERIOD | 09/01/2023 at 12:01 a.m. to 09/01/2024 at 12:01 a.m. |

# Property Coverage Summary

Ministry*First*℠ commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

## Optional Coverages: All Locations

### Combined Ordinance or Law Enforcement Coverage

| COVERAGE DESCRIPTION | COVERAGE LIMIT | DEDUCTIBLE | FORM |
|---|---|---|---|
| Ordinance or Law A - Increased Building Loss | $350,000 | $5,000 | BCP138B 4.5 |
| Ordinance or Law B - Increased Debris Removal | $100,000 | $5,000 | BCP138B 4.5 |
| Ordinance or Law C - Increased Cost of Construction | $100,000 | $5,000 | BCP138B 4.5 |

### Organizational Optional Theft Coverage

| COVERAGE DESCRIPTION | COVERAGE LIMIT | DEDUCTIBLE | FORM |
|---|---|---|---|
| Theft of Money and Securities | $10,000 | $250 | BCP36 4.5 |
| Theft of Building Materials | $5,000 | $250 | BCP36 4.5 |

### Ministry Personnel Dishonesty Coverage

| COVERAGE DESCRIPTION | COVERAGE LIMIT | DEDUCTIBLE | FORM |
|---|---|---|---|
| Personnel Dishonesty Coverage | $45,000 | N/A | BCP37A 4.5 |

### Earnings and Donations and Extra Expense Coverage Part

Perils Part: See Peril Type for the Property Described on the Schedule of Buildings and Personal Property That Sustains a Loss

| COVERAGE DESCRIPTION | COVERAGE LIMIT | DEDUCTIBLE | FORM |
|---|---|---|---|
| Earnings and Donations | $1,060,000 | N/A | BCP71 4.8 |
| Extra Expense | $100,000 | N/A | BCP71 4.8 |

### Water Damage - Flood, Backup, and Subsurface

| COVERAGE DESCRIPTION | COVERAGE LIMIT | DEDUCTIBLE | FORM |
|---|---|---|---|
| Water Damage-Flood, Back-up, and Subsurface | $10,000 | $5,000 | BCP27 4.5 |

### Sewer and Drain Back-up Extension

| COVERAGE DESCRIPTION | COVERAGE LIMIT | DEDUCTIBLE | FORM |
|---|---|---|---|
| Sewer/Drain Backup Extension | See Building/Personal Property Limit | $5,000 | BCP135 4.1 |

# Property Coverage Summary

Ministry*First*℠ commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

## Systems / Equipment Breakdown Coverage

| COVERAGE DESCRIPTION | COVERAGE LIMIT | DEDUCTIBLE | FORM |
|---|---|---|---|
| Systems/Equipment Breakdown Coverage | Building/Personal Property Limit | $5,000 | BSEB100 4.1 |

## Rented Personal Property of Others Coverage

| COVERAGE DESCRIPTION | COVERAGE LIMIT | DEDUCTIBLE | FORM |
|---|---|---|---|
| Rented Personal Property of Others | $100,000 | $1,000 | BCP12B 4.5 |

## Interior Building Damage Coverage

| COVERAGE DESCRIPTION | COVERAGE LIMIT | DEDUCTIBLE | FORM |
|---|---|---|---|
| Interior Building Damage Coverage-Including Gutters/ Downspouts Coverage | $60,011,000 | $5,000 | BCP49 4.0 |

## Terrorism Loss Coverage

| COVERAGE DESCRIPTION | COVERAGE LIMIT | DEDUCTIBLE | FORM |
|---|---|---|---|
| Certified and Non-Certified Terrorism Loss | $60,011,000 | $5,000 | BCL0600 3.0 |

## Laboratory Clean-up Coverage

| COVERAGE DESCRIPTION | COVERAGE LIMIT | DEDUCTIBLE | FORM |
|---|---|---|---|
| Laboratory Clean-up Coverage | $100,000 | $5,000 | BCP124 1.0 |

## Additional Property Forms

| FORM | FORM NAME |
|---|---|
| BCP0643 01 08 | Exclusion - War and Military Action |
| BCP603MI 1.1 | Michigan Amendatory Endorsement |
| BCP88MI 4.0 | Earth Movement & Volcanic Eruption Excl |
| BN12V 1.0 | Notice Regarding Building Valuation |
| BN2567 1.0 | Notice Water Damage/Flood Coverage |
| CP132 1.0 | Loss Payable Options |
| EX0651 2.3 | NBC Terrorism Exclusion |

| FORM | FORM NAME |
|---|---|
| BCP500 4.5 | Loss Free Deductible Reduction End |
| BCP700 1.0 | Appraisal Endorsement Provision Amend |
| BCP915 4.0 | Property Coverage Modification ACV Roof |
| BN15 1.0 | Notice To Mortgagee |
| CP0171 10 08 | Exclusion Water Damage |
| CL1630 06 06 | Conditional Terrorism Exclusion |

## Additional Interests

| NAME | TYPE | LOAN NUMBER | INTEREST | ADDRESS |
|---|---|---|---|---|
| Canton Business Center, LLC | Additional Insured | | Other: Storage Unit - Loc 0201 | 28345 Beck Rd Wixom, MI 48393 -4733 |
| Beck Business Center LLC | Additional Insured | | Other: Storage Unit- Loc 0301 | 28345 Beck Rd Wixom, MI 48393 -4733 |

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# Property Coverage Summary

## Ministry*First*℠ commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

| NAME | TYPE | LOAN NUMBER | INTEREST | ADDRESS |
|---|---|---|---|---|
| BMO Harris Bank N.A. RIB, Its Successors and/or Assigns | Lender's Loss Payable | | Other: Church | PO Box 4260 Napa, CA 94558 -0425 |
| Millennium Business Systems | Loss Payee | 0031783962000 | Other: Leased Imaging Production Copier | PO Box 202134 Florence, SC 29502 -2134 |
| PItney Bowes | Loss Payee | 0040829996 | Other: Postage Machine # 0040829996 | 27 Waterview Dr Shelton, CT 06484 -4301 |

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# Liability Coverage Summary

Ministry*First*℠ commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

## Key Liability Coverage Facts: Schedule of Limits

| | |
|---|---|
| **GENERAL OCCURRENCE LIMIT** | $1,000,000 |
| **GENERAL AGGREGATE LIMIT** | $3,000,000 |

## Principal Liability Coverages

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Bodily Injury/Property Damage Liability (L) | $1,000,000* | $3,000,000* | GL100 1.0 |
| Medical Payments (M) | $10,000*+ | $3,000,000* | GL100 1.0 |
| Products/Completed Work (N) | $1,000,000* | $3,000,000* | GL100 1.0 |
| Fire Legal Liability (O) | $1,000,000* | $3,000,000* | BGL951 4.5 |

## Supplemental Coverages

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Incidental Contractual Liability | $1,000,000* | $3,000,000* | GL100 1.0 |
| Incidental Medical Malpractice | $1,000,000* | $3,000,000* | GL100 1.0 |
| Mobile Equipment | $1,000,000* | $3,000,000* | GL100 1.0 |

## Additional Coverages

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Membership Emotional Injury Liability Coverage | $1,000,000* | $3,000,000* | BGL51 4.5 |
| Nursery/Child Care Corporal Punishment Liability | $1,000,000* | $3,000,000* | BGL51 4.5 |
| Supervision-Related Emotional Injury Liability Coverage | $1,000,000* | $3,000,000* | BGL51 4.5 |
| Food Preparation Liability Coverage | $1,000,000* | $3,000,000* | BGL51 4.5 |
| Privacy Violation Liability Coverage | $1,000,000* | $3,000,000* | BGL51 4.5 |
| Damage To Property Of Others Coverage | | | BGL51 4.5 |
| Not in Your Control | $1,000*+ | $3,000,000* | BGL51 4.5 |
| In Your Control | $2,500*+ | $3,000,000* | BGL51 4.5 |
| Prosthetic Devices | $500*+ | $3,000,000* | BGL51 4.5 |
| Incidental Camper Medical Coverage | $10,000* | $3,000,000* | BGL51 4.5 |
| Additional Incidental Contractual Liability Coverage | $1,000,000* | $3,000,000* | BGL51 4.5 |

## Related Organizations/Operations

The following entities are insured for designated related Coverages.

** Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.*
*+ per person limit*

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# Liability Coverage Summary

## Ministry*First*℠ commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

### Details of Related Organization/Operations

| NAME | ADDRESS | MINISTRY TYPE | FORMS |
|---|---|---|---|
| Franklin Road Christian School | 40800 W 13 Mile Rd Novi, MI 48377 | Parochial Schools | BGL53R 4.5 |
| The Train Station Preschool | 40800 W 13 Mile Rd Novi, MI 48377 | Day Nursery Institution | BGL53R 4.5 |

### Additional Coverages

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Academic Practices Emotional Injury Liability Coverage | $1,000,000* | $3,000,000* | BGL53R 4.5 |
| Supervision-Related Emotional Injury Liability Coverage | $1,000,000* | $3,000,000* | BGL53R 4.5 |
| Student Corporal Punishment Liability Coverage | $1,000,000* | $3,000,000* | BGL53R 4.5 |
| Teacher/Governing Board Liability Coverage | $1,000,000* | $3,000,000* | BGL53R 4.5 |
| Food Preparation Liability Coverage | $1,000,000* | $3,000,000* | BGL53R 4.5 |
| Privacy Violation Liability Coverage | $1,000,000* | $3,000,000* | BGL53R 4.5 |
| Damage To Property of Others Coverage | | | |
| Not in Your Control | $1,000*+ | $3,000,000* | BGL53R 4.5 |
| In Your Control | $2,500*+ | $3,000,000* | BGL53R 4.5 |
| Additional Incidental Contractual Liability Coverage | $1,000,000* | $3,000,000* | BGL53R 4.5 |
| Concussive Impact Liability Coverage not including High Hazard Activities | $1,000,000* | $3,000,000* | BGL53R 4.5 |
| International Exchange Student Reimbursement Coverage | $1,000* | $3,000,000* | BGL53R 4.5 |

## Defense Coverage

Applies in addition to the liability limit unless otherwise specifically stated in an applicable coverage form.

## Counseling Acts Liability Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Counseling Acts Liability Coverage | $1,000,000* | $3,000,000* | BGL63 4.1 |
| Outside Counseling Reimbursement Coverage | $5,000+ | $3,000,000* | BGL63 4.1 |
| Collegiate Student Counselor Counseling Activity Liability Coverage | $1,000,000* | $3,000,000* | BGL64A 4.5 |
| Outside Counseling Reimbursement Coverage | $5,000+ | $3,000,000* | BGL64A 4.5 |

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*+ per person limit*

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# Liability Coverage Summary

Ministry*First*℠ commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

## Cyber Liability Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Computer Use Liability Coverage | $500,000* | $1,500,000* | BGL87 4.5 |
| Electronic Commerce Liability Coverage | $500,000* | $1,500,000* | BGL87 4.5 |
| Data Breach Liability Coverage | $500,000* | $1,500,000* | BGL87 4.5 |
| Outsourced IT Liability Coverage | $500,000* | $1,500,000* | BGL87 4.5 |
| Special Reimbursement Coverage (Data Breach Rectification Costs) | $125,000 | $125,000 | BGL87 4.5 |
| Special Reimbursement Coverage (Electronic Discovery Costs) | $50,000 | $50,000 | BGL87 4.5 |
| Special Defense Coverage (Subpoenas, Regulatory Actions and Injunctive) | $50,000 | $50,000 | BGL87 4.5 |

## Defense Reimbursement Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Covered Lawsuit Proceeding (Proceeding Limit) | $50,000 | $100,000 | BGL89 4.8 |
| Law Enforcement Inquiry (Inquiry Limit) | $10,000 | $30,000 | BGL89 4.8 |

## Directors and Officers Liability Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Directors and Officers (Leadership) Liability Coverage | $1,000,000* | $3,000,000* | BGL81 4.1 |

## Educational Preparation Liability Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Educational Preparation Liability Coverage | $1,000,000* | $3,000,000* | BGL953 2.2 |

## Benefits Administration Liability Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Employee Benefit Liability Coverage | $1,000,000 | $3,000,000 | BGL83 4.0 |
| (Medical Expense Limit) | $100,000* | $500,000* | BGL83 4.0 |

## Employment Practices ("Employment Pract") Liability Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Employment-Related Liability Coverage | $1,000,000* | $3,000,000* | BGL85 4.5 |

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*+ per person limit*

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# Liability Coverage Summary

Ministry*First*℠ commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

## Fire Legal/Nonowned Property Damage Liability Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Nonowned Property Damage Liability Coverage | $1,000,000* | $3,000,000* | BGL951 4.5 |
| Additional Incidental Contractual Liability Coverage | $1,000,000* | $3,000,000* | BGL951 4.5 |

## Media Liability Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Personal Injury Liability Coverage (Media/Communications Activity) | $1,000,000* | $3,000,000* | BGL41 1.0 |
| Personal Injury Liability Coverage (Personal Violations) | $1,000,000* | $3,000,000* | BGL41 1.0 |
| Personal Injury Liability Coverage (Unauthorized Access/ Posting) | $1,000,000* | $3,000,000* | BGL41 1.0 |
| Special Defense Coverage (Alleged Intentional Acts) | $1,000,000* | $3,000,000* | BGL41 1.0 |

## Medical Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Student/Day Care Medical | $5,000*+ | $3,000,000* | BGL93A 4.5 |
| Religious Athletic Medical Coverage | $10,000*+ | $3,000,000* | BGL91 4.5 |

## Nonowned Vehicle Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Nonowned Vehicle Liability Coverage | $1,000,000* | $3,000,000* | BGL71 4.0 |
| Defense Coverage: Authorized Operator | $1,000,000* | $3,000,000* | BGL71 4.0 |
| Loss of Use Coverage | $500 per vehicle | $1,000* | BGL71 4.0 |
| Trip Occupant Coverage | $500*+ | $3,000,000* | BGL71 4.0 |
| Damage to Property of Others Coverage | $500* | $3,000,000* | BGL71 4.0 |
| Nonowned Vehicle Deductible Reimbursement Coverage | $1,000* | $3,000,000* | BGL71 4.0 |
| Rental Vehicle Physical Damage Coverage | $90,000 per vehicle, $250 deductible | $180,000* | BGL777 3.0 |

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*+ per person limit*

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# Liability Coverage Summary

MinistryFirst℠ commercial multi-peril policy Declarations continued...

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## Other Liability Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Terrorism Liability Coverage | $1,000,000 | $3,000,000 | BGL0250 3.1 |

## Relief Activity Additional Coverages

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Emotional Injury and Financial Damage Liability | $1,000,000* | $3,000,000* | BGL994 1.0 |
| Additional Medical Expense Coverage | $50,000+,$250,000 per occurrrence | $3,000,000 | BGL994 1.0 |
| Broadened Wage Loss Reimbursement Coverage | $10,000+, $50,000 per occurrence | $3,000,000 | BGL994 1.0 |
| Damage to Relief Worker's Tools and Equipment Coverage | $2,500+, $10,000 per occurrence | $3,000,000 | BGL994 1.0 |
| Primary Liability Coverage for Relief Workers | $1,000,000* | $3,000,000* | BGL994 1.0 |

## Religious Freedom Protection Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Religious Communication Liability Coverage | $1,000,000* | $3,000,000* | BGL66 1.2 |
| Religious Activity Liability Coverage | $1,000,000* | $3,000,000* | BGL66 1.2 |
| Discriminatory Acts Liability Coverage | $1,000,000* | $3,000,000* | BGL66 1.2 |
| Tax Exempt Challenge: Expense Reimbursement Coverage | $25,000* | $25,000* | BGL66 1.2 |
| Litigation Activity: Legal Defense Reimbursement Coverage | See form | See form | BGL66 1.2 |
| Litigation Activity: Declaratory Action Reimbursement Coverage | See form | See form | BGL66 1.2 |

## Security Operations Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Additional Medical Expense Coverage | $50,000*+ | $250,000* | BGL993 4.0 |
| Broadened Wage Loss Reimbursement Coverage (Emotional Injury) | $10,000*+ | $50,000* | BGL993 4.0 |
| Individual Counseling Coverage | $10,000*+ | $50,000* | BGL993 4.0 |
| Damage to Security-Related Equipment | $2,500*+ | $10,000* | BGL993 4.0 |
| Primary Coverage for Specified Individuals | See Form | See Form | BGL993 4.0 |
| Enforcement of Security Policy or Weapons Policy | $1,000,000* | $1,000,000* | BGL993 4.0 |
| Negligent Infliction of Emotional Distress Arising from Security Operations | $1,000,000* | $1,000,000* | BGL993 4.0 |

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# Liability Coverage Summary

Ministry*First*℠ commercial multi-peril policy Declarations continued...

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## Traumatic Incident Response Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Additional Medical Expense Coverage | $50,000*+ | $1,000,000* | BGL991D 4.1 |
| Broadened Wage Loss Reimbursement Coverage (Including Emotional Injury) | See form | $1,000,000* | BGL991D 4.1 |
| Individual Counseling Coverage | $10,000*+ | $1,000,000* | BGL991D 4.1 |
| Additional Organizational Expense | $500,000* | $1,000,000* | BGL991D 4.1 |

## Worldwide Liability Extension Coverage

**Extended Foreign Ministry Operations- Excluded**

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Short-Term Trip Limited Kidnap and Extortion Expense Reimbursement Coverage | See Form | See Form | BGL112 1.0 |
| Short-Term Foreign Trip Terrorism-Related Travel Interruption Reimbursement | See Form | See Form | BGL112 1.0 |
| Short-Term Foreign Trip Death Reimbursement Coverage For Your Leaders | See Form | See Form | BGL112 1.0 |
| Foreign Operations Image Restoration Extension | See Form | See Form | BGL112 1.0 |
| Expanded Medical Coverage For Foreign Ministry Participants | See Form | See Form | BGL112 1.0 |

## Wage Reimbursement Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Wage Loss Reimbursement Coverage | $3,500+ | $35,000 per occurrence | BGL99 4.0 |

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*+ per person limit*

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# Liability Coverage Summary

Ministry*First*℠ commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

## Sexual Acts Liability Coverage

| COVERAGE DESCRIPTIONS | COVERAGE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|
| Sexual Acts Liability Coverage With Screening | $1,000,000* | $1,000,000* | BGL61 4.7 |
| Sexual Harassment Liability Coverage (other than your employees) | $1,000,000* | $1,000,000* | BGL61 4.7 |
| Improper Reporting of Sexual Acts Liability Coverage | $1,000,000* | $1,000,000* | BGL61 4.7 |
| Improper Supervision of Convicted Sexual Offenders Liability Coverage | $1,000,000* | $1,000,000* | BGL61 4.7 |
| Outside Counseling Reimbursement Coverage | $5,000*+ | $100,000* | BGL61 4.7 |
| Sexual Acts Medical Payment Extension | $10,000*+ | $100,000* | BGL61 4.7 |
| Image Restoration Extension | $10,000* | $1,000,000* | BGL61 4.7 |
| Redemptive Employment/Appointment | $300,000* | $300,000* | BGL613 4.5 |

## Schedule of Liability Exposures

In issuing this policy, we have relied on material information provided to us by the Named Insured. The following schedule discloses all of the insured's insurable exposures (as conveyed by the Named Insured) known to exist at the policy inception date. Declared premises must be owned, occupied, or rented by you or your scheduled related organizations.

| EXPOSURE DESCRIPTIONS | ADDRESS / BUILDING DESCRIPTION | CODE | RATING BASIS |
|---|---|---|---|
| Day Nursery<br>Medical including students | Location 1 Building 1 Church | 07100 | 4,000 Square Feet<br>109 Students |
| Parochial or Private School<br>Medical including students | 40800 W 13 Mile Rd Novi MI 48377 | 07900 | 314 Students |
| Church | Location 1 Building 1 Church | 08101 | 116,204 Square Feet |
| Athletic Games Sponsored By Insured | 40800 W 13 Mile Rd Novi MI 48377 | 13000 | 400 Games |
| Self Storage Warehouse | Location 2 Building 1 Storage | 15202 | 1,000 Square Feet |
| Self Storage Warehouse | Location 3 Building 1 Storage | 15202 | 2,000 Square Feet |
| Bleachers or Grandstands | Location 1 Building 1 Church | 30035 | 1 Each |
| Playgrounds | 40800 W 13 Mile Rd Novi MI 48377 | 30320 | 2 Each |
| Baseball Diamond Rated As Playground | 40800 W 13 Mile Rd Novi MI 48377 | 30320 | 1 Each |
| Soccer Field Rated As Playground | 40800 W 13 Mile Rd Novi MI 48377 | 30320 | 1 Each |
| Parsonage | | | |
| Pastoral Counseling | | | 4 Pastor(s) |
| Special Events | | | |

** Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.*
*+ per person limit*

BROTHERHOOD MUTUAL®

| | |
|---|---|
| NAMED INSURED | Brightmoor Christian Church |
| POLICY NUMBER | 21MRA0437802 |
| POLICY PERIOD | 09/01/2023 at 12:01 a.m. to 09/01/2024 at 12:01 a.m. |

# Liability Coverage Summary

Ministry*First*℠ commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11 4.5).

## High Hazard Activities

For details regarding how these coverage limits will apply, see the *How Much We Pay* section of the High Hazard Activities Coverage Limits Form (BGL-21).

| ACTIVITY DESCRIPTION | MEDICAL LIMIT | OCCURRENCE LIMIT | COVERAGE AGGREGATE LIMIT | FORM |
|---|---|---|---|---|
| Skate Park Operations | $0 per person | $100,000 | $300,000 | BGL21 4.1 |
| Fireworks Sales | $0 per person | $100,000 | $300,000 | BGL21 4.1 |
| Fireworks Display | $0 per person | $300,000 | $900,000 | BGL21 4.1 |
| Construction Oversight | $0 per person | $100,000 | $300,000 | BGL21 4.1 |
| School High Hazard Sports Activities (Concussive Impact) | | $300,000 | $900,000 | BGL421 1.1 |

## Other Liability and Medical Forms

| FORM | FORM NAME |
|---|---|
| BGL100A1 2.2 | Commercial Liability Endorsement |
| BGL152 1.0 | Additional Insured Endorsement |
| BGL59RA 4.0 | Related Org Principal and Additional Cov |
| EX220 1.0 | Infectious Disease Liability Exclusion |
| GL0163 01 08 | Exclusion War and Military Action |
| GL0950 12 99 | Known Injury or Damage Amendments |
| BGL939AI 1.0 | Additional Insured - Excess Liability |
| GL1270 06 06 | Conditional Terrorism Exclusion |

| FORM | FORM NAME |
|---|---|
| BGL11 4.5 | Liability And Medical Coverage Form |
| BGL210 1.1 | Designated Premises Exclusion |
| BGL960 1.0 | Educators Liability Coverage |
| EX909 1.0 | Asbestos Exposure Exclusion |
| GL0403 03 10 | Amendatory Endorsement Michigan |
| GL890 1.0 | Lead Liability Exclusion |
| EX0281 2.4 | NBC Terrorism Exclusion |

## Additional Insureds

| NAME | LOAN/REFERENCE NUMBER | INTEREST | ADDRESS |
|---|---|---|---|
| BMO Harris Bank N.A. RIB Its successors and/or Assigns, Additional Insured | 77865061646781 | Location: 1 | PO Box 4260 Napa, CA 94558 -0425 |
| City of Novi, Additional Insured | | Building: 1/1 | 45175 W 10 Mile Rd Novi, MI 48375 -3006 |

** Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.*
*+ per person limit*

BROTHERHOOD MUTUAL®

| | |
|---|---|
| NAMED INSURED | Brightmoor Christian Church |
| POLICY NUMBER | 21MRA0437802 |
| POLICY PERIOD | 09/01/2023 at 12:01 a.m. to 09/01/2024 at 12:01 a.m. |

# Commercial Excess Liability Supplemental Coverage Summary

Ministry*First*℠ commercial multi-peril policy Declarations continued...

In return for the payment of the premium, and subject to all the terms of the policy, we agree with you to provide the insurance as stated in the Excess/Umbrella Liability Coverage endorsement BGL939 4.7.

## Key Excess Liability Coverage Facts

| | |
|---|---|
| **NAME OF INSURED** | Brightmoor Christian Church |
| **ADDRESS** | 40800 W 13 Mile Rd, Novi, MI 48377 |
| **EXCESS LIABILITY POLICY PERIOD** | 9/1/2023 to 9/1/2024 at 12:01 a.m. at the location listed above |
| **EXCESS LIABILITY ANNUAL PREMIUM** | $5,150 |

## Excess Liability Coverage - Limit of Insurance

| | |
|---|---|
| **Coverage Limit (per Occurrence)** | $6,000,000 |
| **Coverage Aggregate Limit** | $6,000,000 |
| **Deductible/Retention** | N/A |

## Optional Excess Coverage Information

| COVERAGE | STATUS | LIMIT |
|---|---|---|
| Directors and Officers Liability Coverage | Included | $1,000,000 |
| Sexual Acts Liability Coverage | Excluded | N/A |
| Employment Practices Liability Coverage | Excluded | N/A |
| Cyber Liability Coverage | Excluded | N/A |
| Benefits Administration Liability Coverage | Excluded | N/A |

*Optional Coverage Limits are the same as the Excess Liability "per Occurrence" and Aggregate limits shown above, unless otherwise specified.*

## Schedule of Underlying Insurance

| TYPE | INSURER | POLICY PERIOD | POLICY NUMBER | LIMITS OF LIABILITY |
|---|---|---|---|---|
| General Liability | Brotherhood Mutual Insurance Company | 09/01/2023 - 09/01/2024 | 21MRA0437802 | $1,000,000 Occ/$3,000,000 Agg |
| Automobile Liability | Brotherhood Mutual Insurance Company | See applicable declarations page. | 21A0437786 | $1,000,000 |
| Employer's Liability | Brotherhood Mutual Insurance Company | See applicable declarations page. | 21W0437775 | $500000/$500000/$500000 |

Brotherhood Mutual
Insurance Company

| | |
|---|---|
| NAMED INSURED | Brightmoor Christian Church |
| POLICY NUMBER | 21MRA0437802 |
| POLICY PERIOD | 09/01/2023 to 09/01/2024 |
| AGENCY NAME | Shilton & Associates Inc |

# Policy Change History

Ministry*First*℠ commercial multi-peril policy change history.

## Change History

| CHANGE EFF DATE | CHANGE DESCRIPTION | PREMIUM IMPACT | PROCESSED DATE |
|---|---|---|---|
| 09/01/2023 | Liability Additional Insured Changed<br>Loss Payee Changed<br>Mortgagee Changed | $0 | 09/07/2023 |

This endorsement changes the Commercial Property Coverages provided by this policy

**-- PLEASE READ IT CAREFULLY --**

# LOSS PAYABLE OPTIONS

## SCHEDULE

(The information required below may be shown on a separate schedule or supplemental **declarations**.)

| Prem. No. | Bldg. No. | Description of Property | Name and Address of Loss Payee |
|---|---|---|---|
| | | Church | BMO Harris Bank N.A. RIB,<br>Its Successors and/or Assigns<br>PO Box 4260<br>Napa, CA 94558-0425 |

In addition to the policy **terms** which are contained in other sections of the Commercial Property Coverage, the following conditions apply to the property described on the schedule and only when indicated by an "X":

☐ **LOSS PAYABLE**

Any loss shall be adjusted with **you** and shall be payable to **you** and the loss payee shown on the schedule as **your** and their interests appear.

☒ **LENDER'S LOSS PAYABLE**

Any loss shall be payable to **you** and the loss payee shown on the schedule as interests appear. If more than one loss payee is named, they shall be paid in order of precedence.

The insurance for the loss payee continues in effect even when **your** insurance may be void because of **your** acts, neglect, or failure to comply with the coverage **terms**. The insurance for the loss payee does not continue in effect if the loss payee is aware of changes in ownership or substantial increase in risk and does not notify **us**.

If **we** cancel this policy, **we** notify the loss payee at least 10 days before the effective date of cancellation if **we** cancel for **your** nonpayment of premium, or 30 days before the effective date of cancellation if **we** cancel for any other reason.

**We** may request payment of the premium from the loss payee, if **you** fail to pay the premium.

If **we** pay the loss payee for a loss where **your** insurance may be void, the loss payee's right to collect that portion of the debt from **you** then belongs to **us.** This does not affect the loss payee's right to collect the remainder of the debt from **you**. As an alternative, **we** may pay the loss payee the remaining principal and accrued interest in return for a full assignment of the loss payee's interest and any instruments given as security for the debt.

If **we** choose not to renew this policy, **we** give written notice to the loss payee at least 10 days before the expiration date of this policy.

☐ **CONTRACT OF SALE**

Any loss shall be adjusted with **you** and shall be payable to **you** and the loss payee shown on the schedule as **your** and their interests appear.

The loss payee shown on the schedule is a person or organization **you** have entered a contract with for the sale of covered property.

When covered property is the subject of a contract of sale, the word **you** also means the loss payee.

This endorsement changes the Commercial Property Coverages provided by this policy

**-- PLEASE READ IT CAREFULLY --**

# LOSS PAYABLE OPTIONS

## SCHEDULE

(The information required below may be shown on a separate schedule or supplemental **declarations**.)

| Prem. No. | Bldg. No. | Description of Property | Name and Address of Loss Payee |
|---|---|---|---|
| | | Leased Imaging Production Copier | Millennium Business Systems<br>PO Box 202134<br>Florence, SC 29502-2134 |

In addition to the policy **terms** which are contained in other sections of the Commercial Property Coverage, the following conditions apply to the property described on the schedule and only when indicated by an "X":

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This endorsement changes the Commercial Property Coverages provided by this policy

**-- PLEASE READ IT CAREFULLY --**

# LOSS PAYABLE OPTIONS

## SCHEDULE

(The information required below may be shown on a separate schedule or supplemental **declarations**.)

| Prem. No. | Bldg. No. | Description of Property | Name and Address of Loss Payee |
|---|---|---|---|
| | | Postage Machine # 0040829996 | PItney Bowes<br>27 Waterview Dr<br>Shelton, CT 06484-4301 |

In addition to the policy **terms** which are contained in other sections of the Commercial Property Coverage, the following conditions apply to the property described on the schedule and only when indicated by an "X":

☒ **LOSS PAYABLE**

Any loss shall be adjusted with **you** and shall be payable to **you** and the loss payee shown on the schedule as **your** and their interests appear.

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