2023 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
- [x] Articles Pyrotechnic
- [ ] Display Fireworks
- [x] 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): [x] YES [ ] NO

ADDRESS OF PERSON PERMIT ISSUED TO:

NAME OF ORGANIZATION, GROUP, FIRM OR CORPORATION: Brightmoor Christian Church

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

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

10 - 1/2 sec x 20' Silver Gerbs

2 - Comet AF - 20' Tenshot x 10 Sec

4 - Large Robotics

6 - Medium Airburst

EXACT LOCATION OF DISPLAY OR USE: Brightmoor Christian Church, Worship Center Stage

CITY, VILLAGE, TOWNSHIP: Novi

DATE: 4/25/23 - 4/28/23

TIME: 7pm

BOND OR INSURANCE FILED: [x] YES [ ] NO

AMOUNT: 58,000,000

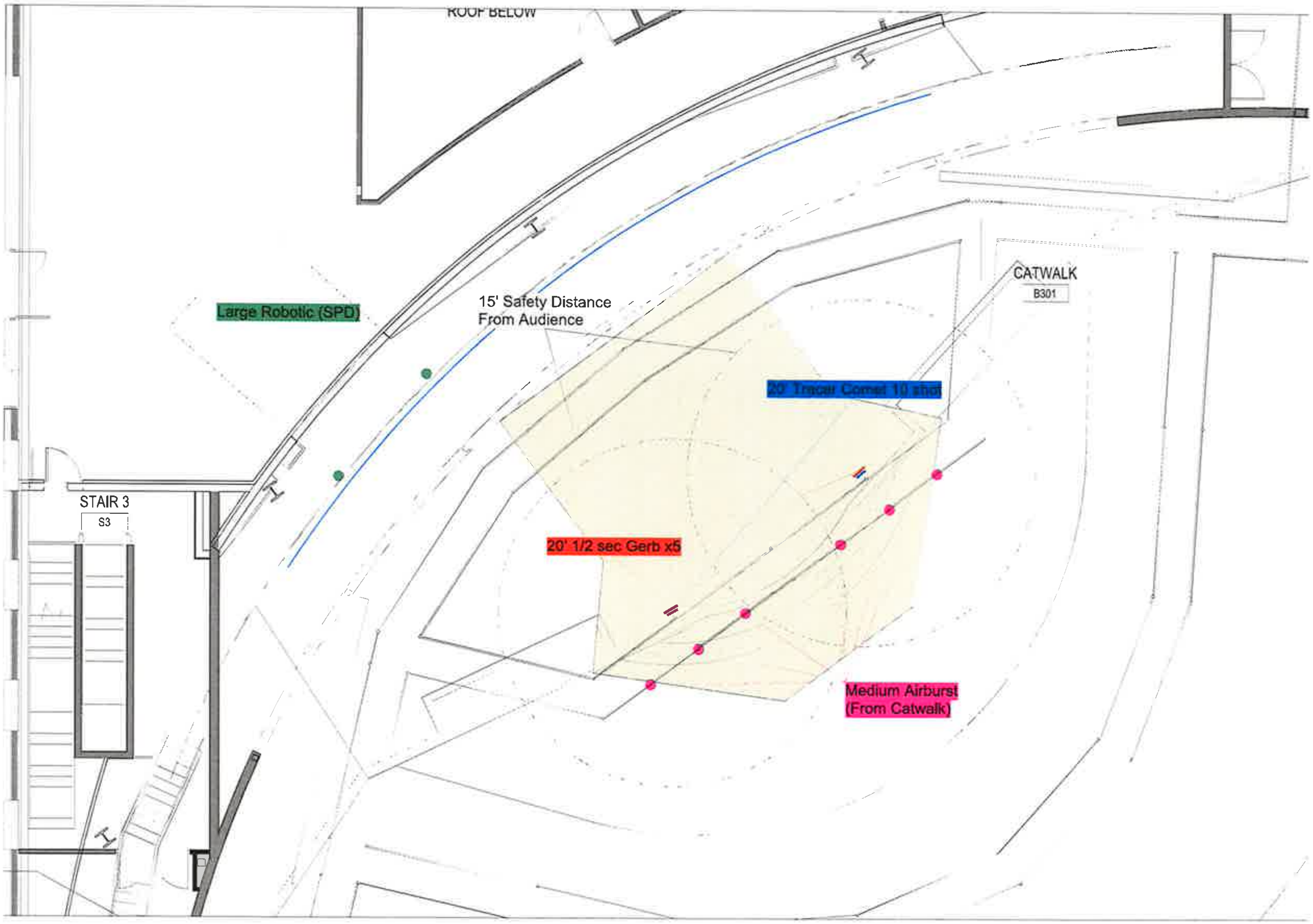
Issued by action of the Legislative Body of a

[ ] City [ ] Village [ ] Township of ______________________ on the ______________________ day of

(Signature and Title of Legislative Body Representative)

THIS FORM IS VALID UNTIL THE DATE OF EXPIRATION OF PERMIT

BFS-416 (Rev 01/23)


ROOF BELOW
CATWALK
B301
Large Robotic (SPD)
15' Safety Distance
From Audience
20' Tracer Comet 10 shot
STAIR 3
S3
20' 1/2 sec Gerb x5
Medium Airburst
(From Catwalk)

BROTHERHOOD MUTUAL.

MinistryFirst℠ Commercial Multi-Peril Insurance Coverage Summary

These are your policy's Declarations.
Amended Effective Date: 03/29/2023
See Policy Change History

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

Policy Number 21MRA0437802
Brotherhood Mutual Insurance Company
Print Date: March 20, 2023
Policy Period: 09/01/2022 at 12:01 a.m. to 09/01/2023 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	09/01/2022 at 12:01 a.m. to 09/01/2023 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	$4,636 (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:	$47,180.00	**PAYMENT SCHEDULE:**	See invoice.

Common Policy Forms

FORM	FORM NAME	FORM	FORM NAME
CL100 1.0	Common Policy Conditions	CL300 1.0	Amendatory Endorsement
CP1 1.0	Table of Contents	BCP100 4.5	Commercial Property Coverage Conditions
GL100 1.0	Commercial Liability Coverage	BCL301 1.0	Form Number Reference
BN11A 1.2	Customer Notice: Value-Added Benefits	BCL120 1.0	Amendatory Endorsement - Assignment
CL0200 03 99	Amendatory Endorsement Michigan	CL0458 01 01	Amendatory Endorsement Michigan
BN1B 1.0	Notice Of Payment-Related Charges	BCL100 1.1	Additional Policy Conditions
G131 1.0	Notice To Michigan Policyholders	EX0606 1.0	Conditional Terrorism Exclusion
BN6EX 4.0	Notice-Cond Excl-Terrorism-Related Loss	BN6025A-D 4.0	Notice - Terrorism-Related Loss

BROTHERHOOD MUTUAL

NAMED INSURED	Brightmoor Christian Church
POLICY NUMBER	21MRA0437802
POLICY PERIOD	09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

Property Coverage Summary

MinistryFirst[sm] 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	$2,500
GLASS DEDUCTIBLE	$2,500

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	Bank of the West SME SBA, 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	$50,406,000	Agreed Amount	N/A	Replacement Cost	0%	Special with Theft	BCP85 4.8
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

BROTHERHOOD MUTUAL®

NAMED INSURED	Brightmoor Christian Church
POLICY NUMBER	21MRA0437802
POLICY PERIOD	09/01/2022 at 12:01 a.m. to 09/01/2023 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+	$2,500	BCP12B 4.5
Owned Personal Property-Parsonage	$10,000	$2,500	BCP12B 4.5
Building/Personal Property - Newly Acquired/Constructed	$2,000,000++	$2,500	BCP12B 4.5
Outside Objects and Structures	$20,000/category, $30,000 Total	$2,500	BCP12B 4.5
For any one landscaping item	$2,000	$2,500	BCP12B 4.5
Each loss caused by wind	$5,000	$2,500	BCP12B 4.5
Other Structures	$15,000	$2,500	BCP12B 4.5
Owned Personal Property - Dwellings	5% of dwelling value	$2,500	BCP12B 4.5
Contents - Buildings and Structures Described on the Declarations	$15,000+++	$2,500	BCP12B 4.5
Trailers	$10,000	$2,500	BCP12B 4.5
Vehicle Equipment and Accessories	$25,000	$2,500	BCP12B 4.5
Money and Securities	$5,000 (Loss from specified perils only. Doubled on specified holidays)	$2,500	BCP12B 4.5
Spoilage	$10,000	$2,500	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)	$2,500	BCP12B 4.5
Temporary Emergency Coordination/Shelter Operation Clean-Up	$50,000 for clean-up costs	$2,500	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*

Property Coverage Summary

MinistryFirst℠ 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	$2,500	BCP138B 4.5
Ordinance or Law B - Increased Debris Removal	$100,000	$2,500	BCP138B 4.5
Ordinance or Law C - Increased Cost of Construction	$100,000	$2,500	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	$2,500	BCP27 4.5

Sewer and Drain Back-up Extension

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Sewer/Drain Backup Extension	See Building/Personal Property Limit	$2,500	BCP135 4.1

BROTHERHOOD MUTUAL

NAMED INSURED	Brightmoor Christian Church
POLICY NUMBER	21MRA0437802
POLICY PERIOD	09/01/2022 at 12:01 a.m. to 09/01/2023 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.

Systems / Equipment Breakdown Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Systems/Equipment Breakdown Coverage	Building/Personal Property Limit	$2,500	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	$58,611,000	$2,500	BCP49 4.0

Terrorism Loss Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Certified and Non-Certified Terrorism Loss	$58,611,000	$2,500	BCL0600 3.0

Laboratory Clean-up Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Laboratory Clean-up Coverage	$100,000	$2,500	BCP124 1.0

Additional Property Forms

FORM	FORM NAME
BCP500 4.5	Loss Free Deductible Reduction End
BCP700 1.0	Appraisal Endorsement Provision Amend
BN12V 1.0	Notice Regarding Building Valuation
BN2567 1.0	Notice Water Damage/Flood Coverage
CP132 1.0	Loss Payable Options
CL1630 06 06	Conditional Terrorism Exclusion
BCP603MI 1.1	Michigan Amendatory Endorsement
BCP88MI 4.0	Earth Movement & Volcanic Eruption Excl
BN15 1.0	Notice To Mortgagee
CP0171 10 08	Exclusion Water Damage
BCP0643 01 08	Exclusion - War and Military Action
EX0651 2.3	NBC 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
Bank of the West SME SBA, Its Successors and/or Assigns	Lender's Loss Payable		Other: Church	PO Box 4260 Napa, CA 94558 -0425

Property Coverage Summary

MinistryFirst[sm] 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
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

NAMED INSURED	Brightmoor Christian Church
POLICY NUMBER	21MRA0437802
POLICY PERIOD	09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

Liability Coverage Summary

MinistryFirst℠ 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

BROTHERHOOD MUTUAL®

NAMED INSURED	Brightmoor Christian Church
POLICY NUMBER	21MRA0437802
POLICY PERIOD	09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

Liability Coverage Summary

Ministry*First*sm 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

** 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	09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

Liability Coverage Summary

MinistryFirst℠ 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

** 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	09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

Liability Coverage Summary

Ministry*First*sm 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

** 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	09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

Liability Coverage Summary

Ministry*First*sm 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).

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

** 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

Liability Coverage Summary

MinistryFirst[sm] 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).

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

BROTHERHOOD MUTUAL®

NAMED INSURED	Brightmoor Christian Church
POLICY NUMBER	21MRA0437802
POLICY PERIOD	09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

Liability Coverage Summary

MinistryFirst℠ 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 Medical including students	Location 1 Building 1 Church	07100	4,000 Square Feet 109 Students
Parochial or Private School 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	09/01/2022 at 12:01 a.m. to 09/01/2023 at 12:01 a.m.

Liability Coverage Summary

MinistryFirst[sm] 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
Bank of the West SME SBA Its successors and/or Assigns, Additional Insured	77865061646781	Other: 40800 W 13 Mile Rd	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®

Commercial Excess Liability Supplemental Coverage Summary

MinistryFirst℠ 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	9/1/2022 to 9/1/2023 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	09/01/2022 - 09/01/2023	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	09/01/2022 to 09/01/2023
AGENCY NAME	Shilton & Associates Inc

Policy Change History

MinistryFirst[sm] commercial multi-peril policy change history.

Change History

CHANGE EFF DATE	CHANGE DESCRIPTION	PREMIUM IMPACT	PROCESSED DATE
03/29/2023	Liability Additional Insured Added	$0	03/20/2023
03/16/2023	High Hazard Fireworks Displays Coverage Added	+ $40	03/16/2023
	High Hazard Fireworks Displays Liability Limit Amended		
08/18/2022	Loss Payee Changed	$0	08/31/2022

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.

ultratec
special effects inc.

Safety Data Sheet

Section 1: Identification

Product Name: **SPD's (all sizes & "Wet Pack")**

Recommended use: SPD's are spark producing devices producing a directional spray of sparks. These items are most often used for electrical shorts, bullet ricochets, and other sparking effects.

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: UN0431, 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

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

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

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

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

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