



michigan municipal league

Liability & Property Pool

Proposal

for the

City of Novi

Presented By:

Brian Steckroth

MML Liability & Property Pool
(248) 204-8283

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Executive Overview

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

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

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

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

The insurance and related services described more fully in this proposal are being offered to the **City of Novi** for an annual premium of **\$607,328**.

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

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

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

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

Thank you for being a Pool member. We look forward to servicing your risk management program for many years to come.

Our Mission

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

Introduction

What You Can Expect Of Us

- ✓ A commitment to learn, understand and respond to your insurance needs;
- ✓ Continuous planning and innovation in product development and service delivery;
- ✓ Products that meet your needs in terms of price, coverage and service;
- ✓ Prompt, accurate, and courteous response to your questions, problems and claims; and
- ✓ Knowledgeable and professional staff serving your needs consistently and with integrity.

Your Pool Insures More Than . . .

- | | |
|--------------------------------|------------------------------------|
| ✓ 464 Public Entity Members | ✓ 18 Electric Utilities |
| ✓ 146 Fire Departments | ✓ 173 Water Utilities |
| ✓ 180 Law Enforcement Agencies | ✓ 243 Sewer Utilities |
| ✓ 3,157 Police Officers | ✓ 18 Municipal Marinas |
| ✓ 6,348 Miles of Streets/Roads | ✓ \$8.7 Billion of Property Values |
| ✓ 7,687 Vehicles | |



michigan municipal league
Liability & Property Pool

Coverage and Cost Summary Novi City of

Effective 07-01-2026 to 07-01-2027

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Municipal General Liability (Coverage A)	\$10,000,000	N/A	\$50,000
Pollution Extension for Fire Department and Hazardous Response Team Activities	\$1,000,000	\$1,000,000	\$0
Sewer Back-Up Sublimit	\$100,000	\$100,000	\$0
Personal Injury Liability (Coverage B)	\$10,000,000	N/A	\$50,000
Medical Payments (Coverage C)	\$10,000	N/A	N/A
Public Officials Liability (Coverage D)	\$10,000,000	N/A	\$50,000
Law Enforcement Liability (Coverages A, B, and D)	\$10,000,000	N/A	\$50,000
Employee Benefit Liability	\$1,000,000	\$1,000,000	\$50,000
Fire Legal Liability	\$500,000	N/A	N/A
Cyber Liability & Data Breach Response	\$100,000	\$100,000	See Declaration
Dam Liability	\$500,000	\$500,000	\$0
Marina Operator Liability	No Coverage	N/A	N/A
Uninsured/Underinsured Motorists Coverage	\$500,000	N/A	\$0
Automobile Liability (Coverages A and B)	\$10,000,000	N/A	\$0

# Vehicles	Comp	Coll
194	\$2,500	\$2,500

Agreed Amount, if applicable 43 Vehicles for a total of \$6,881,390

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

Property

Property - Blanket Basis	\$156,701,106	N/A	\$50,000
Boiler and Machinery	Included	N/A	\$50,000
Building(s)	Included	N/A	\$50,000
Cemetery Property - up to \$500 per headstone	# Plots: 1,030	N/A	\$500
Contents	Included	N/A	\$50,000
Property in the Open	Included	N/A	\$50,000
Protection & Preservation	Included	N/A	N/A
Property - Actual Cash Value	N/A	N/A	N/A
Property - Limited Replacement Cost	N/A	N/A	N/A
Property - No Coverage	N/A	N/A	N/A
Property - Replacement Cost	See Schedule	N/A	\$0
Accounts Receivable	\$250,000	N/A	\$250



Coverage and Cost Summary Novi City of

Effective 07-01-2026 to 07-01-2027

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Century Industries Trailer Sound Stage	\$123,000	N/A	\$250
Consequential Damage	\$100,000	N/A	N/A
Contractors Equipment	\$1,609,189	N/A	\$250
Debris Removal - the lesser of 25% of physical damage loss or	\$5,000,000	\$5,000,000	N/A
Demolition & Increased Costs of Construction Limit	\$100,000	N/A	N/A
Earth Movement	\$2,000,000	\$2,000,000	\$5,000
Electronic Data Processing Equip	\$500,000	N/A	\$250
Expediting Expense	\$100,000	N/A	N/A
Extra Expense	\$500,000	N/A	N/A
Fine Arts	\$100,000	N/A	\$250
Fire Equipment	\$1,000,000	N/A	\$250
Flood (Except for Members located in Flood Zone A, AO, AH, A1-A999, AE, or AR)	\$1,000,000	\$1,000,000	\$5,000
Four Polaris Ranger 900 Crew	\$75,000	N/A	\$250
Fungal Pathogens	\$25,000	\$25,000	\$250
Loss of Income	\$500,000	N/A	N/A
Loss of Rents	\$100,000	N/A	N/A
Marine Master Boat and Trailer Fire Dept	\$4,000	N/A	\$250
Ornamental Trees, Shrubs, Plants or Lawn	\$100,000	\$100,000	\$250
Personal Effects & Property of Others	\$25,000	\$25,000	\$250
Police canine-James 2022	\$10,000	N/A	\$250
Seven Drones	\$75,000	N/A	\$250
Two Zamboni	\$150,000	N/A	\$250
Valuable Papers	\$100,000	N/A	\$250
<u>Comprehensive Crime Coverage</u>			
Employee Dishonesty Blanket/Faithful Performance	\$250,000	N/A	N/A
Computer Fraud	\$100,000	N/A	N/A
Depositors Forgery	\$100,000	N/A	N/A
Funds Transfer Fraud	\$100,000	N/A	N/A
Impersonation Fraud	\$100,000	N/A	N/A
Money and Securities Inside	\$100,000	N/A	N/A
Money and Securities Outside	\$100,000	N/A	N/A
Money Orders and Counterfeit Paper	\$100,000	N/A	N/A

Bonds



michigan municipal league
Liability & Property Pool

Coverage and Cost Summary Novi City of

Effective 07-01-2026 to 07-01-2027

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Bond #: A Treasurer	\$250,000	N/A	N/A

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

The Michigan Municipal League Liability and Property Pool is pleased to offer all coverages and services described in this proposal for an annual premium of \$607,328.

City of Novi

Property Schedule

as of 7/1/2026

	LIMITS	DEDUCTIBLE	VALUATION
<u>Location #1: 45175 E. Ten Mile Rd, Novi, MI 48375</u>			
Building 1 - Civic Center			
Building	\$17,612,870	\$50,000	Replacement Cost
Contents	\$3,825,000	\$50,000	Replacement Cost
Building 2 - Baseball Dougout			
Building	\$234,224	\$50,000	Replacement Cost
Contents	\$3,570	\$50,000	Replacement Cost
Building 3 - Pavilion			
Building	\$106,276	\$50,000	Replacement Cost
Building 4 - Pavilion			
Building	\$104,192	\$50,000	Replacement Cost
Building 5 - Pavilion			
Building	\$104,192	\$50,000	Replacement Cost
Building 6 - Storage Shed			
Building	\$104,192	\$50,000	Replacement Cost
Building 7 - Electrical Building			
Building	\$104,192	\$50,000	Replacement Cost
<u>Location #2: 45275 Ten Mile Rd, Novi, MI 48375</u>			
Building 1 - Historical Library			
Building	\$434,228	\$50,000	Replacement Cost
Contents	\$68,850	\$50,000	Replacement Cost
<u>Location #3: 42975 Grand River Ave, Novi, MI 48375</u>			
Building 1 - Fire Station			
Building	\$2,155,500	\$50,000	Replacement Cost
Contents	\$625,450	\$50,000	Replacement Cost
<u>Location #4: 1919 Paramount Street, Novi, MI 48375</u>			
Building 1 - Fire Station			
Building	\$1,200,919	\$50,000	Replacement Cost
Contents	\$312,120	\$50,000	Replacement Cost

City of Novi

Property Schedule

as of 7/1/2026

	LIMITS	DEDUCTIBLE	VALUATION
<u>Location #5: 42785 Nine Mile Rd, Novi, MI 48375</u>			
Building 1 - Fire Station			
Building	\$926,918	\$50,000	Replacement Cost
Contents	\$232,560	\$50,000	Replacement Cost
<u>Location #6: 49375 Ten Mile Road, Novi, MI 48375</u>			
Building 1 - Fire Station			
Building	\$2,992,103	\$50,000	Replacement Cost
Contents	\$763,776	\$50,000	Replacement Cost
<u>Location #7: 25804 Beck Road, Novi, MI 48375</u>			
Building 1 - Fire Station			
Building	\$743,566	\$50,000	Replacement Cost
Contents	\$177,480	\$50,000	Replacement Cost
<u>Location #8: 26300 Lee Begole Drive, Novi, MI 48375</u>			
Building 1 - Dpw Building			
Building	\$7,194,096	\$50,000	Replacement Cost
Contents	\$3,707,088	\$50,000	Replacement Cost
Building 2 - Garage			
Building	\$3,166,891	\$50,000	Replacement Cost
Contents	\$959,310	\$50,000	Replacement Cost
<u>Location #9: 45125 Ten Mile Road, Novi, MI 48375</u>			
Building 1 - Police Station			
Building	\$9,037,266	\$50,000	Replacement Cost
Contents	\$2,103,444	\$50,000	Replacement Cost
<u>Location #10: 26350 Lee Begole Drive, Novi, MI 48375</u>			
Building 1 - Gun Range Building			
Building	\$3,519,940	\$50,000	Replacement Cost
Contents	\$10,000	\$50,000	Replacement Cost
<u>Location #11: 42400 Nick Lidstrom Dr, Novi, MI 48375</u>			
Building 1 - Ice Arena			
Building	\$18,790,393	\$50,000	Replacement Cost

City of Novi

Property Schedule

as of 7/1/2026

	LIMITS	DEDUCTIBLE	VALUATION
<u>Location #12: 45225 Ten Mile Road, Novi, MI 48375</u>			
Building 1 - Library			
Building	\$12,606,065	\$50,000	Replacement Cost
Contents	\$7,573,500	\$50,000	Replacement Cost
<u>Location #13: 5100 Eight Mile Road, Novi, MI 48375</u>			
Building 1 - Itc Sports Park All Restrooms			
Building	\$1,653,193	\$50,000	Replacement Cost
Contents	\$50,000	\$50,000	Replacement Cost
Building 2 - Itc Sports Park Maintenance Garage			
Building	\$340,000	\$50,000	Replacement Cost
Contents	\$20,000	\$50,000	Replacement Cost
<u>Location #14: 601 S. Lake Drive, Novi, MI 48375</u>			
Building 1 - Bathroom And Maintenance Building			
Building	\$6,876,686	\$50,000	Replacement Cost
Contents	\$10,200	\$50,000	Replacement Cost
Building 2 - Picnic Shelter 1			
Building	\$104,192	\$50,000	Replacement Cost
Building 3 - Picnic Shelter 2			
Building	\$104,192	\$50,000	Replacement Cost
Building 4 - Picnic Shelter 3			
Building	\$104,192	\$50,000	Replacement Cost
<u>Location #15: 43390 Thirteen Mile Road, Novi, MI 48375</u>			
Building 1 - Pavilion			
Building	\$555,272	\$50,000	Replacement Cost
<u>Location #16: 26442 Wixom Road, Novi, MI 48375</u>			
Building 1 - Picnic Shelter			
Building	\$137,637	\$50,000	Replacement Cost
<u>Location #17: 27852 West Park Drive, Novi, MI 48375</u>			
Building 1 - Storage Facility			
Building	\$4,894,623	\$50,000	Replacement Cost

City of Novi

Property Schedule

as of 7/1/2026

	LIMITS	DEDUCTIBLE	VALUATION
<u>Location #18: 26670 Meadowbrook, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$239,370	\$50,000	Replacement Cost
<u>Location #19: 25849 Island Lake Drive, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$325,205	\$50,000	Replacement Cost
<u>Location #20: 25694 Wixom Road, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$239,370	\$50,000	Replacement Cost
<u>Location #21: 25171 Regency Drive, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$239,370	\$50,000	Replacement Cost
<u>Location #22: 23660 Meeting Hall Lane, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$239,370	\$50,000	Replacement Cost
<u>Location #23: 22342 Roberts Road, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$239,370	\$50,000	Replacement Cost
<u>Location #24: 26401 Beck Road, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$271,004	\$50,000	Replacement Cost
<u>Location #25: 27376 Napier Rd, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$244,083	\$50,000	Replacement Cost
<u>Location #26: 26915 Fountain Walk Drive, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$208,384	\$50,000	Replacement Cost

City of Novi

Property Schedule

as of 7/1/2026

	LIMITS	DEDUCTIBLE	VALUATION
<u>Location #27: 45351 Jacob Rd, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$325,205	\$50,000	Replacement Cost
<u>Location #28: 50980 Daroca Ct, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$271,004	\$50,000	Replacement Cost
<u>Location #29: 51050 Ten Mile Road, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$271,004	\$50,000	Replacement Cost
<u>Location #30: 20926 E. Glen Haven Circle, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$444,408	\$50,000	Replacement Cost
<u>Location #31: 21303 Haggerty Road, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$239,370	\$50,000	Replacement Cost
<u>Location #32: 21687 Beck Rd, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$208,384	\$50,000	Replacement Cost
<u>Location #33: 24489 Wixom Rd, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$208,384	\$50,000	Replacement Cost
<u>Location #34: 44798 Twelve Mile Road, Novi, MI 48375</u>			
Building 1 - Lift Station			
Property In The Open	\$271,004	\$50,000	Replacement Cost
<u>Location #35: 27852 West Park Dr, Novi, MI 48375</u>			
Building 1 - Pump Station			
Property In The Open	\$325,205	\$50,000	Replacement Cost

City of Novi

Property Schedule

as of 7/1/2026

	LIMITS	DEDUCTIBLE	VALUATION
<u>Location #36: 26003 Wixom Rd, Novi, MI 48375</u>			
Building 1 - Pump Station			
Property In The Open	\$208,384	\$50,000	Replacement Cost
<u>Location #37: 25075 Meadowbrook Road, Novi, MI 48375</u>			
Building 1 - Housing 63 Units			
Building	\$20,838,441	\$50,000	Replacement Cost
Contents	\$510,000	\$50,000	Replacement Cost
<u>Location #38: 25027-25037 Meadowbrook Road, Novi, MI 48375</u>			
Building 1 - Housing 10 Units			
Building	\$1,146,114	\$50,000	Replacement Cost
Contents	\$10,200	\$50,000	Replacement Cost
<u>Location #39: 25007-250174 Meadowbrook Road, Novi, MI 48375</u>			
Building 1 - Housing 10 Units			
Building	\$1,146,114	\$50,000	Replacement Cost
Contents	\$10,200	\$50,000	Replacement Cost
<u>Location #40: 24987-24997 Meadowbrook Road, Novi, MI 48375</u>			
Building 1 - Housing 10 Units			
Building	\$1,146,114	\$50,000	Replacement Cost
Contents	\$10,200	\$50,000	Replacement Cost
<u>Location #41: 25047-25057 Meadowbrook Road, Novi, MI 48375</u>			
Building 1 - Housing 10 Units			
Building	\$1,146,114	\$50,000	Replacement Cost
Contents	\$10,200	\$50,000	Replacement Cost
<u>Location #42: 24963-24977 Meadowbrook Road, Novi, MI 48375</u>			
Building 1 - Housing 14 Units			
Building	\$1,521,207	\$50,000	Replacement Cost
Contents	\$10,200	\$50,000	Replacement Cost
<u>Location #43: 24943-24953 Meadowbrook Road, Novi, MI 48375</u>			
Building 1 - Housing 10 Units			
Building	\$1,146,114	\$50,000	Replacement Cost

City of Novi

Property Schedule

as of 7/1/2026

	LIMITS	DEDUCTIBLE	VALUATION
<u>Location #43: 24943-24953 Meadowbrook Road, Novi, MI 48375</u>			
Building 1 - Housing 10 Units			
Contents	\$10,200	\$50,000	Replacement Cost
<u>Location #44: 24923-24933 Meadowbrook Road, Novi, MI 48375</u>			
Building 1 - Housing 10 Units			
Building	\$1,146,114	\$50,000	Replacement Cost
Contents	\$10,200	\$50,000	Replacement Cost
<u>Location #45: 24899-24913 Meadowbrook Road, Novi, MI 48375</u>			
Building 1 - Housing 14 Units			
Building	\$1,146,119	\$50,000	Replacement Cost
Contents	\$10,200	\$50,000	Replacement Cost
<u>Location #46: 24875-24899 Meadowbrook Road, Novi, MI 48375</u>			
Building 1 - Housing 24 Units			
Building	\$1,146,119	\$50,000	Replacement Cost
Contents	\$10,200	\$50,000	Replacement Cost
<u>Location #47: 45755 Novi Rd, Novi, MI 48375</u>			
Building 1 - Cemetery Headstones 1,030 Plots			
Cemetery Property	1,030 Plots	\$500	Replacement Cost
Building 2 - Novi Cemetery			
Property In The Open	\$50,000	\$50,000	Replacement Cost
<u>Location #48: 45325 W. Ten Mile Rd, Novi, MI 48375</u>			
Building 1 - Township Hall/fuerst Park			
Building	\$342,500	\$50,000	Replacement Cost
Contents	\$80,000	\$50,000	Replacement Cost
<u>Location #49: 43005 Nine Mile Rd, Novi, MI 48375</u>			
Building 1 - Knapp Cemetery			
Property In The Open	\$5,000	\$50,000	Replacement Cost
<u>Location #50: 600 S. Lake Drive, Novi, MI 48375</u>			
Building 1 - Lakeshore Park Building			
Building	\$120,000	\$50,000	Replacement Cost

City of Novi

Property Schedule

as of 7/1/2026

	LIMITS	DEDUCTIBLE	VALUATION
<u>Location #50: 600 S. Lake Drive, Novi, MI 48375</u>			
Building 1 - Lakeshore Park Building			
Contents	\$10,000	\$50,000	Replacement Cost
<u>Location #51: 22600 Napier Rd, Novi, MI 48375</u>			
Building 1 - Villa Barr Housing/workshop			
Building	\$225,000	\$50,000	Replacement Cost
Contents	\$30,000	\$50,000	Replacement Cost
Building 3 - Villa Barr Maintenance Barn			
Building	\$340,000	\$50,000	Replacement Cost
<u>Location #52: 25805 Beck Rd, Novi, MI 48375</u>			
Building 1 - Bosco Fields Grounds			
Property In The Open	\$150,000	\$50,000	Replacement Cost
Building 2 - Bosco Fields Maintenance Garage			
Building	\$340,000	\$50,000	Replacement Cost
Contents	\$80,000	\$50,000	Replacement Cost
Contents	\$75,000	\$50,000	Replacement Cost
Building 3 - Splash Pad And Bathrooms			
Building	\$255,000	\$50,000	Replacement Cost
Contents	\$20,000	\$50,000	Replacement Cost
<u>Location #53: 22220 Roethel Drive, Novi, MI 48375</u>			
Building 1 - Rotary Park Bathrooms			
Building	\$75,000	\$50,000	Replacement Cost
Contents	\$10,000	\$50,000	Replacement Cost
Building 2 - Rotary Park Shelter			
Building	\$50,000	\$50,000	Replacement Cost
<u>Location #54: 25460 Novi Rd, Novi, MI 48375</u>			
Building 1 - Water Tower And Rc Track Developed Park Land			
Building	\$500,000	\$50,000	Replacement Cost
<u>Location #55: 40944 Village Wood Road, Novi, MI 48375</u>			
Building 1 - Village Wood Lake Park Developed Park Land			
Property In The Open	\$80,000	\$50,000	Replacement Cost

City of Novi

Property Schedule

as of 7/1/2026

	LIMITS	DEDUCTIBLE	VALUATION
<u>Location #56: 23585 Willowbrook Drive, Novi, MI 48375</u>			
Building 1 - Brookfarm Park Developed Park Land			
Property In The Open	\$80,000	\$50,000	Replacement Cost
<u>Location #57: 50635 Twelve Mile Road, Novi, MI 48375</u>			
Building 1 - Northwest Park Developed Park Land			
Property In The Open	\$80,000	\$50,000	Replacement Cost
<u>Location #58: 49272 Nine Mile Rd, Novi, MI 48375</u>			
Building 1 - Itc Trail Boardwalk			
Property In The Open	\$80,000	\$50,000	Replacement Cost
Building 2 - Trail Comfort Station Pavilion			
Building	\$75,000	\$50,000	Replacement Cost
<u>Location #59: 42390 Nick Lindstrom Drive, Novi, MI 48375</u>			
Building 1 - Dog Park			
Property In The Open	\$50,000	\$50,000	Replacement Cost
Total Property Limit: \$156,701,106			

City of Novi

Automobile Schedule

as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE			VIN		
1		2020	Ford/Escape Se					
	Dept: Pool		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
2		2020	Ford/Transit Van					
	Dept: Library		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
3		2020	Ford/F150					
	Dept: Prcs		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
4		2018	Chevy/Colorado					
	Dept: Com. Dev		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
5		2025	Ford/Escape Hybrid					
	Dept: Com. Dev		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
6		2020	Ford/Escape Hybrid					
	Dept: Com. Dev.		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
7		2020	Ford/Escape Hybrid					
	Dept: Com. Dev.		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
8		2020	Ford/Escape Hybrid					
	Dept: Com. Dev.		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
9		2023	Ford/F-150					
	Dept: Com. Dev.		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
10		2024	Ford/F-150					
	Dept: Com Dev		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
11		2020	Ford/Escape Hybrid					
	Dept: Com Dev		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
12		2025	Ford/F-150					
	Dept: Com Dev		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
13		2016	Chevy/Colorado					
	Dept: Com Dev		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
14		2016	Dodge/Van-15 Passenger					
	Dept: Older Adult Ser		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
15		2016	Ford/Escape Se					
	Dept: Fire		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	
16		2017	Chevy/Equinox Ls Awd					
	Dept: Fire		Comp Deduct: \$2,500		Coll Deduct: \$2,500		Actual Cash Value	

City of Novi

Automobile Schedule

as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN	
17		2016	Ford/F-150		
	Dept: Facilities		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
18		2017	Ford/Escape Se		
	Dept: Assessing		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
19		2017	Ford/Escape Se		
	Dept: Pool		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
20		2017	Ford/Escape Se		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
21		2017	Ford/Fusion Se		
	Dept: Pool		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
22		2017	Ford/Fusion Se		
	Dept: Pool		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
23		2022	Ford/Transit Van		
	Dept: Older Adult Ser		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
24		2020	Ford/E450 Bus		
	Dept: Older Adult Ser		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
25		2021	Ford/F-150		
	Dept: Prcs		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
26		2020	Sutphen/Sph100 Ladder Truck		
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$1,474,687
27		2024	Sutphen/Fire Truck Custom Engine		
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$870,828
28		2007	Pierce/Fire Engine/rescue		
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$384,000
29		2019	Ford/F-450 Ambulance		
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$226,785
30		2019	Ford/F-450 Ambulance		
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$253,961
31		2018	Ford/Explorer Interceptor		
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$29,854
32		2008	Ford/F250		
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value

City of Novi

Automobile Schedule

as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN		
33		2014	Ford/Expedition			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$32,495
34		2021	Chevy/Suburban Suv 4x4			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$6,887
35		2008	Pierce/Fie Dept Engine/rescue			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$411,000
36		2002	Pace Am/Trailer			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
37		2013	Hme/Pumper			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$519,000
38		2011	Ford/Expedition			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$30,103
39		2019	Ford/F-250			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$39,140
40		2015	Gmc/Sierra			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$46,278
41		2016	Chevy/Suburban Suv 4x4			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$43,313
42		2018	Ford/F250			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$31,707
43		2005	Seagrave/Pumper Class A			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$409,432
44		2017	Sutphen/Pumper			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$432,999
45		2017	Ford/Explorer Interceptor			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$28,968
46		2016	Ford/Explorer			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$32,197
47		2020	Formula/Trailer (tech Rescue)			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$13,756
48		2025	Sure Trac/Trailer			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value

City of Novi

Automobile Schedule

as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN		
49		2007	Cargomate/Trailer			
	Dept: Fire		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
50		2019	Ford/Escape Se			
	Dept: Is-facilities		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
51		2020	Ford/F150			
	Dept: Is-facilities		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
52		2019	Ford/Escape Se			
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
53		2023	Ford/F350			
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
54		2020	Ford/Escape Se			
	Dept: Is-facilities		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
55		2023	Ford/F350			
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
56		2023	Ford/F350			
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
57		2017	Ford/F350			
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
58		2017	Ford/F350			
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
59		2023	Ford/F350			
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
60		2020	Ford/F350			
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
61		2020	Ford/F350			
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
62		2019	Ford/F550 Swaploader			
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
63		2020	Karavan/Trailer 5 X8			
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	
64		2021	Joes Tr/Trailer 7 X 12			
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value	

City of Novi

Automobile Schedule

as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN
65		2024	Quality/Steel Trailer 5x8 Low Profile Sa	
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
66		2018	Internal/Tandem Swaploader	
	Dept: Is-parks Maint		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
67		2010	Internal/7400 Sba Single Axle Dump	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
68		2011	Internal/7400 Sba Single Axle Dump	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
69		2019	Internal/7400 Sba 6x4 Swaploader	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
70		2019	Intrenal/7400 Sba Single Axle Rds	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
71		2021	Intrenal/Hv607 4 X 2 Rds	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
72		2021	Intrenal/Tymco Mv 607 600 Sweeper	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
73		2020	Intrenal/Hv 4 X 2 Rds	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
74		2021	Internal/Hv 4x2 Rds	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
75		2017	Internal/Single Axle Dump	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
76		2025	Internal/Hv607 4 X 2 Rds	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
77		2025	Internal/Hv607 4 X 2 Rds	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
78		2019	Western St/Gapvax	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
79		2009	Internal/Single Axl Dump	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value
80		2018	Internal/7400 Sba 4x2	
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500 Actual Cash Value

City of Novi

Automobile Schedule

as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN	
81		2024	Ford/F350 Service Body		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
82		2024	Ford/F350 Service Body		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
83		2022	Ford/F550 Dump		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
84		2020	Ford/F550 Swap Loader		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
85		2015	Ford/F550 Dump		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
86		2022	Ford/F550 Sign Truck		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
87		2013	Kaufman/Tilt Dual Axle Trailer		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
88		2012	Internal/Tandem Axle Dump		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
89		2025	Ford/F550		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
90		2018	Ford/F550 Swap Loader		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
91		2018	Chevy/Colorado		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
92		2014	Ford/F350		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
93		2022	Ford/F350		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
94		2018	Ford/F350		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
95		2021	Ford/F350		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
96		2021	Ford/F350		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value

City of Novi

Automobile Schedule

as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE			VIN
97		2018	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
98		2014	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
99		2022	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
100		2022	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
101		2022	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
102		2014	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
103		2014	Internal/Single Axle Dump			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
104		2016	Ford/F550 Swap Loader			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
105		2016	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
106		2005	Rice/Trailer 24 Ft			
	Dept: Parks		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
107		2005	Rice/Trailer 24 Ft			
	Dept: Parks		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
108		2016	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
109		2017	Forest Rivr/Force Dump Trailer			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
110		2000	Cronkite/T2400ewa Trailer			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
111		1981	Eager/Trailer			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
112		2022	Kaufman/Deluxe Equip Trailer Tilt 22ft			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value

City of Novi

Automobile Schedule

as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN		
113		2004	Rice/Trailer 24 Ft			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
114		2004	Rice/Trailer 24 Ft			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
115		2023	Joe's/Custom Trailer 5x8 Drop Gate			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
116		2018	King/Utility Trailer 21 Ft			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
117		2013	Internal/Single Axle Dump			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
118		2017	American/Hauler 18 Box Trailer			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
119		2007	Ingersol Ra/Air Comp Trailer			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
120		2021	Great Lke/Open General Cargo Trailer			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
121		2021	Trailfix/Scorpion II Attenuator			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
122		2011	Ford/F350			
	Dept: Fleet		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
123		2013	Ford/F350			
	Dept: Fleet		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
124		2013	Ford/F350			
	Dept: Fleet		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
125		2013	Ford/F350			
	Dept: Fleet		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
126		2013	Ford/F350			
	Dept: Parks		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
127		2022	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
128		2022	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value

City of Novi

Automobile Schedule

as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE			VIN
129		2021	Ford/Escape			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
130		2019	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
131		2019	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
132		2023	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
133		2020	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
134		2020	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
135		2021	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
136		2021	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
137		2021	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
138		2022	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
139		2023	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
140		2024	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
141		2025	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
142		2013	Internal/Vactor Combo Sewage Cleaner			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
143		2012	Cronkhite/Trailer			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
144		2013	Ford/F350			
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value

City of Novi

Automobile Schedule

as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN	
145		2014	Peterbilt/Utility Truck		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
146		2016	Ford/F350		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
147		2017	Ford/F350		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
148		2016	Ford/F450 Box Truck		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
149		2017	Ford/F550 Swap Loader		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
150		2021	Internal/Hv613 Tandem Swaploader		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
151		2022	Peterbilt/Hv607 Sba/2100i Pd 18' Vacuum		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
152		2020	Wanco/Trailer-message Board		
	Dept: Dpw		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
153		2022	Chevy/Tahoe		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
154		2021	Ford/Explorer Hybrid		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
155		2022	Ford/Explorer Hybrid		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
156		2022	Ford/Explorer Hybrid		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
157		2022	Ford/Explorer Hybrid		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
158		2022	Ford/Explorer Hybrid		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
159		2019	Ford/Explorer		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
160		2020	Chevy/Tahoe		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value

City of Novi

Automobile Schedule

as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN		
161		2019	Chevy/Tahoe			
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
162		2019	Chevy/Tahoe			
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
163		2025	Ford/Explorer Hybrid			
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$68,000
164		2021	Ford/Explorer Hybrid			
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$68,000
165		2022	Ford/Explorer Hybrid			
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$68,000
166		2015	Chevy/Tahoe			
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
167		2020	Ford/Escape Hybrid			
	Dept: Older Adults Se		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
168		2022	Ford/Explorer Hybrid			
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$68,000
169		2024	Ford/Explorer			
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$68,000
170		2024	Ford/Explorer			
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$68,000
171		2022	Ford/Explorer Hybrid			
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$68,000
172		2024	Chevy/Tahoe			
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$68,000
173		2025	Ford/Explorer Hybrid			
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Agreed Amount: \$68,000
174		2020	Ford/Escape Se			
	Dept: Engineering		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
175		2019	Ford/Escape Se			
	Dept: Engineering		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value
176		2019	Ford/Escape Se			
	Dept: Engineering		Comp Deduct: \$2,500	Coll Deduct: \$2,500		Actual Cash Value

City of Novi

Automobile Schedule

as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN	
177		2025	Ford/Escape Se		
	Dept: Engineering		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
178		2020	Wanco/Trailer Message Bpard		
	Dept: Engineering		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
179		2020	Wanco/Trailer Message Bpard		
	Dept: Engineering		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
180		2023	Ford/F350 Extended Cab		
	Dept: Fleet		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
181		2022	Ford/F150		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
182		2023	Gmc/Acadia		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
183		2024	Ford/Edge		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
184		2025	Jeep/Cherokee		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
185		2024	Chrysler/Pacifica		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
186		2025	Ford/Explorer		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
187		2018	Gmc/Terrain		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
188		2021	Chevy/Trailblazer		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Agreed Amount: \$68,000
189		2020	Chevy/Traverse		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
190		2023	Cross/7x16 Alpha Wedge Trailer		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
191		2024	Bmw/Motor Cycle R1250		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value
192		2024	Bmw/Motor Cycle R1250		
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500	Actual Cash Value

City of Novi
Automobile Schedule
as of 7/1/2026

VEH	INSD#	YEAR	MAKE/MODEL/BODY TYPE	VIN
193		2015	Fca/Ram Promaster 2500 Van	
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500
				Actual Cash Value
194		2024	Ford/Expedition Xlt	
	Dept: Police		Comp Deduct: \$2,500	Coll Deduct: \$2,500
				Agreed Amount: \$68,000

194 Vehicles

Cyber Coverage

TOWER 1 Limit	POLICY AGGREGATE LIMIT OF LIABILITY	\$100,000	For all Damages, Claims Expenses, Penalties and PCI Fines, Expenses and Costs
	Information Security and Privacy Sublimit	\$100,000	each Claim and in the Aggregate
	Regulatory Defense and Penalties Aggregate Sublimit:	\$20,000	each Claim and in the Aggregate
	Website Media and Content Liability Aggregate Sublimit:	\$100,000	each Claim and in the Aggregate
	PCI Fines, Expenses and Costs Aggregate Sublimit:	\$10,000	each Claim and in the Aggregate
	Cyber Extortion Aggregate Sublimit:	\$25,000	each Claim and in the Aggregate
	First Party Data Protection Aggregate Sublimit:	\$25,000	each Claim and in the Aggregate
	First Party Network Business Interruption Aggregate Sublimit:	\$25,000	each Claim and in the Aggregate
Note: The above Sublimits are part of, and not in addition to, the overall Policy Aggregate Limit of Liability			
Liability Retention Per Claim:			
TOWER 1 Retention	All other coverages Retention:	\$0	each Claim
	Cyber Extortion:	\$5,000	each Extortion Threat
	First Party Data Protection:	\$5,000	each Data Protection Loss
	First Party Network Business Interruption:	\$5,000	each Business Interruption Loss Waiting Period: 12 hours
Limits of Coverage - Privacy Breach Response Services			
TOWER 2 Limit	Legal Services/Computer Expert Services/Public Relations and Crisis Management Expenses Aggregate Sublimit:	\$50,000	per Incident and in the Aggregate
TOWER 3 Limit	Notified Individuals:	10,000	Notified Individuals in the Aggregate
	A sublimit of up to 10% of Notified Individuals residing outside the United States, which is part of and not in addition to the Notified Individuals Aggregate Limit of Coverage		
Note: The Privacy Breach Response Services Limits of Coverage are separate from and in addi			
Privacy Breach Response Services Threshold/Retention (Each Incident):			
TOWER 2 Retention	Legal Services/Computer Expert Services/Public Relations and Crisis Management Expenses Retention:	\$0	each Incident
TOWER 3 Retention	Notification Services/Call Center Services/Breach Resolution and Mitigation Services Threshold:	0	each Incident

Your Team of Experts



Brian Steckroth
Service & Sales Manager
(248) 204-8283



Michael J. Forster
Pool Administrator
(734) 669-6340



Katelyn Petracca
248-204-6160
(Le – Z)

Alpha Split:



Joan Opett
248-204-8579
(A – La)

Customer Service Representatives



Christopher Flechsig
Liability Claims Supervisor
(810) 844-8146



Matt Heins
Loss Control Supervisor
Law Enforcement Action Forum Coordinator
(248) 791-4371

Benefits of Pooling with the MML

- ✓ Proven long-term availability and stability
- ✓ Broad coverage document written specifically for Michigan municipalities
- ✓ Services tailored to unique needs of Michigan municipalities
- ✓ Member assets controlled by an elected Board of municipal officials
- ✓ Equitable rating based on Pool experience in Michigan
- ✓ Aggressive defense strategy – positive impact on case law
- ✓ Professional, dedicated, and experienced local management, oversight and service
- ✓ Decisions made and problems resolved by a group of your peers
- ✓ Investment income and underwriting surplus used to benefit members
- ✓ Lower expenses through tax-exempt and non-profit status
- ✓ Special loss avoidance training sessions including:
 - ✓ Safety aspects of emergency vehicle operations
 - ✓ Accident investigation for supervisors
 - ✓ Confined spaces training

The advantages of pooling can be summarized by:

Service + Control + Value

City of Novi Has . . .

- ✓ \$28,791,864 Annual Payroll
- ✓ \$156,071,106 of total values for real and personal property
- ✓ 73 Law enforcement officers
- ✓ 194 Vehicles
- ✓ 43 Vehicles with agreed values totaling \$6,881,390
- ✓ \$84 Michigan Catastrophic Claims Assessment (MCCA) per vehicle (was \$82/vehicle for 2025) ↓

Increased Liability Limits

We cannot guarantee the adequacy of any limit of liability. Due to the following factors, it may be prudent to consider higher limits:

- ✓ Increased jury awards in your jurisdiction
- ✓ Increased litigation trends
- ✓ Protection of tax base against judgments in excess of your policy limits

If you are interested in increasing your liability limits, please contact your Account Executive.

Highlights of Coverages Provided

Who Is Insured?

The Pool member entity, elected and appointed officials, employees and authorized volunteers, and any person officially appointed to a Board or Commission

General Liability

In addition to standard liability coverages (bodily injury, property damage, products and completed operations) the Pool provides coverages that municipalities need on an **occurrence basis with no aggregate liability limits**:

- ✓ Liability resulting from mutual aid agreements
- ✓ Premises medical payments
- ✓ Host liquor liability
- ✓ Watercraft liability, owned less than 26' and non-owned less than 50'
- ✓ Special events **excluding** -
 - Fireworks (unless endorsed)
 - Liquor Liability
 - Mechanical Amusement Rides
- ✓ Fire legal liability for real property
- ✓ Ambulance and EMT malpractice

Fireworks Coverage Options: (Fireworks application must be completed before coverage is endorsed)

1. The MML Liability & Property Pool is primary (the Member is not added as an additional insured on a pyrotechnician's coverage):

Annual Aggregate Sublimit
\$500,000
\$1,000,000

Additional Premium
Yes
Yes

2. The MML Liability & Property Pool is excess (the Member is added as an additional insured on a pyrotechnician's coverage):

NO ADDITIONAL PREMIUM

- ✓ Athletic participation liability
- ✓ Employee benefit liability
- ✓ Cemetery operations coverage
- ✓ Marina Operators coverage available
- ✓ Up to \$10 million in liability limits available
- ✓ Pollution coverage for Hazardous Response Teams
- ✓ Cyber Liability and Data Breach Response Coverage – as described on MMLCYD (09/17)

General Liability Exclusions . . .

The following is a partial list of general liability coverage exclusions. Consult the coverage document for the complete listing:

- ✓ Pollution (except for Hazmat operations).
- ✓ Nuclear energy / nuclear material hazards
- ✓ Expected or intended injury
- ✓ Breach of contract
- ✓ Failure of dams (unless endorsed)
- ✓ Backup of Sewers and Drains (**exception -- \$100,000 Annual Aggregate Sublimit for Sewer and Drain Liability**)
- ✓ Aircraft Liability – (Unless Endorsed -- Limited Coverage for Unmanned Aircraft—MML236)
- ✓ Contractual Liability
- ✓ Failure to supply utilities
- ✓ Electromagnetic radiation
- ✓ Medical malpractice for doctors and physicians
- ✓ Criminal activity--Intentional acts w/knowledge of wrongdoing

Cyber Liability and Data Breach Response Coverage

- ✓ Information Security and Privacy Liability
- ✓ Privacy Breach Response Services
- ✓ Regulatory Defense and Penalties
- ✓ Website Media Content Liability
- ✓ PCI Fines, Expenses and Costs
- ✓ Cyber Extortion
- ✓ First Party Data Protection
- ✓ First Party Business Interruption

Public Officials Liability Coverage

“Wrongful Acts”, including intentional acts, defined as any actual or alleged error, misstatement, act of omission, neglect or breach of duty including:

- ✓ Neglect of duty
- ✓ Zoning defense and land use litigation
- ✓ Malfeasance
- ✓ Violation of civil rights
- ✓ Discrimination
- ✓ Employment practices
- ✓ Misfeasance
- ✓ Cable TV broadcasting

Public Officials Liability Exclusions

The following is a partial list of public officials’ liability coverage exclusions. Consult the coverage document for the complete listing:

- ✓ Pollution and Nuclear Energy
- ✓ Fraud, dishonesty, intentional and criminal acts
- ✓ Failure to purchase coverage or adequate coverage
- ✓ Return of governmental grants or subsidies
- ✓ Intentional acts with knowledge of wrongdoing
- ✓ Eminent domain / takings
- ✓ Illegal profit
- ✓ Labor union actions
- ✓ ERISA violations
- ✓ Backup of Sewers and Drains

Personal Injury & Advertising / Broadcasters Liability Coverage

- ✓ Mental anguish and stress
- ✓ Libel, slander or defamation of character; violation of an individual’s right of privacy
- ✓ Proactive services for non-monetary damage claims

Police Professional Liability Coverage

Police Professional Liability coverage is contained within the General Liability and Public Official Liability Coverage Parts

- ✓ Discrimination
- ✓ Violation of civil rights
- ✓ Jail operations
- ✓ False arrest, detention or imprisonment, or malicious prosecution
- ✓ Wrongful entry or eviction or other invasion of the right of private occupancy
- ✓ Assault or battery
- ✓ Improper service of suit
- ✓ Coverage assumes officers act with intent

Property Coverage

In addition to covering buildings, contents and personal property, the Pool provides:

- ✓ Blanket coverage -- All member-owned property insured (unless specifically excluded)
- ✓ Coverage based on ownership rather than on a "schedule on file" avoids coverage gaps due to errors or oversight
- ✓ Property of others in custody of the Member for which the Member has an obligation to provide coverage
- ✓ Boiler & Machinery coverage, including Boiler certification inspections
- ✓ Replacement Cost or Actual Cash Value available
- ✓ Fungal Pathogens (Mold) Limited Coverage
- ✓ Demolition/increased cost of construction
- ✓ No coinsurance
- ✓ Valuable papers
- ✓ Loss of Rents
- ✓ Property in the open
- ✓ Extra expense
- ✓ Expediting expense

Property Exclusions

The following is a partial list of property coverage exclusions. Consult the coverage document for the complete listing:

- ✓ Nuclear reaction/ contamination
- ✓ War
- ✓ Cyber Risk
- ✓ Fungal Pathogens (Mold) excess of sub-limit
- ✓ Failure to supply utilities
- ✓ Transmission Lines and Poles
- ✓ Dishonest acts
- ✓ Acts of Terrorism excess of Pool's Aggregate Sublimit -- MMLC TR (9/1/10)
- ✓ Wear and tear
- ✓ Computer failures/ viruses

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

Comprehensive Crime Coverage

- ✓ Employee Dishonesty/ Faithful Performance of Duty coverage provided on a blanket basis
- ✓ Loss Inside the Premises
- ✓ Loss Outside the Premises
- ✓ Money Orders/ Counterfeit Currency
- ✓ Depositors Forgery
- ✓ Position Fidelity Bonds
- ✓ Computer Fraud
- ✓ Funds Transfer Fraud

Automobile Coverage Highlights

What Is Covered?

Coverage is afforded while operating land motor vehicles, trailers or semi-trailers designed for travel on public roads.

Auto Coverages Provided

- ✓ Michigan No-Fault Coverage, includes mini-tort coverage for no extra charge
- ✓ Excess protection for use of personal automobile for municipal business
- ✓ Uninsured motorist for municipally owned vehicles
- ✓ Underinsured motorists
- ✓ Non-owned and hired auto
- ✓ Comprehensive - actual cash value basis
- ✓ Collision - actual cash value basis
- ✓ Volunteer firefighter auto accident liability coverage
- ✓ Agreed value coverage for emergency vehicles is available
- ✓ Fire or Rescue Vehicle Rental Reimbursement Coverage

Pool Risk Management Services

- ✓ Review and service of all municipal insurance matters
- ✓ Public entity experts address various liability issues
- ✓ Aggressive, member-oriented defense strategy
- ✓ Former police officials address law enforcement risks
- ✓ Physical inspection by municipal loss control consultants
- ✓ Law enforcement risk control programs (LEAF and LERC)
- ✓ Property appraisal services available

Online Services

www.mml.org (click on the *Insurance* button) – offers Pool members an outstanding resource for municipal risk management information and self-help tools in one attractive, simple-to-navigate location. File a claim on line. Download your renewal application. Request a loss control service visit. E-mail us a question. Other services available online:

- ✓ Online Forms (including Sewer Backup Sample Documents)
- ✓ Risk Resources:
 - ✓ Risk Control Solutions
 - ✓ Safety & Health Manual
 - ✓ Risk Management is Good Management Program
 - ✓ Law Enforcement Newsletters
 - ✓ Access to Lezage website
- ✓ MML Pool Audited Financial Statements
- ✓ Intergovernmental Contract
- ✓ Board of Directors, Pool Administrator and Staff Profiles and Contact Information

Membership Responsibilities

Membership in the Michigan Municipal League Liability and Property Pool provides numerous benefits. Likewise, individual members have certain responsibilities to the other members, which are detailed in the Intergovernmental Contract. The following is a summary of the membership responsibilities. Please refer to the Intergovernmental Contract, Articles 5 and 6, for more information.

- ✓ If a Member intends to leave the Pool, the Member must send a written notice to the Pool at least 60 days prior to its next renewal date.
- ✓ A Member must pay its premium when due. The Pool must give each member 20 days written notice of intent to terminate membership for nonpayment of premium. Payment of premium before the 20 days notice is effective will entitle the Member to reinstatement.
- ✓ Members must maintain membership or associate membership status in the Michigan Municipal League.
- ✓ A Member will allow attorneys employed by the Pool to represent the Member in defense of any claim made against the Member within the scope of coverage provided by the Pool. A Member will cooperate with the assigned attorneys, claims adjusters, service company or other agents of the Pool relating to the defense of claims for which the Pool is providing coverage.
- ✓ A Member will follow loss reduction and prevention measures established by the Pool.
- ✓ A Member will report to the Pool as promptly as possible all incidents that the Member reasonably believes may result in a claim against the Member.

This proposal is intended to be only a summary of coverages and services. For specific details on coverage terms and conditions, please refer to the Michigan Municipal League Liability and Property Pool coverage document.