



michigan municipal league

# Liability & Property Pool

Proposal

for the

**City of Novi**

**Presented By:**

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MML Liability & Property Pool  
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May 20, 2026

## Executive Overview

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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 **\$606,371**.

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

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## ***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               |                                    |



## 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             | \$25,000                  |
| 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             | \$25,000                  |
| 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     | \$25,000                  |
| 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             | \$10,000                  |

| # 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                      | \$153,240,798  | 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    |



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 |
|--------------------------------------------------------------------------------|--------------------|-----------------|---------------------------|
| 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                     |
| Five Drones                                                                    | \$75,000           | 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                     |
| 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 \$606,371.**

# 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>  |              |            |                  |
| <b>Building 1 - City Hall</b>                             |              |            |                  |
| Building                                                  | \$17,612,870 | \$50,000   | Replacement Cost |
| Contents                                                  | \$3,825,000  | \$50,000   | Replacement Cost |
| <b>Building 2 - Baseball Dougout</b>                      |              |            |                  |
| Building                                                  | \$234,224    | \$50,000   | Replacement Cost |
| Contents                                                  | \$3,570      | \$50,000   | Replacement Cost |
| <b>Building 3 - Pavilion</b>                              |              |            |                  |
| Building                                                  | \$106,276    | \$50,000   | Replacement Cost |
| <b>Building 4 - Pavilion</b>                              |              |            |                  |
| Building                                                  | \$104,192    | \$50,000   | Replacement Cost |
| <b>Building 5 - Pavilion</b>                              |              |            |                  |
| Building                                                  | \$104,192    | \$50,000   | Replacement Cost |
| <b>Building 6 - Storage Shed</b>                          |              |            |                  |
| Building                                                  | \$104,192    | \$50,000   | Replacement Cost |
| <b>Building 7 - Storage Shed</b>                          |              |            |                  |
| Building                                                  | \$104,192    | \$50,000   | Replacement Cost |
| <u>Location #2: 45275 Ten Mile Rd, Novi, MI 48375</u>     |              |            |                  |
| <b>Building 1 - Historical Library</b>                    |              |            |                  |
| 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> |              |            |                  |
| <b>Building 1 - Fire Station</b>                          |              |            |                  |
| 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> |              |            |                  |
| <b>Building 1 - Fire Station</b>                          |              |            |                  |
| 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>      |              |            |                  |
| <b>Building 1 - Fire Station</b>                            |              |            |                  |
| 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>     |              |            |                  |
| <b>Building 1 - Fire Station</b>                            |              |            |                  |
| 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>         |              |            |                  |
| <b>Building 1 - Fire Station</b>                            |              |            |                  |
| 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>  |              |            |                  |
| <b>Building 1 - Dpw Building</b>                            |              |            |                  |
| Building                                                    | \$7,194,096  | \$50,000   | Replacement Cost |
| Contents                                                    | \$3,707,088  | \$50,000   | Replacement Cost |
| <b>Building 2 - Garage</b>                                  |              |            |                  |
| 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>     |              |            |                  |
| <b>Building 1 - Police Station</b>                          |              |            |                  |
| 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> |              |            |                  |
| <b>Building 1 - Gun Range Building</b>                      |              |            |                  |
| 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> |              |            |                  |
| <b>Building 1 - Ice Arena</b>                               |              |            |                  |
| 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>      |              |            |                  |
| <b>Building 1 - Library</b>                                   |              |            |                  |
| 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>     |              |            |                  |
| <b>Building 1 - Park Restrooms</b>                            |              |            |                  |
| Building                                                      | \$1,653,193  | \$50,000   | Replacement Cost |
| Contents                                                      | \$50,000     | \$50,000   | Replacement Cost |
| <u>Location #14: 601 S. Lake Drive, Novi, MI 48375</u>        |              |            |                  |
| <b>Building 1 - Bathroom And Maintenance Building</b>         |              |            |                  |
| Building                                                      | \$6,876,686  | \$50,000   | Replacement Cost |
| Contents                                                      | \$10,200     | \$50,000   | Replacement Cost |
| <b>Building 2 - Picnic Shelter</b>                            |              |            |                  |
| Building                                                      | \$104,192    | \$50,000   | Replacement Cost |
| <b>Building 3 - Picnic Shelter</b>                            |              |            |                  |
| Building                                                      | \$104,192    | \$50,000   | Replacement Cost |
| <b>Building 4 - Picnic Shelter</b>                            |              |            |                  |
| Building                                                      | \$104,192    | \$50,000   | Replacement Cost |
| <b>Building 5 - Storage Building</b>                          |              |            |                  |
| Building                                                      | \$104,192    | \$50,000   | Replacement Cost |
| <u>Location #15: 43390 Thirteen Mile Road, Novi, MI 48375</u> |              |            |                  |
| <b>Building 1 - Pavilion</b>                                  |              |            |                  |
| Building                                                      | \$555,272    | \$50,000   | Replacement Cost |
| <u>Location #16: 26442 Wixom Road, Novi, MI 48375</u>         |              |            |                  |
| <b>Building 1 - Picnic Shelter</b>                            |              |            |                  |
| Building                                                      | \$137,637    | \$50,000   | Replacement Cost |
| <u>Location #17: 27852 West Park Drive, Novi, MI 48375</u>    |              |            |                  |
| <b>Building 1 - Storage Facility</b>                          |              |            |                  |
| 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                                           | \$237,370 | \$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>                |              |            |                  |
| <b>Building 1 - Pump Station</b>                                   |              |            |                  |
| Property In The Open                                               | \$208,384    | \$50,000   | Replacement Cost |
| <u>Location #37: 25075 Meadowbrook Road, Novi, MI 48375</u>        |              |            |                  |
| <b>Building 1 - Housing 63 Units</b>                               |              |            |                  |
| 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>  |              |            |                  |
| <b>Building 1 - Housing 10 Units</b>                               |              |            |                  |
| 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> |              |            |                  |
| <b>Building 1 - Housing 10 Units</b>                               |              |            |                  |
| 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>  |              |            |                  |
| <b>Building 1 - Housing 10 Units</b>                               |              |            |                  |
| 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>  |              |            |                  |
| <b>Building 1 - Housing 10 Units</b>                               |              |            |                  |
| 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>  |              |            |                  |
| <b>Building 1 - Housing 14 Units</b>                               |              |            |                  |
| 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>  |              |            |                  |
| <b>Building 1 - Housing 10 Units</b>                               |              |            |                  |
| 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> |             |            |                  |
| <b>Building 1 - Housing 10 Units</b>                              |             |            |                  |
| Contents                                                          | \$10,200    | \$50,000   | Replacement Cost |
| <u>Location #44: 24923-24933 Meadowbrook Road, Novi, MI 48375</u> |             |            |                  |
| <b>Building 1 - Housing 10 Units</b>                              |             |            |                  |
| 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> |             |            |                  |
| <b>Building 1 - Housing 14 Units</b>                              |             |            |                  |
| 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> |             |            |                  |
| <b>Building 1 - Housing 24 Units</b>                              |             |            |                  |
| Building                                                          | \$1,146,119 | \$50,000   | Replacement Cost |
| Contents                                                          | \$10,200    | \$50,000   | Replacement Cost |
| <u>Location #47: Novi Road, Novi, MI 48375</u>                    |             |            |                  |
| <b>Building 1 - Cemetery Headstones 1,030 Plots</b>               |             |            |                  |
| Cemetery Property                                                 | 1,030 Plots | \$500      | Replacement Cost |
| <b>Total Property Limit: \$153,240,798</b>                        |             |            |                  |

# 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 | Cronkrite/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<br>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<br>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<br>Waiting Period: 12 hours                   |
| Limits of Coverage - Privacy Breach Response Services                                                                                                                        |                                                                                                                                                                                  |           |                                                                               |
| TOWER 2<br>Limit                                                                                                                                                             | Legal Services/Computer Expert Services/Public Relations and Crisis Management Expenses Aggregate Sublimit:                                                                      | \$50,000  | per Incident and in the Aggregate                                             |
| TOWER 3<br>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 addition to the Privacy Breach Response Services Threshold/Retention (Each Incident): |                                                                                                                                                                                  |           |                                                                               |
| TOWER 2<br>Retention                                                                                                                                                         | Legal Services/Computer Expert Services/Public Relations and Crisis Management Expenses Retention:                                                                               | \$0       | each Incident                                                                 |
| TOWER 3<br>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  
Alpha Split: (Le – Z)



**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
- ✓ \$153,240,798 of total values for real and personal property
- ✓ 73 Law enforcement officers
- ✓ 194 Vehicles
- ✓ 43 Vehicles with agreed values totaling \$6,881,390
- ✓ \$82 Michigan Catastrophic Claims Assessment (MCCA) per vehicle (was \$90/vehicle for 2024) ↓

### ***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 | Additional Premium |
|---------------------------|--------------------|
| \$500,000                 | Yes                |
| \$1,000,000               | 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

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- ✓ 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](http://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

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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.***