Clerk

From:	Troy Feltman <troy.feltman@meadowbrook.com></troy.feltman@meadowbrook.com>
Sent:	Thursday, February 8, 2024 12:55 PM
То:	Clerk
Subject:	MML Liability & Property Pool 2024/25 Renewal Proposal
Attachments:	Village of Pinckney 2024 Renewal Proposal.doc

Hi Jill,

Attached is the renewal proposal, please review. The renewal premium for the Liability and Property insurance renewal for the Village of Pinckney effective March 1, 2024-2025 with the MML Liability & Property Pool is \$47,234 compared to the expiring premium of \$45,659. This is a premium increase of \$1,575.

There are a few reasons for the change in premium:

- a) The Village has 2 additional autos this renewal
- b) The Village has additional payroll in the amount of \$157,422 this renewal
- c) There was a slight increase in the property and liability rates

Also, the Board of Directors of the MML Liability & Property Pool voted to return another dividend in 2024 to renewing Members. The Village of Pinckney's portion of the dividend return is about \$3,951. The Village will receive the dividend after paying your renewal premium.

<u>All I need is for you to respond to this message allowing me to process the Invoice, Certificates and Binder.</u>

I would also like to take this opportunity to remind you know that the Village of Pinckney has Cyber Liability / Data Breach Coverage as part of the base Policy with a limit of \$100,000 aggregate. There is no additional charge for this. There has been a significant increase in the frequency and severity of these crimes as well as an increase in the amount of the demands for "ransom". I would strongly suggest that the Village consider obtaining increased limits for this coverage. I can assist you with this if you would like. There is an option to increase the coverage as part of the MML Pool Policy as well as a few other carriers that, in some cases, offer more enhanced coverage and limits than the base limits on the Policy. If you would like to obtain a quote for higher limits, I will send you the application and work on getting you the figures. Just let me know.

Please let me know if you have any questions. I am happy to meet with you to discuss this.

Thank you,

Troy

Troy L. Feltman, DPA Account Executive MML Liability & Property Pool MML Workers' Compensation Fund 248-204-8101 (Direct Line) 517-763-9974 (Cell)



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Liability & Property Pool

Proposal

for the

Village of Pinckney

Presented By:

Troy L Feltman, DPA MML Liability & Property Pool (248) 204-8283

February 13, 2024

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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.

Executive Overview

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

The Village of Pinckney has been a Pool member since 2005.

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 **Village of Pinckney.** 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 **Village of Pinckney** for an annual premium of **\$47,234**. When compared to last year's cost of <u>\$45,659</u>, it represents a premium increase of <u>\$1,575</u>. In addition, the MML Liability & Property Pool Board of Trustees voted to return another post-renewal dividend for Members renewing in 2024. The Village of Pinckney's portion of the dividend return is \$3,951. The Village of Pinckney will receive this dividend in the month following payment of your 2024 renewal premium.

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

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

Our Mission

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

Introduction

What You Can Expect Of Us

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

Your Pool Insures More Than . . .

- ✓ 437 Public Entity Members
- ✓ 136 Fire Departments
- ✓ 147 Law Enforcement Agencies
- ✓ 2,111 Police Officers
- ✓ 6,730 Miles of Streets/Roads
- ✓ 7,258 Vehicles
- ✓ 18 Electric Utilities

- ✓ 182 Water Utilities
- ✓ 214 Sewer Utilities
- ✓ 17 Municipal Marinas
- ✓ \$6 Billion of Property Values
- ✓ 182 Water Service Operations
- 🗸 6 Dams



Village Of Pinckney

Effective 00-01-2024 to 00-01-2025

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Municipal General Liability (Coverage A)	\$5,000,000	N/A	\$0
Sewer Back Up Sublimit	\$100,000	\$100,000	\$0
Personal Injury Lisbility (Coverage B)	\$5,000,000	N/A	\$0
Medical Payments (Coverage C)	\$10,000	N/A	N/A
Public Officials Liability (Coverage D)	\$5,000,000	N/A	\$0
Law Enforcement Liability (Coverages A, B, and D)	\$5,000,000	N/A	\$0
Employee Benefit Liability	\$1,000,000	\$1,000,000	\$0
Fire Legal Liability	\$100,000	N/A	N/A
Cyber Liability & Data Breach Response	\$100,000	\$100,000	See Declaration
Dam Liability	No Coverage	N/A	N/A
Marina Operator Liability	No Coverage	N/A	N/A
Uninsured/Underinsured Motorists Coverage	\$100,000	N/A	\$0
Automobile Liability (Coverages A and D)	\$5,000,000	N/A	\$0
# Vehicles Comp Coll			
12 \$250 \$250			

Agreed Amount, if applicable 3 Vehicles for a total of \$170,000

Coverages A, B, and D are provided with a combined single limit of ilability. The most the Pool will pay for any one occurrence is \$5,000,000 regardless of the number of coverages involved in the occurrence.

Property

N/A	\$250
N/A	N/A
N/A	\$250
N/A	\$0
N/A	N/A
N/A	\$500
N/A	8500
N/A	<mark>\$</mark> 500

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Village Of Pinckney

Effective 03-01-2024 to 03-01-2025

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
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	\$62,350	N/A	\$250
Expediting Expense	\$100,000	N/A	N/A
Extra Expense	\$100,000	N/A.	N/A
Fine Arts	\$100,000	N/A	\$250
Flood (Except for Members located in Flood Zone A, AO, AH, A1-A909, AE, or AR)	\$1,000,000	\$1,000,000	\$5,000
Fungal Pathogens	\$25,000	\$25,000	\$250
Loss of Income	\$100,000	N/A	N/A
Loss of Rents	\$100,000	N/A	N/A
Ornamental Trees, Shrubs, Plants or Lawn	\$5,000	\$10,000	\$250
Personal Effects & Property of Others	\$500	\$2,500	\$250
Police Equipment	\$250,000	N/A.	\$250
Valuable Papers	\$100,000	N/A	\$250
Comprehensive Crime Coverage			
Employee Dishonesty Blanket/Faithful Performance	\$100,000	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			
Bond # A Treasurer	\$115,000	N/A	N/A
Bond #. B Clerk	\$115,000	N/A	N/A
Bond # C Accountant	\$115,000	N/A	N/A
Bond #. D Village President	\$115,000	N/A	N/A
Bond # F Secretary	\$115,000	N/A	N/A
Bond #. F Treasurer, Accountant, Village President with respect to USDA Rural Development, Acration System Upgrade Project	\$132,660	N/A	N/A

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Effective 03-01-2024 to 03-01-2025

Coverages

Limit of Liability Aggrega

Per Occurrence Aggregate Limit Deductible

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 \$47,234.

Cyber Coverage

	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	
TOWER 1	Website Media and Content Liability Aggregate Sublimit:	\$100,000	each Glaim and in the Aggregate	
Lint	PCI Finesi, Expenses and Costs Aggregate Sublimit:	\$10,000	each Claim and in the Aggnogate	
	Cytxer Extortion Aggregate Sublimit	\$25,000	each Claim and in the Aggnegate	
	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 Retention Per Claim:	Liability		
	All other coverages Retention:	\$0	each Claim	
TOWER 1	Cyber Extortion:	\$5,000	each Extortion Threat	
Retention	First Party Data Protection:	\$5,000	each Data Protection Loss	
	First Party Network Business Interruption:	\$5,000	each Business Interuption Los	
_	Limits of Coverage - Privacy Breach Response Services		Waiting Period: 12 hours	
TOWER 2	Legal Services/Computer Expert Services/Public Relations and Crisis Management Expenses Aggregate Sublimit:	\$50,000	per Incident and in the Aggregate	
	Notified Individuals:	10,000	Notified Individuals in the Aggregate	
2.000	A sublimit of up to 10% of Notified Individuals residing outside the United States, which is part of and not in addition to the Notified Individuals Aggregate Limit of Coverage			
	Note: The Privacy Breach Response Services Limits of Coverage are separate from and in addi			
	Privacy Breach Response Services Threshold/Retention (Each Incident):			
	Legal Services/Computer Expert Services/Public Relations and Crisis Management Expenses Retention:	\$0	each Incident	
	Notification Services/Call Center Services/Breach Resolution and Mitigation Services Threshold:	0	each incident	

Your Team of Experts



Troy Feltman Account Executive (248) 204-8101



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

Alpha Split:



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



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

Village of Pinckney Has . . .

- ✓ \$854,274 Annual Payroll
- ✓ \$9,844,176 of total values for real and personal property
- ✓ 7 Law enforcement officers
- ✓ 12 Vehicles
- ✓ 3 Vehicles with agreed values totaling \$170,000
- \$121 Michigan Catastrophic Claims Assessment (MCCA) per vehicle (was \$86/vehicle for 2022)

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

✓ Breach of contract

✓ Failure of dams (unless endorsed)

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

 Liability resulting from mutual aid agreemen 	its
 Premises medical payments 	 Fire legal liability for real property
✓ Host liquor liability	 Ambulance and EMT malpractice
✓ Watercraft liability, owned less than 26' and	non-owned less than 50'
✓ Special events excluding -	
•Fireworks (unless endorsed) •Liquor Li	ability • Mechanical Amusement Rides
Fireworks Coverage Options:(Fireworks application r1.The MML Liability & Property Pool is primary (the Mer coverage):	must be completed before coverage is endorsed) mber is not added as an additional insured on a pyrotechnician's
Annual Aggregate Sublimit \$500,000 \$1,000,000	Additional Premium Yes Yes
2. The MML Liability & Property Pool is excess (the Men NO ADDITIONAL PREMIUM	nber is added as an additional insured on a pyrotechnician's coverage):
 Athletic participation liability Employee benefit liability 	 Pollution coverage for Hazardous Response Teams
 Cemetery operations coverage Marina Operators coverage available 	 Cyber Liability and Data Breach Response Coverage – as described on MMLCYD (09/17)
\checkmark Up to \$10 million in liability limits available	
General Liability Exclusions	
The following is a partial list of general liability cover for the complete listing:	erage exclusions. Consult the coverage document
 Pollution (except for Hazmat operations). 	✓ Contractual Liability
 Nuclear energy / nuclear material hazards 	✓ Failure to supply utilities
 Expected or intended injury 	 Electromagnetic radiation

- ✓ Medical malpractice for doctors and physicians
- ✓ Criminal activity--Intentional acts w/knowledge of wrongdoing
- ✓ 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)

Cyber Liability and Data Breach Response Coverage

- \checkmark Information Security and Privacy Liability
- \checkmark **Privacy Breach Response Services**
- \checkmark **Regulatory Defense and Penalties**
- Website Media Content Liability

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 \checkmark
- Zoning defense and land use litigation
- Malfeasance
- Violation of civil rights

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 ✓ Illegal profit ✓ Labor union actions ✓ Failure to purchase coverage or adequate coverage Return of governmental grants or subsidies ERISA violations ✓ Intentional acts with knowledge of wrongdoing ✓ 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

- ✓ Coverage assumes officers act with intent
- ✓ False arrest, detention or imprisonment, or malicious prosecution
- ✓ Wrongful entry or eviction or other invasion of the right of private occupancy

- ✓ PCI Fines, Expenses and Costs
- Cyber Extortion
- First Party Data Protection
- First Party Business Interruption
- Discrimination
- Employment practices
- Misfeasance
- ✓ Cable TV broadcasting
- Eminent domain / takings

- ✓ Improper service of suit
- - ✓ Assault or battery

Property Coverage

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

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

- ✓ Property in the open
- Extra expense
- ✓ Expediting expense

Property Exclusions

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

- ✓ Nuclear reaction/ contamination
- 🗸 War
- ✓ Cyber Risk
- Fungal Pathogens (Mold) excess of sub-limit
- ✓ Failure to supply utilities
- ✓ Transmission Lines and Poles

- ✓ Dishonest acts
- Acts of Terrorism excess of Pool's Aggregate Sublimit -- MMLC TR (9/1/10)
- ✓ Wear and tear
- ✓ Computer failures/ viruses

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

Comprehensive Crime Coverage

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

Automobile Coverage Highlights

What Is Covered?

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

Auto Coverages Provided

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

Pool Risk Management Services

- Review and service of all municipal insurance matters
- Public entity experts address various liability issues
- Aggressive, member-oriented defense strategy
- Former police officials address law enforcement risks

- Physical inspection by municipal loss control consultants
- Law enforcement risk control programs (LEAF and LERC)
- ✓ Property appraisal services available

Online Services

<u>www.mml.org</u> (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 Safetysurance website -- <u>http://www.safetysurance.com/</u>
- MML Pool Audited Financial Statements
- ✓ Intergovernmental Contract
- ✓ Board of Directors, Pool Administrator and Staff Profiles and Contact Information

Membership Responsibilities

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

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