

City of Pottersville - Council Agenda

Thursday, April 16, 2020 – 7:00 p.m. – Pottersville City Hall, 319 N. Nelson Street

- A. Call to Order:**
- B. Pledge of Allegiance:**
- C. Roll Call:**
- D. Approval of Agenda**
- E. Approval of Minutes**
 - a) Meeting minutes from March 19, 2020.
- F. Approval of Bills**
 - a) General Bills: \$30,276.17
- G. Bank Reconciliations:**
 - a) March 2020 General, Tax and Payroll Bank Reconciliation.
- H. City Manager's Report:** Manager's report in the April 2020 packet.
- I. Public Comment on agenda items:**
- J. Commission/Committee Reports:** Reports in the April 2020 packet.
- K. Department Reports:** Administration- Department reports in the April 2020 packet.
- L. New Business:**
 - a) 2020 EMC Insurance Renewal Proposal.
- M. Public Comment on non-agenda items:**
- N. Communication from the Mayor and Council:**
- O. Next Meeting:** Thursday, May 21, 2020 at 7:00 p.m.
- P. Excuse absent member(s):**
- Q. Motion to Adjourn:**

City of Pottersville - Council Minutes

Thursday, March 19, 2020 – 7:00 p.m. – Pottersville City Hall, 319 N. Nelson Street

Meeting was called to order by Mayor Kring at 7:00 p.m.

Pledge of Allegiance was recited by all.

Roll Call: **Present:** Mayor Kring, Deputy Mayor Lenneman, Member Smalley, Member Twichell, Member Potter, Member Pulda, Member Nichols

Approval of Agenda: Motion by Member Smalley to approve the agenda, after removing item “G” City Managers vacation due to the vacation being cancelled. Supported by Member Twichell. Roll call vote. Ayes: Member Smalley, Mayor Kring, Member Pulda, Member Twichell, Member Nichols, Member Potter, Deputy Mayor Lenneman. Nays: None. Motion carried (7-0).

Approval of Minutes: Motion by Member Twichell to approve the February 20, 2020 minutes. Supported by Member Smalley. Roll call vote. Ayes: Member Nichols, Mayor Kring, Member Twichell, Member Pulda, Member Smalley, Deputy Mayor Lenneman, Member Potter. Nays: None. Motion Carried (7-0).

Approval of Bills: Motion by Deputy Mayor Lenneman to approve the general bills in the amount of \$90,370.21. Supported by Member Pulda. Roll call vote. Ayes: Member Twichell, Mayor Kring, Member Potter, Member Pulda, Deputy Mayor Lenneman, Member Nichols. Nays: Member Smalley. Motion carried (6-1).

Bank Reconciliations: Motion by Member Twichell to approve the February 2020 general bank reconciliation. Supported by Member Smalley. Roll call vote. Ayes: Deputy Mayor Lenneman, Member Pulda, Member Nichols, Member Smalley, Member Twichell, Mayor Kring, Member Potter. Nays: None. Motion carried (7-0). Motion by Member Smalley to approve the February 2020 tax bank reconciliation. Supported by Member Twichell. Roll call vote. Ayes: Member Pulda, Mayor Kring, Member Smalley, Member Potter, Member Twichell, Member Nichols, Deputy Mayor Lenneman. Nays: None. Motion carried (7-0). Motion by Member Twichell to approve the July 2019 – February 2020 payroll bank reconciliations. Supported by Member Smalley. Roll call vote. Ayes: Deputy Mayor Lenneman, Member Pulda, Member Nichols, Member Smalley, Member Twichell, Mayor Kring, Member Potter. Nays: None. Motion carried (7-0).

Public Comment on agenda items: None

Department Reports: Chief Barry gave an oral department report. He has taken part in several meetings with many Law Enforcement agencies in regard to COVID-19.

New Business:

- a) Public Hearing – Michigan Department of Natural Resources Michigan Recreation Passport Grant Program: The public hearing was opened by Mayor Kring at 7:10 p.m. Maureen Storie – 724 Mitchell Street asked for an explanation as to what the grant was for. Mayor Kring closed the public hearing at 7:14 p.m.
- b) Resolution No. 20-0319-01 – Resolution of Support and Full Financial Commitment for the City of Pottersville DNR Recreation Passport Grant Application RP20-0026, Entitled “Sunset Hills Park Project” that shall Develop Public “ADA” Access to Existing Park Facilities at the City’s Sunset Hills Park. Motion by Mayor Kring to approve Resolution No. 20-0319-01: Supported by Member Twichell. Roll call vote. Ayes: Member Nichols, Mayor Kring, Member Twichell, Member Pulda, Member Smalley, Deputy Mayor Lenneman, Member Potter. Nays: None. Motion carried (7-0).
- c) Resolution No. 20-0319-02 – Resolution to Consider Amending the City’s Tax Increment Finance Authority Development Plan and Tax Increment Financing Plan and Setting Public Hearing: Motion by Mayor Kring to approve Resolution No. 20-0319-02. Supported by Member Smalley. Roll call vote. Ayes: Member Twichell, Member Smalley, Mayor Kring, Member Potter, Member Pulda, Deputy Mayor Lenneman, Member Nichols. Nays: None. Motion carried (7-0).
- d) Water System Supervisory Control and Data Acquisition “SCADA” Project: Motion by Member Twichell to authorize the City Manager to supervise the water system “SCADA” project. Supported by Member Pulda. Roll

call vote. Ayes: Member Smalley, Mayor Kring, Member Pulda, Member Twichell, Member Nichols, Member Potter, Deputy Mayor Lenneman. Nays: None. Motion carried (7-0).

- e) 2020 Sanitary Sewer Project: Motion by Member Smalley to move forward with the sewer project. Supported by Member Twichell. Roll call vote. Ayes: Member Nichols, Mayor Kring, Member Twichell, Member Pulda, Member Smalley, Deputy Mayor Lenneman, Member Potter. Nays: None. Motion carried (7-0).
- f) 2020 Road Projects: Motion by Member Smalley to move forward with the 2020 road projects. Supported by Member Lenneman. Roll call vote. Ayes: Member Twichell, Member Smalley, Mayor Kring, Member Potter, Member Pulda, Deputy Mayor Lenneman, Member Nichols. Nays: None. Motion carried (7-0).

Public comment on non-agenda items: Maureen Storie – 724 Mitchell Street announced that Potterville Gives Back is cancelling the Spring clean-up and they will re-schedule for this Fall.

Communication from the Mayor and Council:

Member Nichols thanked the City staff for setting up the tele-conference for tonight's meeting. Member Smalley, Member Twichell, Mayor Kring, Member Potter, Member Pulda and Deputy Mayor Lenneman all agreed and thanked all the City staff as well for setting up the tele-conference. Member Twichell encouraged Council to ask questions about any of the bills prior to meetings instead of voting no.

Next Meeting: Thursday, April 16, 2020 at 7:00 p.m.

Excuse Absent Member(s): None

Motion to Adjourn: Motion by Member Twichell to adjourn the meeting. Supported by Deputy Mayor Lenneman. Roll call vote. Ayes: Member Smalley, Member Potter, Member Pulda, Member Twichell, Member Nichols, Mayor Kring, Deputy Mayor Lenneman. Nays: None. Motion carried (7-0).

Meeting adjourned at 7:37 p.m.

Respectfully submitted,

Stephanie Wilson, City Clerk

City of Potterville

319 N. Nelson St. ♦ PO Box 488 ♦ Potterville, MI 48876 ♦ Phone: (517) 645-7641
Fax: (517) 645-7810 ♦ www.pottervillemi.org

April 10, 2020

To: City Council
From: Aaron Sheridan, City Manager
Subject: Manager's Report

Please see report items for this month and let me know if you have questions or comments. Thank you.

1. Council's Public Hearing and final review of the TIFA Development Plan has been delayed due to Covid-19 Executive Orders. Plan review should return to its normal schedule by June. This is a date conditional upon social gathering restrictions being lifted by the Governor/CDC. I will keep you and the TIFA Board updated on the new schedule.
2. Included in the Fire Chief's report this month is good news of Potterville's "ISO Rating" or "Public Protection Classification" rating improving from a "6" to a "5" pursuant to our new intergovernmental agreement with the Benton Township Fire Department / Ambulance Services and numerous improvements made to the City's fire protection infrastructure – IE hydrants, water tower, water mains, and water main flow capacities. Residents and business owners should be encouraged to note this *improved* classification of a "5" to their respective insurance carriers that may (depending on how they use this information) reduce certain premiums for coverages of loss protection. This includes the City's own policy with EMC Insurance as included in your packet.
3. The Comprehensive Engineering Report regarding the City's Well exploration project at MDOT Tract of land south of Sunset Drive will be included in your meeting information. In communications from Engineer Dan Whalen, we can cautiously assume water capacity at the target site is adequate with radionuclides levels lower than anticipated. This is good news... after speaking with Dan last week I intend to authorize the next step in the project and ask Raymers well drilling company to proceed with the second test well / observation well as soon as possible. Again, final flow and water quality figures are unknown for any production well at this time – but I can say it seems the City has found a viable site for its next production well. Should the second round of test drilling produce similar results as the first, then the City should anticipate entering into land purchase discussions with MDOT. The completion of the development project and land acquisition is important because Potterville has been asked by EGLE experts and regulators to increase its "firm" capacity of its public water supply, measured with the City's highest producing well is off line, from 340 gallons per minute (almost 80% of total capacity) to something more around +600 gallons per minute if possible. Given anticipated growth projections in Potterville per your new Master Plan and Water Reliability Study, this is a top priority...now.
4. The City's new Water Reliability Study has been updated and is 100% complete. The Plan has been published and provided to council in its entirety. It has been submitted to the EGLE

City of Potterville

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(DEQ) as required by law and operation guidelines. This plan should stay up to date with renewal every 5 years.

5. The City's Local and Major Road Projects and Grant Project for Sunset Hill Park has a Bid opening on Tuesday the 14th for approved Work Orders as discussed last month.

6. DNR Recreation Passport Grant Application for the Sunset Hills project has been submitted and is under DNR Administrative review if/when council approves March minutes to be added to the grant application.

7. Covid-19 Staff procedures and policies are now in place for City Hall as Noticed. They have been reviewed and provided by legal counsel to have in place during the current health emergency. The primary management goal for the City at this time is to protect your employees' health and to stay as lean as possible with onsite staff and public officials. As noticed to the Public, City playgrounds, bathrooms, recycling areas are all closed for safety. I intend to maintain these safety parameters until social gathering restrictions are lifted by the Governor/CDC. As noticed to residents and utility customers, the City has suspended all utility shutoffs during the health crisis, and waived late fees/penalties for all water and sewer bills until such time the health emergency has lifted.

8. The City General Liability Insurance Policy is on your agenda for approval, I have a question into our insurance agent Dave Ballinger as of this week regarding the impact of our Improved "ISO" Classification. If the City's new PPC score is recognized by EMC for our current period, it may (hopefully) impact our characteristics enough to lower a portion of City's premium. This said - renewal at \$47,765 is attractive at 1.86% increase over last year's premium of \$46,892 in consideration of a multitude of successful claims made for damages to the City's Well House Security Cameras, Lake Alliance Concession Facility, City Park Baseball press box, DPW Trucks, Police Cruiser, Salt Storage Garage Roof, and City Park Gazebo Roof.

9. Notices have been generated for both the CURBSIDE BRUSH PICKUP FOR AN EXTENDED WEEK FROM MAY 4TH TO 15TH and City residents "Dump your Junk Day" to be held on June 6th from 8:00 am to Noon. The Fall "Dump your Junk" day, residents only, is scheduled for October 24th. Both of these services are conditional upon social gathering restrictions being lifted by the Governor/CDC. These are not "essential services" and are subject to cancellation or delay depending on social distancing rules put in place for public safety.

TREASURER'S REPORT

April 16, 2020

Utility bills—as of 4/7/20 (bills due on 15th) \$105,813.05 is outstanding with \$31,907.37 over 30 days past due. Bills due on April 15th will not be penalized if paid after the 15th. No water shut offs will occur either per Governor directives.

Water usage month of Mar (Apr billing): 3,847,050 gallons

Sewer usage month of Mar (Apr billing): 3,838,868 gallons

Ready to service charge-water: \$27,971.60

Ready to service charge-sewer: \$33,079.23

Total water and sewer billed out from 2/25/20 to 3/25/20 is \$87,558.92

Payroll month of March 2020: \$55,344.63 (this includes all payroll taxes + MERS +council + planning + election workers +board of review).

We have just completed a full month with Invoice Cloud and it has been going well. Residents can reach the website by accessing the Cities website at pottersvillemi.org or by calling 855-943-2372. For the month of March \$13,287.64 water/sewer bills were processed through this service. Invoice Cloud also was a big asset in getting the bank reconciliations completed so quickly.

All bank reconciliations (tax, payroll, general pooled) are completed through the month of March, 2020.

Respectfully submitted: Jodi West

City of Potterville

City Clerk Report

April 2020

- The March 2020 Election reimbursement form has been submitted, and the City should receive a reimbursement check in the amount of \$1,275.71.
- We do not have a May Election this year and I am in close contact with the County Clerk, in regard to Election Training that is due to be completed in June and the August Election. As we are all taking everything day by day. As of now the Election Training may have to be done remotely, however every day changes.
- Over the last several weeks many notices have been posted at City Hall, on Facebook and the City website to keep our citizens informed with new updates in regard to COVID-19 and resources that may be helpful to them.

Respectfully submitted,

Stephanie Wilson, City Clerk

04/10/2020 11:14 AM
User: SWILSON
DB: Potterville

CUSTOM INVOICE REPORT FOR CITY OF POTTERVILLE
INVOICE DUE DATES 04/16/2020 - 04/16/2020
BOTH JOURNALIZED AND UNJOURNALIZED OPEN AND PAID
BANK CODE: GEN

Page: 1/3

INVOICE NUMBER	DESCRIPTION	AMOUNT
VENDOR CODE: 0000011138 SILVERSMITH DATA		
BANK CODE: GEN		
REC0004270	ANNUAL INFORMATION/HOSTING DATA PLAN	2,100.00
TOTAL BANK CODE: GEN		2,100.00
TOTAL VENDOR 0000011138 SILVERSMITH DATA		2,100.00
VENDOR CODE: 0000011150 SOUTHERN MICHIGAN LAND SURVEYING		
BANK CODE: GEN		
20-013	LAGOON SITE SURVEY	2,920.00
TOTAL BANK CODE: GEN		2,920.00
TOTAL VENDOR 0000011150 SOUTHERN MICHIGAN LAND SURV		2,920.00
VENDOR CODE: 0000011158 EATON COUNTY SHERIFF'S DEPARTMENT		
BANK CODE: GEN		
2020-00000006	ROAD CREW	300.00
TOTAL BANK CODE: GEN		300.00
TOTAL VENDOR 0000011158 EATON COUNTY SHERIFF'S DEP?		300.00
VENDOR CODE: 0000011159 ANN HODLER		
BANK CODE: GEN		
REFUND 2020	12U YOUTH FEE REFUND	110.00
TOTAL BANK CODE: GEN		110.00
TOTAL VENDOR 0000011159 ANN HODLER		110.00
VENDOR CODE: 0000011160 JENNIFER RUTTMAN		
BANK CODE: GEN		
REFUND 2020	12U YOUTH FEE REFUND	110.00
TOTAL BANK CODE: GEN		110.00
TOTAL VENDOR 0000011160 JENNIFER RUTTMAN		110.00
VENDOR CODE: 0000011161 CATHERINE LEVI		
BANK CODE: GEN		
REFUND 2020	12U YOUTH FEE REFUND	110.00
TOTAL BANK CODE: GEN		110.00
TOTAL VENDOR 0000011161 CATHERINE LEVI		110.00
VENDOR CODE: 0000011162 KATRINA HANKAMP		
BANK CODE: GEN		
REFUND 2020	12U YOUTH FEE REFUND	110.00
TOTAL BANK CODE: GEN		110.00
TOTAL VENDOR 0000011162 KATRINA HANKAMP		110.00
VENDOR CODE: 0000011163 ASHLEY VANFOSSEN		
BANK CODE: GEN		
REFUND 2020	12U YOUTH FEE REFUND	110.00
TOTAL BANK CODE: GEN		110.00
TOTAL VENDOR 0000011163 ASHLEY VANFOSSEN		110.00
VENDOR CODE: 02060 CITY OF POTTERVILLE		
BANK CODE: GEN		
MARCH 2020	WATER BILLS	445.80
TOTAL BANK CODE: GEN		445.80
TOTAL VENDOR 02060 CITY OF POTTERVILLE		445.80
VENDOR CODE: 02470 D & L FUELS		
BANK CODE: GEN		

04/10/2020 11:14 AM
User: SWILSON
DB: Potterville

CUSTOM INVOICE REPORT FOR CITY OF POTTERVILLE
INVOICE DUE DATES 04/16/2020 - 04/16/2020
BOTH JOURNALIZED AND UNJOURNALIZED OPEN AND PAID
BANK CODE: GEN

Page: 2/3

INVOICE NUMBER	DESCRIPTION	AMOUNT
VENDOR CODE: 02470 D & L FUELS		
BANK CODE: GEN		
146103 146104	FUEL	684.32
TOTAL BANK CODE: GEN		684.32
TOTAL VENDOR 02470 D & L FUELS		684.32
VENDOR CODE: 02610 DELTA DENTAL		
BANK CODE: GEN		
RIS0002716087	DENTA INSURANCE	880.74
TOTAL BANK CODE: GEN		880.74
TOTAL VENDOR 02610 DELTA DENTAL		880.74
VENDOR CODE: 06060 MICHIGAN ELECTION RESOURCES		
BANK CODE: GEN		
11351-1	VOTER ID CARDS	9.84
TOTAL BANK CODE: GEN		9.84
TOTAL VENDOR 06060 MICHIGAN ELECTION RESOURCES		9.84
VENDOR CODE: 07190 PHP		
BANK CODE: GEN		
200763333	HEALTH INSURANCE	6,349.15
TOTAL BANK CODE: GEN		6,349.15
TOTAL VENDOR 07190 PHP		6,349.15
VENDOR CODE: 07490 QUILL CO		
BANK CODE: GEN		
5471639	OFFICE SUPPLIES PAPER/BINDERS/INK PADS	196.25
5547130	CLERK - INK PADS	6.82
5661529	SIGN AUTHORIZED PERSONNEL ONLY	45.48
TOTAL BANK CODE: GEN		248.55
TOTAL VENDOR 07490 QUILL CO		248.55
VENDOR CODE: 09210 VERIZON WIRELESS		
BANK CODE: GEN		
9851578944	CELL PHONES	440.68
TOTAL BANK CODE: GEN		440.68
TOTAL VENDOR 09210 VERIZON WIRELESS		440.68
VENDOR CODE: 09742 BRIAN HALSEY		
BANK CODE: GEN		
REFUND 2020	12U YOUTH FEE REFUND	110.00
TOTAL BANK CODE: GEN		110.00
TOTAL VENDOR 09742 BRIAN HALSEY		110.00
VENDOR CODE: 10097 UNUM LIFE INSURANCE		
BANK CODE: GEN		
MARCH 2020	LIFE INSURANCE	234.15
TOTAL BANK CODE: GEN		234.15
TOTAL VENDOR 10097 UNUM LIFE INSURANCE		234.15
VENDOR CODE: 10279 MICHIGAN CAT		
BANK CODE: GEN		
PD10907584	HOSE	43.51
TOTAL BANK CODE: GEN		43.51
TOTAL VENDOR 10279 MICHIGAN CAT		43.51

04/10/2020 11:14 AM
User: SWILSON
DB: Potterville

CUSTOM INVOICE REPORT FOR CITY OF POTTERVILLE
INVOICE DUE DATES 04/16/2020 - 04/16/2020
BOTH JOURNALIZED AND UNJOURNALIZED OPEN AND PAID
BANK CODE: GEN

Page: 3/3

INVOICE NUMBER	DESCRIPTION	AMOUNT
VENDOR CODE: 10540 WILLIAMS & WORKS		
BANK CODE: GEN		
FEBRUARY 2020	PARK/BASKETBALL STREETS/SIDEWALKS ESTIMA	5,680.74
89930	SUNSET HILLS PARK IMPROVEMENTS PHASE 1	1,984.22
89929	2020 SIDEWALK AND GUARDRAIL IMPROVEMENTS	2,067.50
TOTAL BANK CODE: GEN		9,732.46
TOTAL VENDOR 10540 WILLIAMS & WORKS		9,732.46
VENDOR CODE: 10677 MID MICHIGAN EMERGENCY EQUIPME		
BANK CODE: GEN		
2160	REPAIR DAMAGED WIRE ON LIGHT - DODGE CHA	75.00
TOTAL BANK CODE: GEN		75.00
TOTAL VENDOR 10677 MID MICHIGAN EMERGENCY EQUIPME		75.00
VENDOR CODE: 10731 PRESTON COMMUNITY SERVICES LLC		
BANK CODE: GEN		
MARCH 2020	PROPERTY TAX ASSESSING SERVICES 3/1/20-3	1,333.33
TOTAL BANK CODE: GEN		1,333.33
TOTAL VENDOR 10731 PRESTON COMMUNITY SERVICES LLC		1,333.33
VENDOR CODE: 10737 FERGUSON ENTERPRISES, INC		
BANK CODE: GEN		
0096638-1	METERS	3,452.04
TOTAL BANK CODE: GEN		3,452.04
TOTAL VENDOR 10737 FERGUSON ENTERPRISES, INC		3,452.04
VENDOR CODE: 10899 APPLIED IMAGING		
BANK CODE: GEN		
1525844	CANON/IR4235	28.41
TOTAL BANK CODE: GEN		28.41
TOTAL VENDOR 10899 APPLIED IMAGING		28.41
VENDOR CODE: 10903 SCHANER, TIFFANY		
BANK CODE: GEN		
MARCH 2020	MILEAGE @ .58 DELIVERY TO DEQ FROM DPW L	20.88
TOTAL BANK CODE: GEN		20.88
TOTAL VENDOR 10903 SCHANER, TIFFANY		20.88
VENDOR CODE: 11103 SHARE CORPORATION		
BANK CODE: GEN		
123203	PLIERS/RATCHETING TIE DOWN	129.64
TOTAL BANK CODE: GEN		129.64
TOTAL VENDOR 11103 SHARE CORPORATION		129.64
VENDOR CODE: 11106 CINTAS CORPORATION #725		
BANK CODE: GEN		
4044603801	DPW UNIFORMS	187.67
TOTAL BANK CODE: GEN		187.67
TOTAL VENDOR 11106 CINTAS CORPORATION #725		187.67
GRAND TOTAL:		30,276.17

04/01/2020 02:38 PM
User: JWest
DB: Potterville

BANK RECONCILIATION FOR CITY OF POTTERVILLE
Bank GEN (GENERAL POOLED ACCOUNT)
FROM 03/01/2020 TO 03/31/2020
Reconciliation Record ID: 34

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Beginning GL Balance:	2,709,089.81
Add: Cash Receipts	117,507.73
Less: Cash Disbursements	(110,890.44)
Less: Payroll Disbursements	(55,344.63)
Add: Journal Entries/Other	36,210.42
Ending GL Balance:	<u>2,696,572.89</u>

GL Number	Description	Ending Balance
101-000-001.000	CASH	728,759.43
202-000-001.000	CASH	268,468.02
203-000-001.000	CASH	166,251.59
208-000-001.000	CASH	33,819.15
370-000-001.000	CASH	
401-000-001.000	CASH	42,681.57
590-000-001.000	CASH	351,027.30
590-000-010.000	CASH IN BANK - BOND RESERVE	177,550.00
590-000-011.000	CASH IN BANK-REPLACEMENT FUND	88,398.25
591-000-001.000	CASH	761,452.31
591-000-010.000	CASH IN BANK - BOND RESERVE	100,330.00
591-000-011.000	CASH IN BANK-REPLACEMENT FUND	197,597.75
598-000-001.000	CASH	12,403.35
641-000-001.000	CASH	(232,165.83)
704-000-001.000	CASH	
708-000-001.000	CASH	
865-000-001.000	CASH	

Ending GL Balance: 2,696,572.89

Ending Bank Balance: 2,700,517.99

Add: Miscellaneous Transactions 2,265.05

Add: Deposits in Transit

04/01/2020 *Deposit ID: 177 907.90
(144.77)
189.60

952.73

Less: 7 AP Outstanding Checks 7,162.88

Less: 0 PR Outstanding Checks

Adjusted Bank Balance 2,696,572.89

Unreconciled Difference: 0.00

REVIEWED BY: 

DATE: 4-2-2020

04/01/2020 11:39 AM
User: JWest
DB: Pottersville

BANK RECONCILIATION FOR CITY OF POTTERVILLE
Bank PR (PAYROLL ACCOUNT)
FROM 02/29/2020 TO 03/31/2020
Reconciliation Record ID: 35

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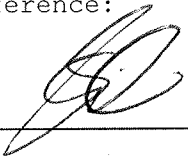
GL Number	Description	Beginning Balance
750-000-001.000	CASH	23,323.42
Beginning GL Balance:		23,323.42
Add: Payroll Disbursements		1,891.42
Ending GL Balance:		25,214.84
GL Number	Description	Ending Balance
750-000-001.000	CASH	25,214.84
Ending GL Balance:		25,214.84
Ending Bank Balance:		29,865.24
Add: Deposits in Transit		
PD STATE UNEMPLOYMENT .49 HIGHER THAN PAID		(0.49)
MERS-SEPT PAYMENT MADE BUT NOT CUT		(5,043.16)
TRANSFERRED TOO MUCH EAST LANSING TAX		13.28
MISC		0.01
TRANSFERRED TAX INTEREST FROM PAYROLL INSTEAD OF TAX		810.80
		(4,219.56)
Less: 0 AP Outstanding Checks		
Less: 4 PR Outstanding Checks		430.84
Adjusted Bank Balance		25,214.84
Unreconciled Difference:		0.00

REVIEWED BY: 

DATE: 4-2-2020

GL Number	Description	Beginning Balance
703-000-001.000	CASH	31,214.25
Beginning GL Balance:		31,214.25
Add: Cash Receipts		1,332.00
Less: Cash Disbursements		(27,024.61)
Add: Journal Entries/Other		508.16
Ending GL Balance:		6,029.80

GL Number	Description	Ending Balance
703-000-001.000	CASH	6,029.80
Ending GL Balance:		6,029.80
Ending Bank Balance:		8,543.68
Add: Miscellaneous Transactions		(810.80)
Add: Deposits in Transit		0.00
Less: 5 AP Outstanding Checks		1,703.08
Less: 0 PR Outstanding Checks		
Adjusted Bank Balance		6,029.80
Unreconciled Difference:		0.00

REVIEWED BY:  DATE: 4-2-2020

All reports and data post MBOR have been sent to county equalization. The Board of Commissioners will be approving assessed values at their April meeting. The state will approve the values by the beginning of May.

We will be starting field work once the 'stay at home' order is over to complete the required 20% per class per year.

Thanks,

A handwritten signature in cursive script that reads "Sarah Payton".

Sarah Payton, MAAO



City of Potterville

319 N. Nelson St. ♦ PO Box 488 ♦ Potterville, MI 48876 ♦ Phone: (517) 645-7641
Fax: (517) 645-7810 ♦ www.pottervillemi.org

April 9, 2020

To: City of Potterville Council Members

From: Brandy Hatt, Zoning Administrator

Re: Current Projects

Below is a list of the projects I am currently working on for the City of Potterville. Please keep in mind, these projects do not include the day to day commutations or projects with property owners located in the City of Potterville.

- I have recently received several requests for permits and Zoning Referrals. Due to the State of Michigan Executive Order, I am unable to issue permits or Zoning Referrals at this time. I am working with each property owner/contractor to ensure they have all proper documentation together for when I am able to issue the permits.
- Gizzard Fest 2020 update: Planning is still progressing for Gizzard Fest. We are not signing contracts or paying out any money at this time.
- Recodification of City of Potterville Code of Ordinances: All documents have been sent to Municode for codification. Municode is currently in the process of reformatting our Code of Ordinances.
- Deed research for properties owned by the City of Potterville: **On hold due to Covid-19.**
- DDA Pavilion: A portion of the property the DDA Pavilion sits on is not owned by the City of Potterville. I have contacted the property owner and will be attending a meeting to discuss the City of Potterville obtaining the property. Once this is accomplished, all properties the DDA Pavilion sits on will be combined to one parcel. **On hold due to Covid-19.**
- Zoning Ordinance Update: Our Zoning Ordinance has been set to Williams and Works. I am currently working on including past updates in our Zoning Ordinance.
- Capital Improvement Plan (CIP) Update: The Williams and Works Proposal has been signed and returned to Williams and Works. Williams and Works will update the CIP and send to the Planning Commission for review and comments. The Planning Commission will involve Mr. Don Stanley, Director of DPW in the discussion of the CIP update.
- City of Potterville Sign: **On hold due to Covid-19.**
- Zoning Board of Appeals: Due to Covid-19 the April meeting has been cancelled.
- Planning Commission: Due to Covid-19 the April meeting has been cancelled.

Please feel free to contact me directly with any questions or concerns. I can be reached by calling (517) 281-5659 or e-mail Zoning@pottervillemi.org.

DPW report for April 2020 council meeting

As of this time we are on a skeleton crew we are only working one person each day and limited hours for that person to check all wells wastewater system and roads and parks this is per the governor's order to reduce possible contact with public and spreading any virus by more contact with other employees. We posted closings at all playgrounds and the recycling facility as of now. The contractor for the water tower project is back to do punch list items on tower and start the painting on the iron plant at well 4. We are taking every precaution to stay apart and limit exposure to public we are cleaning our facility every day and the trucks. All non-essential work has stopped and will continue when the order is lifted. This includes trimming of trees at parks and small projects in parks we are focusing on only essential duties related to water sewer and roads as to set a good example to the citizens. Thank you for your time if any council member has any concerns please don't hesitate to call my cell 517-667-9524 I will gladly speak with you



Benton Township Fire Department

4713 Hartel Road

Pottersville, MI 48876

Business 517-645-7061 * Fax 517-645-7074

Proudly Serving Benton Township & the City of Pottersville

Monthly Report March 2020

Operational Information:

- Due to COVID-19 many new medical protocols, operational changes, & health screening have been implemented. These changes are occurring on a daily basis
- Fire Station access has been restricted to essential personnel only, due to lengths shifts & continuity of operations a few exceptions are made
- All on-duty staff members provide daily health screening information
- Eaton County Central Dispatch is doing an amazing job attempting to pre-screen 911 callers for COVID-19 signs & symptoms. This information is relayed to all Fire Responders prior to arrival.
- Eaton County Emergency Operations Center (EOC) is staffed and providing daily updates, the EOC has been extremely helpful with information sharing & resource acquisition.
- At this time all BTFD Members appear healthy, with no signs or symptoms of COVID 19
- Almost daily conference calls with State of Michigan, Tri County Emergency Medical Control Authority, or District 1 Medical Coalition
- As of now we expecting to operate under these intense circumstances for the next 2 months
- 800 Mhz mobile radios are installed in the apparatus & the station
- E/T 215 went to & returned from Spartan Motors for inter-fender repair & paint
- Fire Station roof was repaired & replaced over the classroom, day room, & office's
- Replacement of Brush Truck 218 is in progress
- Self Contained Breathing Apparatus(SCBA) received their annual service & inspection, members received annual fit testing

Training:

- SCBA Review & Fit Testing
- Provide daily, weekly updates for novel Coronavirus 2019 (COVID-19)

Meetings & Special Events:

- All special events were cancelled
- All meetings were moved to conference calls or web based

Calls For Service (CFS):

- **Fire** - 6 City of Pottersville, 8 Benton Township, 3 Mutual Aid
- **EMS** – 33 City of Pottersville, 17 Benton Township, 21 Mutual Aid

INSURANCE SERVICES OFFICE, INC.
HYDRANT FLOW DATA SUMMARY

Community Benton Ts

County Michigan(Eaton),

MICHIGAN
State (21)

Witnessed by: Insurance Services Office

Survey Date: Jun 13, 2014

TEST NO.	TYPE DIST.*	TEST LOCATION	SERVICE	FLOW - GPM $Q=(29.83(C(d^2)p^{0.5}))$				PRESSURE PSI		FLOW -AT 20 PSI		REMARKS***	MODEL TYPE	FLOW TEST DATE
				INDIVIDUAL HYDRANTS		TOTAL		STATIC	RESID.	NEEDED **	AVAIL.			
1		Shance Hwy, 0.5 mi W of Hartel Rd	Fire Department Supply	0	0	0	850	0	0	3000	850		CTR	12/12/2019
2		Nelson & Vermontville	Potterville Water Department, Main	2260	0	0	2260	50	40	2000	4100		FTPC	12/12/2019
3		Stewart Rd, 0.3 mi S of Lansing Rd	Fire Department Supply	0	0	0	900	0	0	2250	900		CTR	12/12/2019
4		Lansing Rd and Kinsel Hwy	Fire Department Supply	0	0	0	800	0	0	3000	800		CTR	12/12/2019
5		Otto Rd, 0.4 mi S of Gresham Hwy	Fire Department Supply	0	0	0	800	0	0	2500	800		CTR	12/12/2019
6		Oneida Rd, 0.1 mi N of Doane Hwy	Fire Department Supply	0	0	0	1100	0	0	500	1100		CTR	12/12/2019
7		Wright Industrial, 2nd N of Lansing Rd	Potterville Water Department, Main	2440	0	0	2440	50	42	2000	5000		FTPC	12/12/2019
8		S/S Lansing Rd at Dunbar	Potterville Water Department, Main	2340	0	0	2340	48	40	2500	4600		FTPC	12/12/2019
9		Constitution Cir & Freedom Ct	Potterville Water Department, Independence Commons	750	0	0	750	42	20	1000	750	(B)-(855 gpm)	FTPC	12/12/2019
10		Church & Main	Potterville Water Department, Main	1190	0	0	1190	50	38	3500	2000	(C)-(1822 gpm)	FTPC	12/12/2019
11		Main & Dawn Ct	Potterville Water Department, Main	900	0	0	900	50	35	3000	1300	(C)-(1822 gpm)	FTPC	12/12/2019
12		Lansing Rd & Alro Park Dr	Potterville Water Department, Main	750	0	0	750	38	22	500	800		FTPC	12/12/2019
13		Second & Front	Potterville Water Department, Valley Springs	530	0	0	530	39	18	1000	500	(B)-(383 gpm)	FTPC	12/12/2019
14		Sunset Dr & Scenic View Ct	Potterville Water Department, Main	1750	0	0	1750	58	40	1000	2600		FTPC	12/12/2019
15		0.35 miles N/O Gresham Hwy & Benton Rd	Fire Department Supply	0	0	0	800	0	0	4500	800		CTR	12/12/2019
15.1		0.35 miles N/O Gresham Hwy & Benton Rd	Fire Department Supply	0	0	0	800	0	0	1500	800		CTR	12/12/2019

THE ABOVE LISTED NEEDED FIRE FLOWS ARE FOR PROPERTY INSURANCE PREMIUM CALCULATIONS ONLY AND ARE NOT INTENDED TO PREDICT THE MAXIMUM AMOUNT OF WATER REQUIRED FOR A LARGE SCALE FIRE CONDITION.

THE AVAILABLE FLOWS ONLY INDICATE THE CONDITIONS THAT EXISTED AT THE TIME AND AT THE LOCATION WHERE TESTS WERE WITNESSED.

*Comm = Commercial; Res = Residential.

**Needed is the rate of flow for a specific duration for a full credit condition. Needed Fire Flows greater than 3,500 gpm are not considered in determining the classification of the city when using the Fire Suppression Rating Schedule.

*** (A)-Limited by available hydrants to gpm shown. Available facilities limit flow to gpm shown plus consumption for the needed duration of (B)-2 hours, (C)-3 hours or (D)-4 hours.



1000 Bishops Gate Blvd. Ste 300
Mt. Laurel, NJ 08054-5404

t1.800.444.4554 Opt.2
f1.800.777.3929

March 30, 2020

Mr. Roger Wickerham, Township Supervisor
Benton TS
5136 Windsor Hwy
Pottersville, Michigan, 48876

RE: Benton Ts, Eaton County, Michigan
Public Protection Classification: 05/10
Effective Date: July 01, 2020

Dear Mr. Roger Wickerham,

We wish to thank you and Mr. Tim James for your cooperation during our recent Public Protection Classification (PPC) survey. ISO has completed its analysis of the structural fire suppression delivery system provided in your community. The resulting classification is indicated above.

If you would like to know more about your community's PPC classification, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call us at the phone number listed below.

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what business to write, coverage's to offer or prices to charge for personal or commercial property insurance.

Each insurance company independently determines the premiums it charges its policyholders. The way an insurer uses ISO's information on public fire protection may depend on several things – the company's fire-loss experience, ratemaking methodology, underwriting guidelines, and its marketing strategy.

Through ongoing research and loss experience analysis, we identified additional differentiation in fire loss experience within our PPC program, which resulted in the revised classifications. We based the differing fire loss experience on the fire suppression capabilities of each community. The new classifications will improve the predictive value for insurers while benefiting both commercial and residential property owners. We've published the new classifications as "X" and "Y" — formerly the "9" and "8B" portion of the split classification, respectively. For example:

- A community currently graded as a split 6/9 classification will now be a split 6/6X classification; with the "6X" denoting what was formerly classified as "9."
- Similarly, a community currently graded as a split 6/8B classification will now be a split 6/6Y classification, the "6Y" denoting what was formerly classified as "8B."

- Communities graded with single "9" or "8B" classifications will remain intact.
- Properties over 5 road miles from a recognized fire station would receive a class 10.

PPC is important to communities and fire departments as well. Communities whose PPC improves may get lower insurance prices. PPC also provides fire departments with a valuable benchmark, and is used by many departments as a valuable tool when planning, budgeting and justifying fire protection improvements.

ISO appreciates the high level of cooperation extended by local officials during the entire PPC survey process. The community protection baseline information gathered by ISO is an essential foundation upon which determination of the relative level of fire protection is made using the Fire Suppression Rating Schedule.

The classification is a direct result of the information gathered, and is dependent on the resource levels devoted to fire protection in existence at the time of survey. Material changes in those resources that occur after the survey is completed may affect the classification. Although ISO maintains a pro-active process to keep baseline information as current as possible, in the event of changes please call us at 1-800-444-4554, option 2 to expedite the update activity.

ISO is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties. The PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making loss prevention or life safety recommendations.

If you have any questions about your classification, please let us know.

Sincerely,

Alex Shubert

Alex Shubert

Manager -National Processing Center

cc: Mr. Aaron Sheridan, Township Supervisor, BENTON TS FPSA, EATON
Ms. Amy Gilson, Public Works Director, Charlotte Department of Public Works
Mr. Don Stanley, Public Works Director, Pottersville Water Department
Mr. Tim James, Chief, Benton Township Fire Department
Mr. Michael Armitage, Director, Eaton County Central Dispatch

Parks & Recreation Department
April 2020

Parks:

- The woods at Lake Alliance Park and along the railroad at Lake Alliance have started the process of cutting trees and clearing it up. This is part of our beautification project at this park. We have already started seeing a difference the few visits from the work crew has done.
- We started demolition on the basketball court at City Park. Due to COVID-19 the project has been at a halt under the stay home, stay safe order, we hope to get this project done and have a new 50x50 basketball court that will attract more visitors, safer and a much needed upgrade.
- All parks playgrounds are closed due to our efforts along with many others in the State to help stop the spread of the virus. Our community members and visitors to our parks are our top priority for their health and safety. Sanitation of the playground is in progress.
- The Michigan Department of Natural Resources Grant applications were due by the beginning of April. We had submitted our application for the Sunset Hills Park Project Recreation Passport Grant prior to the deadline. After submission, the application goes into an administrative completion review. During this process the grant coordinator and grant management department go through the application to make sure all requirements are completed and/or need more information uploaded. We have received back that we needed to upload a couple documents and we need approved and signed meeting minutes from the public hearing. At this month council meeting we will be able to get that taken care of and our grant application will be submitted with the additional information. We have until May 15 to complete this preliminary round to move forward.

Recreation:

- We were partnering with Sycamore Creek Church for an Easter Event this year and they were taking the lead on it. With unfamiliar territory, for both Sycamore Creek Church and ourselves, it has been cancelled for the safety and health of our community. We plan to work together in the future and once everything gets lifted and safe.
- I have spoken with the National Softball Association CEO, who also halted all National softball in the Country with this unfamiliar territory we are all facing. We are looking into other dates which will bring a longer end of summer and fall season this year.
- The Pony League has also halted their league play this year until further notice and are in high hopes to have baseball start in June in accordance with MHSAA and school baseball.
- With our best efforts and accommodations to get a few more signed up for the 12U division, we still ended up short and some decided not to play after signing up. With that, we cancelled the 12U division and the participants will get a refund.
- We have a full team for 10U baseball again this year, with many that are returning from last year along with new participants. We are happy to see participants returning for our programs and getting new participants.
- T-ball and coach pitch registration has their deadline at the end of this month, we will most likely postpone the deadline which will push this season back, we are continuing to watch the media outlets, and other municipalities.
- We are in the process of adding programs for adults, depending on when everything can get back on a regular basis and safe we are hoping to offer the programs such as kickball and sand volleyball.
- Another goal was to have a parent and child participation program, this too is on hold until further notice.

Respectfully Submitted by,
Tiffani Schaner, Parks & Recreation Director

Michigan Municipal Insurance Coverage Proposal

For

City of Potterville
Eaton County

July 1st, 2020 to July 1st, 2021

David Bellingar

Ted Hartleb Agency

5840 King Highway
Kalamazoo, MI 49048

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Ted Hartleb Agency

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To listen to our clients needs, wants, and concerns in regards to their insurance and benefits.

Provide our business partners with the highest quality of insurance products available to us in the market place based on their insurance needs.

Provide our business partners with continuing education of what products they are purchasing, what insurance products are available to them, and how those products can better serve them.

Provide our business partners access to us for questions, renewals, and claims. We give our clients our cell phone numbers so one of us can be reached at your convenience twenty-four hours per day, seven days per week.

Provide our business partners employees with continuing education of the employee benefits that have been purchased for them on their behalf.

Assist employees with questions, problems and concerns regarding their employee benefits.

To always employ individuals who are educated and licensed in the field of insurance and who are committed to making our business partners their number one priority!

For over forty years the Ted Hartleb Agency has had one goal and that is to give you, our clients, the best service that we can offer, you can count on us to be there for you!

We are proud to provide quality insurance programs from Employers Mutual Insurance Company, Grange Insurance, Michigan Millers Mutual Insurance Company, Safeco Insurance Company, Wolverine, West Bend, Liberty Mutual, Progressive, Blue Cross Blue Shield of Michigan, and many others.

Insuring your Municipalities, Fairs and Festivals, Public School Systems, Businesses, Benefits, Home and Auto, etc...

Please Call Us and Ask How We Can Assist Your Insurance Needs.
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SECURITIES OFFERED THROUGH:
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21415 Civic Center Drive, Suite 200
Southfield, MI 48076
248-358-4393

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NAMED TO FORBES.COM 100
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FOR IMMEDIATE RELEASE

Contact: Lisa Hamilton (Media)
515-345-7589
Steve Walsh (EMCI Investors)
515-345-2515

EMC Insurance Group Inc. on 50 Most Trustworthy Financial Companies List by *Forbes*

DES MOINES, Iowa (Aug. 26, 2016) — For the third consecutive year, EMC Insurance Group Inc. (EMCI)* is listed on the 50 Most Trustworthy Financial Companies list, announced by *Forbes*. EMCI achieved an accounting and governance risk (AGR) score of 84 in the small-cap category. EMCI was previously listed on the *Forbes* 100 Most Trustworthy Companies list in 2013.

MSCI ESG Research compiled the list separate from the *Forbes* 100 Most Trustworthy Companies list. To create the list, MSCI ESG Research reviewed nearly 700 publicly-traded North American financial companies with market caps of \$250 million or greater for the year ending December 2015. MSCI ESG Research considers accounting and governance behaviors, including high-risk events, revenue and expense recognition methods, SEC actions and bankruptcy risk in scoring a company's credibility. An AGR number is then given to each company and is the final composite by which organizations are scored. "We highlight companies that are most transparent and reporting accurately on their financial outcomes, whether good or bad," states MSCI ESG Research.

The entire list and article can be found here: <http://ow.ly/C09M303g24f>

***About EMC Insurance Group Inc.**

EMC Insurance Group Inc. (EMCI) is a publicly held insurance holding company with operations in property and casualty insurance and reinsurance. EMCI was formed in 1974 and became publicly held in 1982. The company's common stock trades on the Global Select Market tier of the NASDAQ Stock Market under the symbol EMCI. EMCI's parent company is Employers Mutual Casualty Company (EMCC). EMCI and EMCC, together with their subsidiary and affiliated companies, operate under the trade name EMC Insurance Companies. For more information, visit www.emcins.com/ir.

About EMC Insurance Companies

EMC Insurance Companies is among the top 50 insurance organizations in the country based on net written premium, with more than 2,100 employees. The company was organized in 1911 to write workers' compensation protection in Iowa. Today, EMC provides property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. Operating under the trade name EMC Insurance Companies, Employers Mutual Casualty Company and one or more of its affiliated companies is licensed in all 50 states and the District of Columbia. For more information, visit www.emcins.com and www.CountonEMC.com.

--end--

EMC INSURANCE COMPANIES JUMPS TO NUMBER 2 IN 40 BEST COMPANIES FOR LEADERS

(December 29, 2016) – For the fourth consecutive year, EMC is listed as one of the best 40 companies for leaders in the January/February 2016 issue of *Chief Executive* magazine. EMC ranks 2nd this year, jumping from 4th in 2015, and remains listed among notable companies including GE, IBM and P&G.

The annual ranking is based on a survey of organizations worldwide conducted by *Chief Executive* in cooperation with Chally Group Worldwide. The companies are scored on the following criteria:

1. Having a formal leadership process in place
2. Commitment of the CEO to leadership development
3. Percent of senior and middle management positions filled by internal candidates
4. Number of companies that report recruiting from the company
5. A shareholder performance metric

LIST OF COMPANIES (TOP 15 OF 40)

1. GENERAL ELECTRICAL
2. **EMC INSURANCE COMPANIES**
3. HITACHI DATA SYSTEMS
4. IBM
5. JOHNSON CONTROLS
6. VF CORPORATION
7. VERIZON COMMUNICATIONS
8. 3M
9. P&G
10. DOW CHEMICALS
11. OWENS CORNING
12. LAFARGEHOLCIM
13. FLUOR
14. WIPRO
15. SOUTHWEST AIRLINES

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- 1) Designed Exclusively for Michigan Public Entities
- 2) 100% of Covered Risk is with Insurance Company – **NO POOLING**
- 3) Non-Assessable
- 4) Higher Limits Available Upon Request
- 5) Local Loss Control Services Available
- 6) Local Claims Service
- 7) Underwriting of Risk done in Michigan
- 8) EMC – Providing Insurance Products for over 100 years
- 9) EMC – Insuring Municipalities for over 40 years
- 10) EMC – Over \$4,000,000,000 in assets
- 11) EMC – **A Proud American Company!**

SERVICE COMPANIES

MARKETING AND SERVICE:

Ted Hartleb Agency
5840 King Highway
Kalamazoo, MI 49048
269-385-5911
269-385-3370 (fax)

Your Service Agent is: **David Bellinger**
Your in office Account Manager is: **Rob Koets**

INSURANCE CARRIER:

EMC INSURANCE COMPANY
PO BOX 30546
Lansing, MI 48909
800-292-1320 (toll free)

****Office established in Michigan since 1940***

CLAIMS AND LOSS CONTROL ADMINISTRATION:

EMC INSURANCE COMPANY
PO BOX 30546
Lansing, MI 48909
800-292-1320 (toll free)

Loss Control Services

As an EMC policyholder, you have preferred access to extensive loss control information and resources. All loss control services are free of charge and include:

- Safety Video Library—Online access to hundreds of safety videos
- Compliance Benchmarking—Receive on-site surveys with reports of potential violations
- Environmental Health Services—Identify workplace risks with recommendations
- Ergonomic Assessments—Assess employee work stations
- Fleet EMC—Learn about defensive driving and DOT regulations
- *Loss Control Insights*—Free monthly online newsletter focused on loss control
- Partnership Services—Develop cost-effective safety solutions
- Review of Safety Programs—Evaluate programs to comply with industry standards
- Safety Talks and Safety Signs—Download hundreds of talks and signs
- Security Consulting—Develop an emergency response plan
- Training Certificates—Create certificates for employees who complete training courses

Claims Services

An insurance claim has a financial and personal impact. That's why our primary goal is to handle your claim as fairly and quickly as possible, regardless of the type or size. Claims services include:

- Weekly workers' compensation meetings to discuss difficult claims and new laws
- Quarterly educational meetings for claims staff
- Adjuster credibility
- Open communication with insureds throughout the claims process
- Reduced medical costs with PPOs, prescription programs and a medical claims review unit
- Chiropractic care, physical/occupational therapy, inpatient and outpatient hospitalization and diagnostic procedure reviews
- Insured, claimant and medical provider contact made within 24 hours of claim receipt
- Experienced nurses, life care planning and input on complex medical issues

Attorney Services

The law firm of Zausmer, August & Caldwell, P.C. provides free advice to EMC municipal clients. Licensed attorney Heidi Hudson will work with you directly and can be reached at 248-851-4111. Heidi has experience with labor and employment law, school law, insurance defense and fraud claims. Free advice is offered on issues such as:

- Litigation
- Employment
- Drafting, interpretation and enforcement of ordinances and charters
- Land use, zoning and permits
- Property acquisitions and conveyances
- Facilitation of public works, including bidding, contracts, construction monitoring and disputes
- Review and preparation of municipal policies
- Open Meetings Act and Freedom of Information Act compliance
- Inter-government and shared service agreements
- Enforcement of construction, fire, property maintenance and other codes

COMPREHENSIVE PUBLIC ENTITY PROPERTY COVERAGE

BLANKET PROPERTY LIMIT	\$7,277,727
BUSINESS PERSONAL PROPERTY	INCLUDED
PROPERTY IN THE OPEN	INCLUDED
CO-INSURANCE	SUSPENDED
SPECIAL CAUSE OF LOSS	
PROPERTY DEDUCTIBLE	\$250
BUSINESS INCOME & EXTRA EXPENSE	ALS
EARTHQUAKE (subject to a 10% deductible)	AVAILABLE
SEWER BACK UP (per occurrence)	\$100,000
VALUABLE PAPERS AND RECORDS	\$500,000
ACCOUNTS RECEIVABLE (at each premise)	\$250,000
MONEY AND SECURITIES (on and off each premise)	\$10,000

*Schedule of Properties Provided with application and issued with policy

PROPERTY COVERAGE HIGHLIGHTS:

- 1) All signs and fences within 1000 feet of covered property are included in the building limit
- 2) Personal Property within 1000 feet of premises: covered
- 3) Debris Removal: up to an additional **\$250,000.**
- 4) **Ordinance and Law coverage included in building limit**
- 5) Electronic Data and Interruption of Computer Operations : \$100,000 annual aggregate
- 6) Fire Extinguisher System Recharge – unlimited
- 7) Fire Department Service Charge: \$50,000
- 8) Pollutant Cleanup and Removal: \$100,000 annual aggregate
- 9) **Personal Property of Others: \$100,000**
- 10) Cost of Taking Inventory - \$50,000 per occurrence limit
- 11) Direct damage to utility services - \$1,000,000 sub limit
- 12) Changes or extremes in temperature or humidity - \$25,000 per occurrence
- 13) **Unreported Buildings and Structures - \$50,000 for any one occurrence**
- 14) **Appurtenant Buildings and Structures - \$500,000**
- 15) Newly acquired or constructed buildings **\$2,000,000 limit** **120 days**
- 16) Newly acquired personal property **\$2,000,000 limit** **120 days**
- 17) Personal Effects Limit - \$100,000
- 18) Property in transit - **\$250,000 limit**
- 19) **Outdoor property tree, shrub or plants: \$500,000 total, \$1,000 max per each**
- 20) Arson Reward: \$25,000
- 21) Lock Replacement and Re-Keying - \$25,000
- 22) Legal Liability including personal property: \$250,000
- 23) Fine Arts Limit - \$100,000
- 24) Expediting Expenses - \$100,000
- 25) Non-owned detached trailers on premises: \$15,000
- 26) **Building Foundations and Pilings Limit – up to 10% of building limit not to exceed \$1,000,000 per occurrence**
- 27) **Underground Fiber Optic Cable – coverage provided at policy limit subject to a \$2,500 deductible**
- 28) **Emergency services commandeered property: \$500,000**

*For additional coverage and exclusions please refer to the coverage document.

CITY OF POTTERVILLE PROPERTY SCHEDULE

<u>Location 1</u>		<u>319 N Nelson Street</u>	
City Hall	Building:		\$555,322
	Personal Property:		\$47,111
Pump House	Building:		\$115,866
Fire Barn	Building:		\$329,624
<u>Location 2</u>		<u>4249 E Vermontville Hwy</u>	
Equipment Storage	Building:		\$113,684
	Personal Property:		\$6,490
Lift Station	Property in the Open:		\$112,869
Waste Water Treatment Plant	Building:		\$2,282,751
	Personal Property:		\$79,566
<u>Location 3</u>		<u>Corner of Library Lane & Murphy Blvd</u>	
Restrooms	Building:		\$9,101
Pavilion	Property in the Open:		\$30,475
City Park Storage	Building:		\$14,563
	Personal Property:		\$1,046
Pavilion 2	Property in the Open:		\$10,317
Playscape	Property in the Open:		\$242,729
<u>Location 4</u>		<u>310 S Nelson Street</u>	
Garage	Building:		\$139,568
	Personal Property:		\$64,909
Salt Storage Building	Building:		\$30,341
<u>Location 5</u>		<u>515 Alliance Drive</u>	
Ball Concessions/Restroom	Building:		\$261,929
	Personal Property:		\$23,032
Old Pavilion	Property in the Open:		\$7,283
Gazebo	Property in the Open:		\$27,913
Fencing	Property in the Open:		\$72,819
Lighting	Property in the Open:		\$121,364
Playground Equipment including Frisbee Golf	Property in the Open:		\$36,409
Bike Trail Lights	Property in the Open:		\$100,734
Pavilion	Property in the Open:		\$11,807
Dugouts (2)	Property in the Open:		\$11,807
Concession Stand Press Box 2014	Building:		\$250,085
2014 Pavilion	Property in the Open:		\$115,293
Fencing, Lights, Backstop Bleachers 2014	Property in the Open:		\$57,645
Dugouts (2) 2014	Property in the Open:		\$11,530

*For additional coverage and exclusions please refer to the coverage document.

CITY OF POTTERVILLE PROPERTY SCHEDULE - CONTINUED

<u>Location 7</u>	<u>309 Alliance Drive</u>		
Water Tower 2		Building:	\$1,144,513
<u>Location 8</u>	<u>301 Alliance Drive</u>		
Lift Station		Building:	\$178,954
<u>Location 9</u>	<u>4300 Sunset</u>		
Well House/Iron Removal Treatment including 60kw Generator & Pumps		Building:	\$331,981
<u>Location 10</u>	<u>4949 Pine Hill Drive</u>		
Lift Station – Sewer - Sunset Lanes		Building:	\$274,352
<u>Location 11</u>	<u>W. Main Street at N Nelson Street</u>		
Planters (30)		Property in the Open:	\$7,083
<u>Location 12</u>	<u>Sunset Drive</u>		
Pavilion		Property in the Open:	\$14,167
Playscape and other miscellaneous property		Property in the Open:	\$7,083
<u>Location 13</u>	<u>213 E Main Street</u>		
Monuments		Property in the Open:	\$17,709
M-102 Howitzer		Property in the Open:	\$5,903

Total Building	\$4,434,815
Total Personal Property:	\$222,154
Total Property in the Open:	<u>\$2,620,758</u>
Combined Total:	\$7,277,727

*For additional coverage and exclusions please refer to the coverage document.

INLAND MARINE

LIMIT OF SCHEDULED EQUIPMENT	\$255,300
LIMIT OF UNSCHEDULED EQUIPMENT	\$195,000
PERSONAL EFFECTS OF FIRE FIGHTERS	\$1,000/FF
PROPERTY IN TRANSIT	\$450,300
DEDUCTIBLE	\$250

*Any equipment with a replacement cost value over **\$25,000** must be scheduled on the policy.

*Schedule of equipment provided at application and policy issuance.

SCHEDULED PROPERTY FLOATER

1) BLEACHERS	\$50,000
2) 2 DOCKS AT ALLIANCE PARK	\$20,000
3) MISCELLANEOUS CITY EQUIPMENT	\$180,000
4) 2018 CASE BACKHOE	\$60,000
5) MISCELLANEOUS FIRE DEPARTMENT EQUIPMENT	\$15,000
6) CATERPILLAR BACKHOE MDL NUMBER 416F2	\$89,500
7) BOBCAT 3651 4X4 DIESEL UTV	\$35,800

ELECTRONIC DATA PROCESSING

HARDWARE	\$100,000
SOFTWARE	\$50,000
PROTECTION AND CONTROL SYSTEMS	INCLUDED
REPRODUCTION EQUIPMENT	INCLUDED
TELECOMMUNICATION EQUIPMENT	INCLUDED
EXTRA EXPENSE	\$50,000
PROPERTY IN TRANSIT	\$150,000
DEDUCTIBLE	\$250
EARTH MOVEMENT AND VOLCANIC DEDUCTIBLE	\$5,000
MECHANICAL BREAKDOWN DEDUCTIBLE	\$2,500
ELECTRICAL AND POWER SUPPLY DISTURBANCE DEDUCTIBLE	\$2,500

*For additional coverage and exclusions please refer to the coverage document.

BOILER AND MACHINERY

(MECHANICAL BREAKDOWN COVERAGE)

LIMIT OF INSURANCE
DEDUCTIBLE

\$7,277,727
\$250

CRIME COVERAGE

COVERAGE IN ADDITION TO PRIMARY PROPERTY COVERAGE

AT EACH NAMED LOCATION
DEDUCTIBLE

\$25,000
\$250

**Includes Mysterious Disappearance, Forgery or Alteration, Computer Fraud, Money Orders & Counterfeit Money and Funds Transfer Fraud.*

BOND COVERAGE

EMPLOYEE BLANKET BOND
FAITHFUL PERFORMANCE

(\$500 deductible applies)

\$50,000
INCLUDED

PUBLIC OFFICIALS BONDS

TREASURER
CLERK
CITY MANAGER

\$50,000
\$10,000
\$50,000

FAITHFUL PERFORMANCE

INCLUDED

*For additional coverage and exclusions please refer to the coverage document.

COMPREHENSIVE PUBLIC ENTITY AUTO POLICY

LIMIT OF LIABILITY		\$1,000,000
PERSON INJURY PROTECTION		INCLUDED
PROPERTY PROTECTION		INCLUDED
UNINSURED MOTORIST		\$1,000,000
UNDERINSURED MOTORIST		\$1,000,000
PHYSICAL DAMAGE		
	COMPREHENSIVE DEDUCTIBLE	\$250
	BROAD FORM COLLISION DEDUCTIBLE	\$500
HIRED AND NON OWNED AUTO COVERAGE		INCLUDED
HIRED AUTO PHYSICAL VEHICLE DAMAGE COVERAGE		\$75,000

*schedule of vehicles provided on application and policy

ADDITIONAL COVERAGES

- 1) Towing is provided up to \$100 for private passenger type vehicles
- 2) Towing is provided up to \$500 for all NON private passenger type vehicles**
- 3) Transportation Expense: \$50 per day to maximum of \$1,000
- 4) Waiver of Deductible for Glass Repair
- 5) Fellow Employee exclusion is deleted
- 6) Comprehensive deductible is waived for glass repair, will apply to glass replacement
- 7) Elected Official Vehicle Endorsement: Up to a \$1,000 deductible reimbursement or repair of a Elected Officials personal vehicle if it is involved in an accident and there is physical damage to their vehicle**
- 8) Fire Fighter Personal Auto Physical Damage Coverage: Up to \$4,500 towards the replacement or repair of your personal vehicle if damaged while responding or returning from a covered activity**
- 9) Personal Property of Others: \$250 for "loss" to personal property of others in or on your covered auto
- 10) Freezing Coverage for Fire and Other Emergency Vehicles: exclusion waived
- 11) Designated Value Coverage for scheduled autos: fire and emergency vehicles (see below)**
- 12) Permanently attached equipment included in vehicle value
- 13) Broad Form Property Damage and Liability – Included**
- 14) Extension of coverage to borrowed or rented vehicles due to a loss to a covered vehicle**

**How EMC will settle a physical damage claim for a fire or emergency vehicle utilizing form CA7414.3, which is exclusive to EMC.*

- The cost to repair a covered "auto" or a part or parts of it; or
- The cost to replace a part or parts of the covered "auto" with a part or parts of like kind and quality **without deduction for depreciation**; or
- The cost to replace a covered "auto" with a **new** "auto" of like kind and quality **without deduction for depreciation**; or
- **125%** of amount shown in the schedule of Covered Autos You Own for Stated Amount for that vehicle.

*For additional coverage and exclusions please refer to your policy

CITY OF POTTERVILLE AUTO SCHEDULE

VEHICLE	TYPE	COST NEW
2005 FORD F150	PICK UP	\$17,500
2010 INTERNATIONAL	DUMP TRUCK	\$122,790
2012 FORD SUPER DUTY	PICK UP	\$60,000
2016 FORD F350	DPW	\$39,820
2015 DODGE CHARGER	POLICE	\$31,570
2018 DODGE CHARGER	POLICE	\$36,995
2019 FORD F250	PICK UP	\$35,167
2019 FORD F450SD	STREET SWEEPER	\$104,000
2004 STERLING	DUMP TRUCK	\$58,000

**How EMC will settle a physical damage claim for a fire or emergency vehicle utilizing form CA7414.3, which is exclusive to EMC.*

- The cost to repair a covered “auto” or a part or parts of it; or
- The cost to replace a part or parts of the covered “auto” with a part or parts of like kind and quality **without deduction for depreciation**; or
- The cost to replace a covered “auto” with a **new** “auto” of like kind and quality **without deduction for depreciation**; or
- **125%** of amount shown in the schedule of Covered Autos You Own for Stated Amount for that vehicle.

VEHICLE	TYPE	DESIGNATED
1995 HME	PENETRATOR TANK	\$200,000

*For additional coverage and exclusions please refer to the coverage document.

COMPREHENSIVE PUBLIC ENTITY LIABILITY COVERAGE

PER OCCURRENCE LIMIT	\$1,000,000
AGGREGATE LIMIT	\$3,000,000
DEDUCTIBLE	NONE
DAMAGE TO PREMISES RENTED TO YOU	\$300,000
MEDICAL EXPENSE LIMIT	\$10,000
PERSONAL AND ADVERTISING INJURY LIMIT	\$1,000,000
PRODUCTS AND COMPLETED OPERATIONS AGGREGATE LIMIT	\$3,000,000
EMPLOYEE BENEFIT LIABILITY (\$1,000 deductible)	INCLUDED

- A) Bodily Injury Included (broadened definition)
- B) Personal Injury Included
- C) Property Damage Included

ADDITIONALLY NAMED:

The "Persons Covered" provision of the Comprehensive Public Entity Liability coverage also includes the following while acting "on behalf of" or "in the interest of" the Named Entity.

- 1) Any member of the governing body of the named Entity
- 2) Any member of the board/commission of the named Entity
- 3) Any elected or appointed official of the named Entity
- 4) Any employee of the named Entity
- 5) Any volunteer of the named Entity

ADDITIONALLY INCLUDED:

- 1) Personal injury includes hazard groups:
 - a) Detention, Imprisonment, Malicious Prosecution
 - b) Wrongful Entry or Eviction or other Invasion of the Right of Private Occupancy
 - c) A Publication or Utterance of a Libel, Slander or other Defamatory or Disparaging Material
- 2) Contractual Liability – Coverage for the Entity When it Becomes Legally Obligated for Liability Assumed Through an Approved Contractual Agreement
- 3) Advertising Injury Liability – Includes Slogan Infringement
- 4) Host Liquor Liability – Includes Incidental Giving and Serving
- 5) Broad Form Property Damage Liability
- 6) Extended Bodily Injury – bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from bodily injury, sickness or disease
- 7) Incidental Medical Malpractice - Included
- 8) EMT/EMS coverage - Included
- 9) Fellow Employee Exclusion – Deleted
- 10) Lakes or Reservoirs – Included
- 11) Athletic Programs - Included
- 12) Watercraft Liability - Available
- 13) Cemetery Professional – Included
- 14) Care, custody and control exclusion waived (will include vehicles)
- 15) Broad Liability coverage for all electric, gas, sewer and water utility operations**
- 16) Water Companies - Included
- 17) Sewer Back Up coverage – \$10,000 each occurrence/\$25,000 annual aggregate**

*For additional coverage and exclusions please refer to your policy

POLICE PROFESSIONAL LIABILITY COVERAGE

PER OCCURRENCE LIMIT	\$1,000,000
AGGREGATE LIMIT	\$2,000,000
MEDICAL PAYMENTS	\$10,000
DEDUCTIBLE	\$1,000

OCCURRENCE FORM

WHO IS INSURED:

- 1) Any full or part time employee
- 2) Volunteers or auxiliary members
- 3) Any appointed or elected officer or a member of a governing board or commissioner or agency of yours while acting within the scope of their duties
- 4) The Named Insured "City"

*Bodily Injury or Property Damage is caused by an "occurrence" and arises out of the performance of the law enforcement activities and all operations necessary and incidental thereto.

*Personal and Advertising Injury arising out of the conduct of your law enforcement activities and all operations necessary and incidental thereto.

COVERAGE HIGHLIGHTS:

- 1) False arrest, detention or imprisonment
- 2) Assault and Battery
- 3) Malicious prosecution
- 4) Wrongful entry into, or eviction of a person from a room, dwelling or premises that the person occupies
- 5) Oral or written publication of material that violates a person's right of privacy
- 6) Violation of constitutional/civil rights or improper service of process as it relates solely to the organization's law enforcement activities
- 7) Shooting Range – Available
- 8) Supplementary Payments
- 9) Moonlighting Endorsement – **Included**

COMPREHENSIVE PUBLIC ENTITY ERRORS AND OMISSION COVERAGE

EMC LINEBACKER FORM

PER OCCURRENCE LIMIT	\$1,000,000
AGGREGATE LIMIT	\$2,000,000
EMPLOYMENT PRACTICES LIABILITY	INCLUDED
WRONGFUL ACT	INCLUDED
DEDUCTIBLE	\$0

OCCURRENCE FORM

The "Persons Covered" provision of the Comprehensive Public Entity Liability coverage also includes the following while acting "on behalf of" or "in the interest of" the Named Entity.

- 1) Any member of the governing body of the named Entity
- 2) Any member of the board/commission of the named Entity
- 3) Any elected or appointed official of the named Entity
- 4) Any employee of the named Entity
- 5) Any volunteer of the named Entity

ADDITIONALLY INCLUDED:

Supplementary payments and plaintiff/claimant attorney's fees and expenses

Good Samaritan Coverage - Included

Defense Costs: First Dollar Coverage

Zoning: inverse condemnation, takings - **MONETARY DAMAGE COVERAGE: \$250,000**

****DEFENSE COSTS – OUTSIDE OF POLICY LIMITS**

Actual or alleged errors

Misstatements or misleading statement

Act or omission or neglect or breach of duty

Injunctive Relief (non-monetary)

NO SUBLIMIT

Included

Loss of Salary/Fringe Benefit

\$50,000/\$100,000

Included**

** See options page for additional Monetary Damage Coverage Limits for Regulatory Takings and Inverse Condemnation and Loss of Salary/Fringe Benefit.

*For additional coverage and exclusions please refer to your policy

PUBLIC ENTITY UMBRELLA COVERAGE

LIMIT OF COVERAGE	\$5,000,000
AGGREGATE LIMIT	\$5,000,000
SIR	\$0

EXCESS COVERAGE OVER:	GENERAL LIABILITY	INCLUDED
	EMPLOYEE BENEFIT LIABILITY	INCLUDED
	AUTO LIABILITY	INCLUDED
	ERRORS OR OMISSIONS LIABILITY	INCLUDED
	LAW ENFORCEMENT LIABILITY	INCLUDED
	WORKERS COMPENSATION	AVAILABLE*

*Please provide copy of Workers Compensation Dec Page

WORKERS COMPENSATION

NOT QUOTED AT THIS TIME

*Payrolls provided at application and subject to annual audit

*For additional coverage and exclusions please refer to your policy

Recommendations

- 1) Obtain certificates of Liability and Worker Compensation Insurance from sub contractor's that preform work on your behalf and/or on your premises.
- 2) Annually review higher limits of Liability and may be obtained through written request.
- 3) Aggressively remove ice and snow from walkways and parking lots.
- 4) Complete proper background checks on new hires.
- 5) Run Motor Vehicle Records periodically on all employees who drive on your behalf.
- 6) Annually obtain certificates of insurance from employees who drive on your behalf.
- 7) Difference In Condition (DIC) Policy – consideration for purchase of coverage for many of the common exclusions found in a Standard Property Policy.
- 8) Document any disciplinary action(s) for review with counsel.
- 9) Regular review of Real and Personal Property Values and Schedules.
- 10) Regular inspections of vehicles, equipment, fire suppression systems and electrical services.
- 11) Document all maintenance and inspections.
- 12) Regular update of employment handbooks, policies and procedures.
- 13) Regular update of zoning and ordinance laws.
- 14) Utilize loss control services and establish a time table for implementation.
- 15) Establish a tree maintenance program or if you already have one, review it to be sure that the Authority is documenting, cutting down and/or removing dead trees/limbs from Authority Property.
- 16) Carefully review Business Income and Extra Expense exposures to insure current limits are met with Authority Board approval.
- 17) Review your bonding exposures and limits to insure that your bonds provide adequate protection for your Authority.
- 18) Cyber Liability is a growing area of litigation for municipalities throughout the country. It is a area of liability you should discuss and review to determine if this type of protection should be added to the Authority Insurance Program.

We can provide assistance in helping with many of these recommendations and/or provide options for you based on written request.

SUMMARY OF COVERAGES AND PREMIUM

1) GENERALY LIABILITY	INCLUDED
2) ERRORS AND OMISSIONS	INCLUDED
3) PROPERTY	INCLUDED
4) INLAND MARINE	INCLUDED
5) ELECTRONIC DATA PROCESSING	INCLUDED
6) AUTO LIABILITY	INCLUDED
7) POLICE PROFESSIONAL LIABILITY	INCLUDED
8) BOILER AND MACHINERY (Mechanical Breakdown)	INCLUDED
9) CRIME COVERAGE	INCLUDED
10) BOND COVERAGE	INCLUDED
11) UMBRELLA	INCLUDED

PACKAGE PREMIUM

\$47,765

Optional Coverage:

UMBRELLA

PER OCCURRENCE

\$5,000,000

AGGREGATE

\$5,000,000

PREMIUM

INCLUDED

**Higher limits are available upon request.*

PUBLIC OFFICIAL LIABILITY

MONETARY DAMAGE COVERAGE

ZONING

\$250,000

INCLUDED

\$500,000

\$229

\$750,000

\$489

\$1,000,000

\$688

LOSS OF SALARY/FRINGE BENEFIT

\$75,000/\$100,000

\$156

GENERAL LIABILITY

OCCURRENCE

\$10,000

\$25,000

\$50,000

\$100,000

SEWER BACK UP

AGGREGATE

\$25,000

\$50,000

\$100,000

\$100,000

INCLUDED

\$504

\$2,008

\$3,016

GROUP ACCIDENT POLICY

FOR ELECTED OFFICIALS

SEE LAST PAGE

CITY OF POTTERVILLE

Acceptance of Insurance Proposal

Effective Date of Policy: July 1st, 2020

Signature

Title

Date

PACKAGE PREMIUM

\$47,765

OPTIONAL LIMITS ACCEPTED:

INITIAL

LIMIT

PREMIUM ADJUSTMENT

GROUP ACCIDENT

\$

\$

\$

LOSS OF SALARY/FRINGE

\$75,000/\$100,000

\$

MONETARY DAMAGE

\$

\$

\$

SEWER BACK UP

\$

\$

UMBRELLA

\$

\$

\$

TOTAL ANNUAL PREMIUM:

\$

Standard of Liability as established by PA222

If a sewage disposal system event occurs, a municipality is subject to PA222 and a “claimant may seek damages from the municipality for damages or injuries caused by the event if the claimant can prove ALL of the following existed at the time of the event:

- 1) The governmental agency at the time of the event owned, or operated, or directly or indirectly discharged into, the portion of the sewage disposal system that allegedly caused damage or injury (an “appropriate government agency”);*
- 2) The sewage disposal system had a construction, design, maintenance, operation, or repair defect (“a defect”);*
- 3) The governmental agency knew, or in the exercise or reasonable diligence should have known, about the defect;*
- 4) The governmental agency, having the legal authority to do so, failed to take reasonable steps in a reasonable amount of time to repair, correct, or remedy the defect; and*
- 5) The defect was 50 percent or more the cause of the event and the damage or injury (a “substantial proximate clause”)*

To recover damages for a sewage disposal system event under PA222's new standard of liability, a claimant must notify the governmental agency within 45 days after the damage or injury was discovered or should have been discovered. PA222 imposes two obligations on municipalities relating to compliance with the Act's Notice Provisions.

First a governmental agency owning or operating a sewage disposal system must make available public information about the provision to the governmental agency of notice of a sewage disposal system event. The public information should include a explanation of the PA222's notice requirements, the name and address of the individual within the governmental agency where written notice of an event may be delivered and the required content of the notice.

To comply with this requirement, municipalities should have this information available for the public upon request. Municipalities could also consider posting such information in public places, providing the information with sewer bills, publishing the information in newsletters, or posting the information on municipal websites.

Second, if prior to providing the required written notice a person owning and occupying property affected by a sewage disposal system notifies, orally or in writing, the governmental agency, or the individual who may lawfully be served with civil process against the governmental agency, of a sewage disposal system event, the governmental agency must provide the personal all of the following information in writing:

- 1) A sufficiently detailed explanation of the PA222's notice requirements to allow a claimant to comply with the requirements;*
- 2) The name and address of the individual within the governmental agency to whom a claimant must send written notice; and*
- 3) The required content of the written notice, limited to the claimant's name, address or telephone number, the address of the affected property, the date of the discovery of any damages or injury, and a brief description of the claim.*

Municipalities should adhere closely to the requirements as failure to comply could extend the time period during which a claimant may seek compensation for a sewage disposal system event.

COMMERCIAL BILLING PLAN

EMC's billing plan offers you **convenience** and **flexibility** in the payment of your insurance premium.

4 Easy Ways to Pay



Electronic Funds Transfer (EFT)

- ▶ Recurring automatic bank account withdrawals
- ▶ No monthly installment fee

Sign up on Policyholder Access, contact your agent or visit www.emcins.com and select **Business > Payment/Billing Options** to find the EFT Authorization Form.



Online

- ▶ Pay by eCheck, credit or debit card
- ▶ Single withdrawal or payment

Visit www.emcins.com and select **Make a Payment**.



By Phone

- ▶ Pay by eCheck, credit or debit card
- ▶ Single withdrawal or payment

Call 855-404-9076 (automated payment service only).



By Mail

- ▶ Pay by check, money order or cashier's check (do not send cash)

Submit your payment using the provided statement and envelope. Allow at least 7 days for your payment to reach our office.

Choose Your Amount

With EMC's flexible payment options, you can pick the amount that works for you:

- ▶ Full account premium
- ▶ Minimum amount due
- ▶ Any amount in between

2 Ways to Save

Avoid monthly installment fees by choosing one of these payment methods:

- ▶ Pay your bills with electronic funds transfer (EFT)
- ▶ Pay the account balance in full on the first invoice

If you have questions about EMC's Commercial Billing Plan, contact your insurance agent. Thank you for choosing EMC for your insurance needs.

EMC Insurance Companies

717 Mulberry Street | Des Moines, IA 50309 | 800-447-2295 | 515-280-2511

www.emcins.com | 

CyberSolutions

Almost every business relies on data and computer systems, and when these systems experience an attack, critical information can be lost. The effects of a cyber attack or data breach, including loss of income and expensive litigation, can be long lasting and financially devastating.

Coverage When You Need It Most

CyberSolutions from EMC Insurance Companies provides the robust protection you need to respond to and recover from a data breach or cyber attack. We do this by combining data compromise and cyber liability coverage into one product that offers a variety of limits and deductibles at affordable rates.

Available to a wide variety of businesses and organizations—from schools and municipalities to offices, manufacturers and contractors—CyberSolutions helps pay for the costs associated with:

- Computer software restoration
- Data recovery
- Third-party liability protection
- Response efforts
- Defense and liability
- Identity recovery for key individuals within your organization

Cyber Liability Component

The cyber liability component of CyberSolutions protects your organization against two related risks: computer attacks and liability to third parties due to security weaknesses in your computer systems.

Computer Attacks

When a computer attack causes damage to your electronic data and computer systems, CyberSolutions pays for the costs associated with recovery, including:



- **Data Restoration:** The cost of a professional firm hired to replace lost or corrupted data from electronic sources
- **Data Re-Creation:** The cost of a professional firm hired to research, re-create and replace lost or corrupted data from nonelectronic sources*
- **System Restoration:** The cost of a professional firm hired to restore your computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of your computer system
- **Loss of Business:** Business income lost and extra expense incurred during the period of time when system and data recovery activities are taking place*
- **Public Relations Services:** Assistance from a professional public relations firm in communicating with outside parties concerning the computer attack and your response*

* Sublimits apply

Network Security Liability

Network security liability provides coverage for defense costs (within the policy limits) and associated settlement and judgment costs arising from actions brought by third parties who allege injuries as a result of a failure in the security of your business systems, including:

- A breach of third-party business data
- An unintended propagation of malware
- A denial of service attack in which you unintentionally participated

Data Compromise Component

The data compromise component of CyberSolutions provides the following coverages to help you notify and assist your clients and others following a breach of personal information:

Response Expense Coverage

Includes coverage for costs associated with a legal and forensic information technology review of the breach, public relations and notification to the affected individuals. This coverage also includes services for the affected individuals:

- A toll-free help line
- Credit monitoring
- Identity restoration case management

Defense and Liability Coverage

Provides coverage for data compromise defense and liability (within the policy limits) in the event that affected individuals or a government entity brings an action against you. There must first be a covered loss under the response expenses coverage before defense and liability coverage goes into effect.

Identity Recovery Coverage

Provides expense reimbursement and case management services caused by an identity theft for key individuals within your organization. Covered expenses may include:

- Various legal costs
- Lost wages
- Child and elder care costs
- Mental health counseling

Policyholders who are victims of covered identity thefts are assigned a case manager who provides a wide range of identity recovery services, including letter writing, phone calls, credit report requests, follow-up and record keeping.

Claim and Legal Services

Claim services are provided by data compromise and identity recovery claim specialists. Policyholders who need legal defense are represented by experienced law firms—a service that would normally be too expensive for many business owners.

Tools and Resources Through eRiskHub®

With CyberSolutions, you'll also receive access to eRiskHub, an online risk management portal that includes tools to manage cyber security risks and resources to help you stay informed of the latest security threats. Learn more about eRiskHub on our website.



Visit www.emcins.com/businessins/cybersolutions to view more information about CyberSolutions, including real examples of how this coverage can protect your business or organization.

Learn More

To learn more about CyberSolutions, contact your local insurance agent or visit www.emcins.com/businessins/cybersolutions.

EMC Insurance Companies
717 Mulberry Street
Des Moines, IA 50309
800-447-2295 • 515-280-2511

www.emcins.com



Disclaimer: The contents of this brochure are for informational purposes only and are not intended to be all-inclusive. Refer to the issued policy for specific details regarding coverages, conditions and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

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IRON BYTES SHIELD

24/7 System Monitoring & Management Including:

- Anti-Virus
- Automated maintenance (Windows updates and drive health)
- System utilization (CPU, disk space, RAM, reboots...)
- Health and stability of workstations and servers
- Status of critical processes and services
- System state
- Windows events and logs
- Customer Portal for self-service monitoring and reporting
- Remote technician access to save time and money
- 1 hour of remote support (standard rates apply for on-site labor)
- Online backup at \$0.40 per GB

Municipality Discount of 20% Applied
\$300 / Month for up to 10 devices

BASELINE NETWORK SECURITY AUDIT

Security Audit and Reporting of:

- Security policies
- Password & user management policies
- Disaster-Recovery (DR) policies and procedures
- Offsite backup and data retention plan
- Employee security education and training
- Firewall configurations
- Software updates and critical security patch implementation
- Anti-Virus and malware protection
- External network scan and testing
- Network map generation
- Full audit report
- Full software and OS patch installation report.

Municipality Discount of 20% Applied
\$349 + \$79 per Device



*An exclusive offer for
Michigan Township
Board Members*

Group Accidental Death and Dismemberment Insurance

Benefit amount is selected by the township and will be paid if death or dismemberment occurs as a result of an accidental injury.*

Accidental Death and Dismemberment Coverage (AD&D)

In the event of accidental death	
Incident	Benefit levels available
Accidental Death	\$10,000-\$50,000
Common Carrier Accidental Death	Pays double the Accidental Death Benefit Amount

Refer to certificate ELP037 MI for schedule of dismemberment benefits, which differ from accidental death.
*Available if Actively-At-Work and between the ages of 18 and 79. (Coverage terminates at age 80 or when no longer eligible, whichever occurs first.)

Annual Premium Rates	
Benefit Amount	Premium
\$10,000	\$48.00
\$20,000	\$66.00
\$30,000	\$84.00
\$40,000	\$102.00
\$50,000	\$120.00

- Coverage is Guaranteed Issue - no health questions!
- Benefits are payable in addition to any other insurance coverage you may have!



PO Box 9202
Des Moines, IA 50306-9202
800-232-5818
www.EMCNationalLife.com



5840 King HWY
Kalamazoo, MI 49048-5930
269-385-5911
www.HartlebAgency.com

Product underwritten and administered by EMC National Life Company. This provides an overview only of the Group Accidental Death and Dismemberment Insurance product. Please refer to and read policy form ELP036 and certificate form ELP037 MI carefully for all contractual provisions, benefits and limitations.

EMC, flag design and Count on EMC Reg. U.S. Pat. & Tm. Off.
EMK991



DRIVER INFORMATION REQUEST

Agency Name HARTLEB AGENCY MUNICIPALITIES

Agency Code E-4687

Named Insured CITY OF POTTERVILLE

Policy/Quote Number 4X76898

Please use this information and space provided below to update the drivers for the above captioned policy. List all employees and family members associated with the business. This list should also include all family members of the owners/officers that are 15 years of age or older that have access to drive any covered vehicle. Please return within 30 days.

DRIVER NAME	OPERATOR PRIMARY OR OCCASIONAL		DATE OF BIRTH *Required	DRIVERS LICENSE # *Do not include Social Security Number. ZIP CODE	ST	Driver Watch (W) / Exclusions (E)
	P	O				
BARRY RICHARD	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1989	DL#: *****3942	MI	
BARTLETT SHANE	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1981	DL#: *****3582	MI	
BARTON THOMAS	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1978	DL#: *****3420	MI	
BETTS LUKE	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1986	DL#: *****4283	MI	
BLEDSON MICHAEL D	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1978	DL#: *****5937	MI	
BOYCE BRADLEY J	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1961	DL#: *****7757	MI	
CASLER JACOB	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1991	DL#: *****6406	MI	
CHAVEZ II MANUEL	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1999	DL#: *****4638	MI	
COOPER JOSEPH	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1995	DL#: *****1990	MI	
PARKER JR RAYMOND MELTON	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1957	DL#: *****9724	MI	
REAMES DANIEL	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1993	DL#: *****5093	MI	
RIDSDALE ALISHA	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1986	DL#: *****5714	MI	
RODRIGUEZ REO	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1979	DL#: *****7096	MI	
ROSS RODNEY	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1953	DL#: *****1389	MI	
STANLEY DONALD L	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1976	DL#: *****7777	MI	
WHITFORD JONATHON	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1981	DL#: *****4572	MI	
WYATT MARK KENNETH	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1983	DL#: *****5660	MI	
ZENKER HARRY C	<input type="checkbox"/>	<input type="checkbox"/>	**/**/1959	DL#: *****5739	MI	
	<input type="checkbox"/>	<input type="checkbox"/>				
	<input type="checkbox"/>	<input type="checkbox"/>				

CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY
POTTERVILLE CITY OF

EFF DATE: 07/01/20

QUOTE NO: A236093-04
EXP DATE: 07/01/21

S T A T E M E N T O F V A L U E S

Loc No: 003 CORNER OF LIBRARY LANE AND MURPHY BLVD
POTTERVILLE, MI 48876

Building Number 001

1 STORY FRAME BLDG	BUILDING	\$	9,101	RC
IN PROTECTION CLASS 06				
RESTROOMS				

Building Number 002

1 STORY BLDG	PROPERTY IN THE OPEN	\$	30,475	RC
IN PROTECTION CLASS 06				
PAVILION				

Building Number 003

1 STORY NON-COMBUST BLDG	BUILDING	\$	14,563	RC
IN PROTECTION CLASS 06	PERSONAL PROPERTY OF THE	\$	1,046	RC
CITY PARK STORAGE BUILDING	INSURED			

Building Number 004

1 STORY BLDG	PROPERTY IN THE OPEN -	\$	10,317	RC
IN PROTECTION CLASS 06	PAVILION 2			
CITY PARK	PROPERTY IN THE OPEN -	\$	242,729	RC
	PLAYScape			

Loc No: 004 310 N NELSON ST
POTTERVILLE, MI 48876

Building Number 001

1 STORY FRAME BLDG	BUILDING	\$	139,568	RC
IN PROTECTION CLASS 06	PERSONAL PROPERTY OF THE	\$	64,909	RC
GARAGE	INSURED			

Building Number 002

1 STORY FRAME BLDG	BUILDING	\$	30,341	RC
IN PROTECTION CLASS 06				
SALT STORAGE BUILDING				

Loc No: 005 515 ALLIANCE DR
POTTERVILLE, MI 48876

Loc Description: LAKE ALLIANCE PARK

Building Number 001

1 STORY JSTD MAS BLDG	BUILDING	\$	261,929	RC
IN PROTECTION CLASS 06	PERSONAL PROPERTY OF THE	\$	23,032	RC
BALL PARK	INSURED			

AS QUOTED ON: 04/01/20 (BPP)

CONDITIONAL



EMPLOYERS MUTUAL CASUALTY COMPANY
POTTERVILLE CITY OF

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S T A T E M E N T O F V A L U E S

CONCESSIONS/RESTROOMS	PROPERTY IN THE OPEN -	\$	7,283	RC
	OLD PAVILION			
	PROPERTY IN THE OPEN -	\$	27,913	RC
	GAZEBO			

Building Number 002

1 STORY BLDG	PROPERTY IN THE OPEN -	\$	72,819	RC
IN PROTECTION CLASS 06	FENCING			
BALL PARK AND PLAYGROUND	PROPERTY IN THE OPEN -	\$	121,364	RC
	LIGHTING			
	PROPERTY IN THE OPEN -	\$	36,409	RC
	PLAYGROUND EQUIPMENT			
	INCLUDING FRISBEE GOLF			
	PROPERTY IN THE OPEN -	\$	100,734	RC
	BIKE TRAIL LIGHTS			
	PROPERTY IN THE OPEN -	\$	11,807	RC
	(2) DUGOUTS			
	PROPERTY IN THE OPEN -	\$	11,807	RC
	NEW PAVILION			

Building Number 003

1 STORY FRAME BLDG	BUILDING	\$	250,085	RC
IN PROTECTION CLASS 06	PROPERTY IN THE OPEN -	\$	115,293	RC
BALL	PAVILION			
PARK/RESTROOMS/CONCESSION/PRES	PROPERTY IN THE OPEN -	\$	57,645	RC
	BALL PARK FENCING, BACK			
	STOP, BLEACHERS, LIGHTS			
	PROPERTY IN THE OPEN -	\$	11,530	RC
	(2) DUGOUTS			

Loc No: 006 309 ALLIANCE DR
POTTERVILLE, MI 48876

Building Number 001

1 STORY BLDG	PROPERTY IN THE OPEN	\$	1,144,513	RC
IN PROTECTION CLASS 06				
300,000 GALLON WATER TOWER 2				

Loc No: 007 301 ALLIANCE DR
POTTERVILLE, MI 48876

Building Number 001

1 STORY BLDG	PROPERTY IN THE OPEN	\$	178,954	RC
IN PROTECTION CLASS 06				
LIFT STATION (SEWER)				

AS QUOTED ON: 04/01/20 (BPP)



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY
POTTERVILLE CITY OF

EFF DATE: 07/01/20

QUOTE NO: A236093-04
EXP DATE: 07/01/21

STATEMENT OF VALUES

Loc No: 008 4300 SUNSET DR
POTTERVILLE, MI 48876-8618

Building Number 001

1 STORY JSTD MAS BLDG	BUILDING	\$	331,981	RC
IN PROTECTION CLASS 06				
WELL HOUSE/IRON REMOVAL				
TREATMENT INCLUDING PRESSURE				
AERATION, CHEMICAL FEED, 60KW				
GENERATOR AND PUMPS				

Loc No: 009 4949 PINE HILL DR
POTTERVILLE, MI 48876-8617

Building Number 001

1 STORY BLDG	PROPERTY IN THE OPEN	\$	274,352	RC
IN PROTECTION CLASS 06				
LIFT STATION (SEWER) SUNSET				
LANES INCLUDING 85 KW STANDBY				
GENERATOR SETS				

Loc No: 010 W MAIN ST AT N NELSON ST
POTTERVILLE, MI 48876

Building Number 001

1 STORY BLDG	PROPERTY IN THE OPEN	\$	7,083	RC
IN PROTECTION CLASS 06				
(30) PLANTERS				

Loc No: 011 SUNSET DR
POTTERVILLE, MI 48876

Building Number 001

1 STORY BLDG	PROPERTY IN THE OPEN -	\$	14,167	RC
IN PROTECTION CLASS 06	PAVILION			
SUNSET HILL PARK	PROPERTY IN THE OPEN -	\$	7,083	RC
	PLAYScape & MISCELLANEOUS			
	ITEMS			

Loc No: 012 213 E MAIN ST
POTTERVILLE, MI 48876

Building Number 001

1 STORY BLDG	PROPERTY IN THE OPEN -	\$	17,709	RC
IN PROTECTION CLASS 06	WAR MONUMENT			
MEMORIAL PARK	PROPERTY IN THE OPEN -	\$	5,903	RC
	M-102 HOWITZER			

AS QUOTED ON: 04/01/20 (BPP)



CONDITIONAL

EMPLOYERS MUTUAL CASUALTY COMPANY
POTTERVILLE CITY OF

EFF DATE: 07/01/20

QUOTE NO: A236093-04
EXP DATE: 07/01/21

STATEMENT OF VALUES

TOTAL BUILDING \$	4,434,815 RC
TOTAL PERSONAL PROPERTY \$	222,154 RC
TOTAL PROPERTY IN THE OPEN \$	2,620,758 RC

COMBINED TOTAL \$ 7,277,727

1. Values shown must be 100% actual cash value or replacement cost and should reflect coverage basis for each item of buildings, personal property or both.
2. Value shall be submitted to insurance company, subject to its acceptance.
3. Nothing contained in these instructions shall be construed as changing in any manner the conditions of this policy.
4. The company may require this statement of values to be signed by the insured or in the case of firms, by a partner or an officer.

All values submitted are correct to the best of my knowledge and belief.

SIGNED: _____

TITLE: _____ DATE: _____

AS QUOTED ON: 04/01/20 (BPP)

SPECIAL EVENT QUESTIONNAIRE

Date

Producer Code Subcode		Name and Mailing Address:		
		Website Address		
		Effective Date	Expiration Date	Policy/Account Number

1. Name of event: _____
2. Location of event and ownership of premises: _____
3. Description of activities to be covered: (Include a detailed schedule of all activities. Include a brochure or website if available.)

4. Dates/duration of the event: _____
5. Estimated receipts: \$ _____
6. Estimated daily attendance: _____
7. Does the event include any of the following:

a. Mechanical or amusement rides or inflatable games?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
b. Alcohol sold or available? If yes, complete CG8037.1 Liquor Liability Application.	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
c. Fireworks?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
d. Food, craft or other vendors?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Explain any yes responses:

8. Describe insured's responsibility for event (i.e., insured provides premises, provides funds, provides personnel, etc.):

9. List each sponsor/co-sponsor and their respective responsibilities for each event or activity:

Sponsor/Co-Sponsor

Responsibility

10. For those activities sponsored by someone other than the insured:
 - a. Is there an agreement in place? ☐ Yes ☐ No
 - b. Does the agreement require the sponsoring entity to hold the insured harmless and provide additional insured status to the insured? ☐ Yes ☐ No
 - c. Is a certificate of insurance obtained naming the insured as an additional insured? ☐ Yes ☐ No

11. Additional underwriting information:

- a.** Describe the protection in place for spectators.

- b.** Has similar insurance been purchased in the past? If yes, provide name of previous carrier. ☐ Yes ☐ No

- c.** Have any losses incurred during the last 3 years with this event? ☐ Yes ☐ No

If yes, provide claim details (date, description and amount of settlement).

*For those events that involve vehicular racing contests, demolition derbies, mechanical rides, or fireworks, contact EMC Underwriters LLC at 1-800-437-6005 to request coverage.

Remarks:

_____ Completed by	_____ Position	_____ Date
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