



CITY OF ALLEGAN  
CITY COUNCIL MEETING  
Monday, June 26, 2023 – 7:00PM  
City Hall – 231 Trowbridge Street Allegan, MI 49010

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7:00 PM Council Meeting (Action to be taken by Council on the following agenda items)

**Note: Please be courteous and turn cell phones off during the meeting.**

**1. CALL TO ORDER**

**2. ROLL CALL (Excused Absences if Any)**

**3. PLEDGE OF ALLEGIANCE**

**4. APPROVAL OF AGENDA**

4A – Approval of the Regular Council Meeting Agenda for June 26, 2023.

**5. APPROVAL OF MINUTES**

5A – Approval of the Study Session Minutes from June 12, 2023, Council Meeting.

5B – Approval of the Regular Meeting Minutes from June 12, 2023, Council Meeting.

**6. SPECIAL PRESENTATIONS & RECOGNITIONS BY MAYOR OR COUNCIL**

**7. FIRST READING OF ORDINANCES and SCHEDULING OF PUBLIC HEARINGS**

**8. PUBLIC HEARINGS AND ADOPTION OF ORDINANCE**

**9. PUBLIC COMMENT**

**10. WRITTEN PETITIONS & REPORTS FROM SPECIAL COMMITTEES**

**11. REPORTS FROM BOARDS, COMMISSIONS & CITY OFFICES**

11A. City Boards, Commissions and Area Agencies

11A.1 – Downtown Development Authority June Meeting – Teresa Galloway

11A.2 – Public Spaces Commission June Meeting – Bill Morgan

11A.3 – Planning Commission June Meeting – Roger Bird

11A.3(a) – Request to approve the proposed 2023 Master Plan.

11B. Finance Department

11B.1 – Request to approve Accounts Payable and Payroll.

11C. Police Department

11D. Water Utilities

11D.1 – Request to accept a report regarding the City of Allegan Source Water coloring contest.

11D.2 – Request to approve a purchase order for Arnsman Septic Service and Excavating for the construction of an equipment access drive at the water plant in the amount of \$29,000.00.

11D.3 – Request to approve a purchase order for Peerless Midwest Inc. for the abandonment of well #4 in the amount of \$7,847.00.

11E. Public Works

11F. City Manager & City Clerk

11F.1 – Request to approve a purchase order for street furniture as part of the Downtown Infrastructure and Streetscape project.

11F.2 – Discussion regarding the basement of City Hall.

11F.3 – Request to approve an Insurance Counseling Service Agreement with Phil Siegler of Bartz Rumery Agency to serve as the City of Allegan Insurance Consultant.

11F.4 – Request to approve the Renewal of Various Insurance Policies held by the City of Allegan.

**12. BOARD APPOINTMENTS**

**13. COMMUNICATIONS FROM CITY MANAGER, COUNCIL & MAYOR**

**14. CLOSED SESSION**

**15. ADJOURNMENT**

**PLEASE NOTE**

**AUDIENCE PARTICIPATION:**

In addition to addressing the Council during public hearings and under “Public Comment,” members of the audience may address the Council, on items listed under agenda numbers 11B-11F; please limit your comments to three minutes or less per item. Please step up to the Podium and state your name and address.

The proposed process for items listed under agenda numbers 11B-11F above shall be as follows:

1. Announcement of the agenda item by the Mayor.
  2. Verbal report provided by staff.
  3. Mayor asks councilmembers if they have any questions for staff to clarify the staff report.
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4. Mayor opens/closes the floor to receive public comment (if a public hearing is required or if the mayor determines public comments is warranted).
  5. Motion is made by a council member and seconded by another council member.
  6. Mayor then calls on councilmembers to discuss the motion if councilmembers wish to discuss.
  7. Mayor calls for a vote on the item after discussion has occurred.
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**CITY OF ALLEGAN  
CITY COUNCIL STUDY SESSION MINUTES  
Monday June 12, 2023, at 5:30 PM  
City Council Chamber – 231 Trowbridge Street  
Allegan, Michigan**

**1. Call to Order**

Mayor Galloway called the meeting to order at 5:30 PM.

**2. Public Comment**

No comment given.

**3. Round Table Discussion amongst Council Members**

Councilmember Andrus discussed an email she received from Cindy Thiele regarding the Girl Scout property. Council discussed what their vision for the Girl Scout property is and concluded that they would like to see it developed for housing. Andrus also mentioned some comments that the Jaycees have received regarding disrepair at Jaycee Park.

Councilmember Morgan mentioned that he received a similar email from Cindy Thiele as well.

**4. Presentation regarding Water Loss**

Water Utilities Director Doug Sweeris, Water Distribution Sewer Collection Manager Shawn Hauck, and Drinking Water Plant Manager Zac Kortz described the water loss issues that the City has been experiencing since the fall and answered questions from Council.

**5. Discussion regarding Wayfinding Program**

Council discussed the formation of a subcommittee to oversee the creation of a wayfinding program.

**6. Discussion regarding Downtown Allegan Refuse and Recycling Program**

City Manager Joel Dye and Downtown Manager Johnson discussed plans to implement a refuse and recycling program in downtown Allegan.

**7. Discussion regarding scheduling a Council tour of the City of Allegan**

Clerk Kleehammer asked Council to consider whether they would like to resume the tradition of City Council touring various buildings and locations within city limits.

**8. Review of Downtown Infrastructure and Streetscape Project Update Report**

**9. Review of Council Agenda**

Mayor Galloway noted that a motion will be necessary to excuse Mayor Pro-Tem Bird from the regular meeting.

**10. Adjournment**

Mayor Galloway adjourned the meeting at 6:51 PM.

**Respectfully submitted,**

**Michaela Kleehammer, City Clerk**



**CITY OF ALLEGAN  
CITY COUNCIL REGULAR MEETING MINUTES  
Monday June 12, 2023, at 7:00 PM  
City Council Chamber – 231 Trowbridge Street  
Allegan, Michigan**

**1. Call to Order**

Mayor Galloway called the meeting to order at 7:00 PM.

**2. Roll Call**

Present: Andrus, Galloway, Hanse, Morgan, Redding, Zeter

Absent: Bird

Motion by Andrus with support from Hanse to excuse Mayor Pro-Tem Bird. **Motion passed 6-0.**

Also Present: City Manager Joel Dye, Downtown Manager Parker Johnson, Department of Public Works Director Doug Kadzban, City Clerk Michaela Kleehammer, and Water Utilities Director Doug Sweeris.

**3. Pledge of Allegiance**

**4. Approval of Agenda**

4A – Approval of the Regular Council Meeting Agenda for June 12, 2023.

Motion by Morgan with support from Hanse to approve the Regular Council Meeting Agenda for June 12, 2023. **Motion passed 6-0.**

**5. Approval of Minutes**

5A – Approval of the Study Session Minutes from May 22, 2023, Council Meeting.

Motion by Hanse with support from Morgan to approve the study session minutes from May 22, 2023. **Motion passed 5-0 (Andrus abstaining).**

5B – Approval of the Regular Meeting Minutes from May 22, 2023, Council Meeting.

Motion by Hanse with support from Redding to approve the regular meeting minutes from

The minutes of this meeting will be available at City Hall, 231 Trowbridge Street Allegan, MI 49010 269.673.5511  
The City of Allegan is an equal opportunity provider and employer.

May 22, 2023. **Motion passed 5-0 (Andrus abstaining).**

**6. Special Presentations & Recognition by Mayor or Council**

**7. First Reading of Ordinances and Scheduling of Public Hearings**

**8. Public Hearings and Adoption of Ordinance**

**9. Public Comment**

- Kim and Zeb Flora (130 & 136 Park Ave)

**10. Written Petitions & Reports from Special Committees**

10A – Request from Allegan Area Arts Council.

Motion by Andrus with support from Redding to approve the request from Allegan Area Arts Council. **Motion passed 6-0.**

**11. Reports from Boards, Commissions & City Offices**

11A. City Boards, Commissions, and Area Agencies

11A.1 – Airport Advisory Board June Meeting – Peter Hanse

11A.2 – Historic District Commission June Meeting – Mike Zeter

11B. Finance Department

11B.1 – Request to approve Accounts Payable and Payroll.

Motion by Andrus with support from Hanse to approve accounts payable and payroll. **Motion passed 6-0.**

11B.2 – Request to adopt Resolution 23.20 authorizing FY2023 4<sup>th</sup> quarter budget adjustments.

Motion by Hanse with support from Andrus to adopt Resolution 23.20. **Motion passed 6-0.**

11B.3 – Request to adopt Resolution 23.21 approving a wage increase for non-union full-time and part-time employees.

Motion by Morgan with support from Hanse to adopt Resolution 23.21. **Motion passed 6-0.**

11C. Police Department

#### 11D. Water Utilities

11D.1 – Request to approve a purchase order for Wade Trim for engineering services for the Eastern Ave lift station rehab in the amount of \$45,000.00.

Motion by Redding with support from Zeter to approve the purchase order for Wade Trim. **Motion passed 6-0.**

#### 11E. Public Works

11E.1 – Request to approve abandoning the turf runway at Padgham Field Airport.

Motion by Andrus with support from Morgan to abandon the turf runway. **Motion passed 6-0.**

11E.2 – Request to approve Prein & Newhof for engineering services related to abandoning the Padgham Field turf runway and authorize a budget amendment in the amount of \$7,000.00 for these services.

Motion by Morgan with support from Hanse to approve Prein & Newhof for engineering services related to abandoning the turf runway and authorizing the requested budget amendment.

11E.3 – Request to approve an easement with Michigan Gas Utilities for the Riverfront Park.

Motion by Hanse with support from Andrus to approve the easement with Michigan Gas Utilities. **Motion passed 6-0.**

11E.4 – Request to adopt Resolution 23.22 approving a grant application to the Michigan Department of Natural Resources for the SPARK Program.

Motion by Hanse with support from Redding to adopt Resolution 23.22. **Motion passed 6-0.**

11E.5 – Request to adopt Resolution 23.23 approving a grant application to the Michigan Department of Transportation.

Motion by Hanse with support from Redding to adopt Resolution 23.23. **Motion passed 6-0.**

#### 11F. City Manager & City Clerk

11F.1 – Request to approve the City of Allegan Code Enforcement Manual.

Motion by Andrus with support from Hanse to approve the City of Allegan Code Enforcement Manual with the correction to the long grass notice compliance timeline on page 4. **Motion passed 6-0.**



11F.2 – Request to accept the MEDC Ready Redevelopment Communities Technical Assistance Grant in the amount of \$27,750.00 to help fund a Wayfinding Assessment and Schematic Plan.

Motion by Redding with support from Morgan to accept the MEDC Ready Redevelopment Communities Technical Assistance Grant. **Motion passed 6-0.**

11F.3 – Request to approve a purchase order in the amount of \$37,000.00 for Guide Studio, Inc. to develop a Wayfinding Assessment and Schematic Plan for the City of Allegan.

Motion by Hanse with support from Andrus to approve the purchase order for Guide Studio, Inc. **Motion passed 6-0.**

## 12. Board Appointments

12A – Appointment of Carolyn Blass to the Historic District Commission with a term set to expire on December 31, 2025.

Motion by Hanse with support from Redding to appoint Carolyn Blass to the Historic District Commission. **Motion passed 6-0.**

12B – Appointment of Rosie Hunter to the Historic District Commission with a term set to expire on December 31, 2026.

Motion by Andrus with support from Hanse to appoint Rosie Hunter to the Historic District Commission. **Motion passed 6-0.**

12C – Appointment of Jason Watts to the Zoning Board of Appeals/Construction Board of Appeals with a term set to expire on December 31, 2025.

Motion by Hanse with support from Morgan to appoint Jason Watts to the Zoning Board of Appeals/Construction Board of Appeals. **Motion passed 6-0.**

12D – Appointment of Rachel McKenzie to the Zoning Board of Appeals/Construction Board of Appeals with a term set to expire on December 31, 2026.

Motion by Andrus with support from Hanse to appoint Rachel McKenzie to the Zoning Board of Appeals/Construction Board of Appeals. **Motion passed 6-0.**

## 13. Communications from City Manager, Council & Mayor

City Clerk Kleehammer provided an update on the redistricting of election precincts and reminded Council that there will not be a study session meeting on June 26<sup>th</sup>.

Department of Public Works Director Kadzban informed Council that the city will be receiving bids for repairs to the Riverfront Boardwalk in addition to downtown winter

maintenance next week.

Downtown Manager Johnson noted that Bridgefest and the first Rollin' on the River of the season occurred last weekend. Johnson also remarked that the Fork in the Road food truck rally began tonight.

Councilmember Morgan thanked the Water Utilities department for their hard work on Friday.

Councilmember Redding provided a report from the most recent meeting of the Allegan County Solid Waste committee and asked for an update regarding the Ordinance Review subcommittee's progress.

Councilmember Andrus noted that she will be meeting with a resident soon to discuss recycling.

#### **14. Closed Session**

#### **15. Adjournment**

Mayor Galloway adjourned the meeting at 8:00 PM.

**Respectfully submitted,**

**Michaela Kleehammer, City Clerk**



City of Allegan  
Downtown Development Authority Meeting  
City of Allegan Council Chambers  
231 Trowbridge Street

June 14, 2023

1. Call to Order

Meeting was called to order at 8:02am.

2. Attendance

Present: Chair Mark Heather, Mayor Teresa Galloway, Carleigh Ackerman, Nicole Heslip, Kelly McLean, Phil Siegler, Steve Tibbitts

Absent: Vice Chair Michelle Liggett, Carl Canales

Others Present: Parker Johnson, Downtown Manager and Assistant to the City Manager  
Joel Dye, City Manager

3. Approval of Previous Meeting Minutes

Motion to approve the minutes from May 10, 2023 by Heslip, supported by Galloway.  
Motion carried 6-0. Heather abstained.

4. Public Comment

None

5. Discussion Items

a. Downtown Improvement Project Update

Johnson gave an update regarding the Downtown Improvement Project. The update included the weekly updates from the contractor. General discussion was had.

1. Lighting

Johnson shared an update on the new street lighting source.

The City of Allegan is an equal opportunity provider and employer.

## 2. Street Furniture

Johnson shared details on the city staff visit to Landscape Forms on June 9 that reaffirmed the DDA and Public Spaces Commission's selection of benches, chairs, trash receptacles, and more.

Motion to recommend City Council authorize city staff to spend up to, but not exceeding, \$200,000 on street furniture for Downtown Allegan by McLean, supported by Tibbitts. Motion carried 7-0.

## 3. Bike Racks

Johnson shared the 3D-printed models of the bike racks conceptualized and designed by Allegan Tech Center students. The board was enthusiastic about the designs and wanted to ensure credit to the designers would be acknowledged on the fixtures. Board members also advocated for more future locations, even outside of the DDA boundaries.

### b. Downtown Refuse Program

Johnson gave an update regarding the proposed downtown refuse program including placement and construction of enclosures.

### c. Wayfinding Signage

Johnson gave an update regarding the wayfinding signage project, including the news of city staff securing a grant from the State of Michigan to pay for 75% of the total cost of the project. Heslip was selected as a representative of the DDA to serve on the Wayfinding Signage Steering Committee.

## 6. Comments from City Staff & Board Members

## 7. Adjournment

The meeting was adjourned at 9:07am.

**Respectfully Submitted,  
Parker Johnson  
Downtown Manager & Assistant to the City Manager**



**City of Allegan City Hall  
231 Trowbridge Street, Allegan MI 49010  
Wednesday, June 14, 2023 6:30pm**

## **MINUTES**

### **1. Call to Order**

Meeting was called to order at 6:30pm

### **2. Attendance**

Present: Chair Judi McCall, Carl Canales, Korree Johnson, Bill Morgan, Peter Savage

Absent: Vice Chair Paula Mintek, Rosie Hunter, Cyndi Reed

Others Present: Parker Johnson, Downtown Manager & Assistant to the City Manager  
Joel Dye, City Manager

### **3. Approval of Previous Meeting Minutes**

Motion by Peter, supported by Korree, to approve the minutes from May 10, 2023.  
Motion carried 5-0.

### **4. Public Comment**

### **5. Parks & Recreation**

#### **a. Rossman Park Plan**

- i. P. Johnson shared the current plans for the improvements to Rossman Park to approval from the board members.

#### **b. Other Comments**

### **6. Oakwood Cemetery**

#### **a. Other Comments**

- i. Peter shared updates from the Friends of Oakwood Cemetery activity.

### **7. Trees**

#### **a. Other Comments**

- i. Peter remarked on a number of dead branches throughout Oakwood Cemetery.

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## **8. Downtown Improvement Project**

- a. Lights
  - i. P. Johnson shared an update on the new street lighting source.
- b. Street Furniture & Bikes Racks
  - i. P. Johnson shared details on the city staff visit to Landscape Forms on June 9 that reaffirmed the DDA and Public Spaces Commission's selection of benches, chairs, trash receptacles, and more. Discussion was had regarding final color choices.
  - ii. Motion to recommend City Council authorize city staff to spend up to, but not exceeding, \$200,000 on street furniture for Downtown Allegan by Carl, supported by Peter. Motion carried 5-0.
  - iii. P. Johnson shared the 3D-printed models of the bike racks conceptualized and designed by Allegan Tech Center students. The board was enthusiastic about the designs and advocated for more future locations throughout city parks.
- c. Other Comments

## **9. Other Discussion Items**

- a. Girl Scout Property
  - i. P. Johnson shared City Council's discussion regarding their desired future of the Girl Scout Property. Board members would like to organize a field visit to the site.
- b. Wayfinding Signage
  - i. P. Johnson gave an update regarding the wayfinding signage project, including the news of city staff securing a grant from the State of Michigan to pay for 75% of the total cost of the project. Korree was selected as a representative of the PSC to serve on the Wayfinding Steering Committee.

## **10. Comments from City Staff & Board Members**

## **11. Adjournment**

Meeting was adjourned at 7:50pm.

**Respectfully submitted,**

**Parker Johnson, Downtown Manager & Assistant to the City Manager**



**City of Allegan  
Planning Commission Meeting  
June 20, 2023  
Allegan City Hall  
231 Trowbridge Street, Allegan, MI 49010**

**MINUTES**

**1) Call to Order**

The meeting was called to order at 6:00 pm.

**2) Attendance**

**Present:** Jason Watts, Roger Bird, Jason Ramaker, Julie Emmons, Tom Slocum, Patrick Westover, Traci Perrigo, and Teresa Galloway

**Absent:** Alyssa Ramirez

**Others Present:** Joel Dye, City Manager

**3) Approval of Agenda**

Motion by Traci Perrigo, supported by Tom Slocum to approve the June 20, 2023, Agenda. Motion Carried 8-0.

**4) Approval of Minutes**

Motion by Roger Bid, supported by Jason Ramaker to approve the May 15, 2023, Meeting Minutes. Motion carried 8-0.

**5) Public Comment**

There was no public comment.

**6) New Business**

6A – Public Hearing on the City of Allegan Master Plan and recommendation to City Council for their approval.

Chairman Watts opened the public hearing regarding the City of Allegan Master Plan. There being no comment, the hearing was closed.

Staff gave a brief overview of the Master Plan and explained that the once adopted, this plan will become the guiding document for the development of the City of Allegan.

Motion by Perrigo, supported by Julie Emmons, to approve the City of Allegan Master Plan and to recommend to City Council that they approve the plan as presented.

6B – Discussion on updating the City’s Zoning Ordinance.

The Planning Commission discussed the need to now update the City’s Zoning Ordinance to bring it into conformance with the Master Plan. During their discussion they discussed reformatting the ordinance, so it is easier to read as well as address areas of the zoning ordinance that conflict with other city administrative ordinances.

8) Reports from Zoning Administrator and City Officers

There were no reports.

9) Communication from Commission Members

There was no communication.

10) Adjournment

Motion by Roger Bird, supported by Teresa Galloway to adjourn the meeting at 6:22 p.m.

**Respectfully submitted by  
Joel Dye, City Manager**





City of Allegan  
City Manager's Office  
269.673.5511  
231 Trowbridge Street  
Allegan, MI 49010

## MEMORANDUM

TO: Allegan City Council  
FROM: Joel Dye, City Manager on behalf of the Planning Commission  
REVIEWED BY: N/A  
DATE: June 26, 2023

SUBJECT: Approval of the City of Allegan Master Plan.

### Action Requested:

It is requested that the City Council approve the City of Allegan Master Plan.

### Background:

Over the past couple years, the City of Allegan has worked on updating their Master Plan. Through this process the city engaged residents through an online survey, met with individual organizations, reviewed the updates during public meetings, and held a public open house. A completed draft of the Master Plan has been available for the public's final review for the past 42 days which satisfies the state's requirement to make the plan available for public comment review.

The Planning Commission hosted an open house at City Hall on June 8, 2023, to provide an opportunity for the public to interact with the Planning Commission and ask questions about the draft Master Plan. Subsequently, the Planning Commission held a public hearing on the Master Plan on June 20, 2023, at which no comment was received.

After the public hearing was closed a motion by Commissioner Perrigo, supported Commissioner Emmons to approve the Master Plan and recommend to City Council that they also approve the Master Plan was approved unanimously.

The Master Plan can be found at this [link](#).

### Attachments:

None



City of Allegan  
Finance Department  
269.673.5511  
231 Trowbridge Street  
Allegan, MI 49010

## MEMORANDUM

TO: Allegan City Council  
FROM: Carol Canales, Finance Clerk  
REVIEWED BY: Joel Dye, City Manager  
DATE: June 26<sup>th</sup>, 2023  
  
SUBJECT: Approval of Accounts Payable and Payroll

### Action Requested:

It is requested that City Council approve accounts payable in the amount of \$205,796.18 and payroll in the amount of \$123,464.70 for a total disbursement of \$329,260.88.

### Background:

Attached is the Disbursement Report highlighting the accounts payable by fund as well as listing the individual payments to the vendors paid through June 26<sup>th</sup>, 2023.

### Attachment(s):

Disbursement Report

# Disbursement Report

## June 26, 2023

### Accounts Payable by Fund June 13th through June 26th, 2023

General Fund	\$	19,515.67
Major Streets	\$	326.26
Local Streets	\$	128.63
Grants	\$	3,769.76
DDA	\$	1,593.80
PA	\$	8,570.24
Sewer	\$	8,717.77
Water	\$	13,433.67
Motor Vehicle Pool	\$	18,939.40
Trust & Agency	\$	130,800.98
<b>Total A/P by Fund</b>	<b>\$</b>	<b>205,796.18</b>
Regular Check Run	\$	34,878.56
ACH/EFT/Wires	\$	39,474.72
Off-Cycle Check Runs	\$	131,442.90
<b>Total Checks</b>	<b>\$</b>	<b>205,796.18</b>
Payroll Check Remittances	\$	3,809.00
Payroll EFT Remittances	\$	45,191.89
<b>Total Remittances</b>	<b>\$</b>	<b>49,000.89</b>
Payroll - June 21st (for WE 06/18/2023)	\$	74,463.81
<b>Total Payroll</b>	<b>\$</b>	<b>123,464.70</b>
<b>Total Disbursements</b>	<b>\$</b>	<b>329,260.88</b>

**6/26/2023**

**Off Cycle Check Runs**

<b>Ck#</b>	<b>Vendor</b>	<b>Description</b>	<b>Amount</b>	<b>Date</b>
6109	SONY	Film	641.92	06/21/23
6110	STATE OF MICHIGAN	Taxes	130,800.98	06/21/23
<b>Total Manual Checks</b>			<b>\$ 131,442.90</b>	

**Payroll Remittance Checks Report**

<b>Ck#</b>	<b>Vendor</b>	<b>Description</b>	<b>Amount</b>	<b>Date</b>
6107	POAM	Union Dues - Feb Reissue	\$ 372.12	06/15/23
6108	COAM	Union Dues - Feb Reissue	\$ 124.04	06/15/23
6111	Trey Clifford	Payroll Reissue	\$ 1,793.07	06/21/23
6112	CZFC INC	Wage Garnishments	\$ 22.00	06/22/23
6113	MISDU	Child Support	\$ 860.96	06/22/23
6114	HOLLAND COMMUNITY HOSPITAL	Wage Garnishments	\$ 133.31	06/22/23
6115	SEIU LOCAL 517M	Union Dues	\$ 503.50	06/22/23
<b>Total Payroll Checks</b>			<b>**Included in Payroll Total \$ 3,809.00</b>	

**EFT Payroll Payment Report**

<b>EFT#</b>	<b>Vendor</b>	<b>Description</b>	<b>Amount</b>	<b>Date</b>
EFT 1027	MI DEPT OF TREASURY	SITW	\$ 7,734.64	06/22/23
EFT 1028	JOHN HANCOCK	Retirement - 457/Loan	\$ 3,314.25	06/22/23
EFT 1029	FEDERAL TAX DEPOSIT	Federal Taxes (PR338)	\$ 25,422.18	06/22/23
EFT 1030	MERS DC	Retirement - PD	\$ 225.36	06/22/23
EFT 1031	JOHN HANCOCK	Retirement - MPP	\$ 8,361.85	06/22/23
EFT 1032	FEDERAL TAX DEPOSIT	Federal Taxes (PR339)	\$ 113.41	06/22/23
EFT 1033	FEDERAL TAX DEPOSIT	Federal Taxes (PR340)	\$ 20.20	06/22/23
<b>Total Payroll EFT Payments</b>			<b>\$ 45,191.89</b>	

<b>Total Manual Checks</b>			<b>\$ 180,443.79</b>	
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**Check Register - EFT**

**6/26/2023**

<b>Check</b>				
<b>Date</b>	<b>Ck#</b>	<b>Vendor Name</b>	<b>Description</b>	<b>Total Amount</b>
6/1/2023	3219	DELTA DENTAL	Premiums	\$ 3,416.81
1/25/2023	3220	CONSUMERS ENERGY	JANUARY 2023 - 0009 - 139 1/2 BRADY ST	\$ 28.81
5/23/2023	3231	HUNTINGTON BANK	Credit Card Statement - April 2023	\$ 5,647.92
6/13/2023	3232	CHARTER COMMUNICATIONS HOLDING CO	Internet	\$ 1,644.39
6/15/2023	3233	CITY OF ALLEGAN	Water Usage - April 2023	\$ 5,589.32
6/15/2023	3234	HUNTINGTON BANK	Account Analysis Fee - May 2023	\$ 574.88
6/20/2023	3235	ENTERPRISE FLEET MANAGEMENT	Maintenance Management	\$ 14,950.11
6/20/2023	3236	STATE OF MICHIGAN	Sales Tax - May 2023	\$ 798.16
6/21/2023	3237	HUNTINGTON BANK	Credit Card Statement - May 2023	\$ 3,914.32
6/21/2023	3238	REPUBLIC SERVICES INC	May Services	\$ 2,910.00
<b>Total EFT Payments: 10</b>				<b>\$ 39,474.72</b>

**Check Register**  
**6/12/2023**

Check Date	Check #	Vendor Name	Description	Total Amount	# Invoices
6/14/2023	6096	SONY	Film	\$ 888.48	2
6/14/2023	6097	TRI-STATE THEATRE SERVICE, INC	Film	\$ 175.00	1
6/14/2023	6098	WALT DISNEY STUDIOS	Film	\$ 413.28	1
6/14/2023	6099	ALLEGAN CO HEALTH DEPARTME	Food Service License	\$ 520.00	1
6/14/2023	6100	ALLEGAN FIRE DISTRICT	Bridgefest 2023	\$ 720.00	1
6/14/2023	6101	MIKE VILLAR	July 3 Jubilee	\$ 800.00	1
6/14/2023	6102	SOVEREIGN STUDIOS LLC	Bridgefest 2023	\$ 1,000.00	1
7/3/2023	6103	ASAMU JOHNSON	Rollin' on the River	\$ 1,200.00	1
7/3/2023	6104	FULL CORD	Rollin' on the River	\$ 1,500.00	1
7/3/2023	6105	JOSHUA A DUNIGAN	Rollin' on the River	\$ 1,200.00	1
7/3/2023	6106	PAJAMAS LLC	Rollin' on the River	\$ 1,000.00	1
6/26/2023	6116	AECOM GREAT LAKES INC	Dam Removal	\$ 3,769.76	1
6/26/2023	6117	APT US&C	2023 Annual Conference - T.Stull	\$ 499.00	1
6/26/2023	6118	BELL EQUIPMENT CO	Parts & Supplies	\$ 345.11	2
6/26/2023	6119	BIOTECH AGRONOMICS INC	Testing	\$ 449.00	1
6/26/2023	6120	CRYSTAL FLASH	Fuel	\$ 943.43	1
6/26/2023	6121	DELUXE ECHOSTAR LLC	Film	\$ 40.00	1
6/26/2023	6122	DIXON ENGINEERING, INC	Steel Storage Tank Re-Paint	\$ 2,000.00	2
6/26/2023	6123	EJ USA,INC./EAST JORDAN IRON WORKS	MCAA Surcharges	\$ 98.00	1
6/26/2023	6124	ETNA SUPPLY COMPANY	Parts & Supplies	\$ 1,459.98	3
6/26/2023	6125	KIESLER POLICE SUPPLY, INC	Pistols & Sights	\$ 1,457.97	1
6/26/2023	6126	MCNALLY ELEVATOR COMPANY, INC.	Regular Maintenance - WWTP	\$ 104.57	1
6/26/2023	6127	MITEL	Phones	\$ 1,653.59	1
6/26/2023	6128	NALCO WATER PRETREATMENT SOLUTIONS	Parts & Supplies	\$ 640.47	4
6/26/2023	6129	R.W. MERCER COMPANY	B Operator Inspection	\$ 250.00	1
6/26/2023	6130	STAPLES CONTRACT & COMMERCIAL LLC	Office Supplies	\$ 253.68	1
6/26/2023	6131	STATE INDUSTRIAL PRODUCTS CORP	Fresh Zone Program	\$ 3,307.47	1
6/26/2023	6132	STATE OF MICHIGAN	Token Fee	\$ 132.00	1
6/26/2023	6133	SUMNER PLUMBING	Water Meter Reconnections	\$ 7,550.00	16
6/26/2023	6134	TRACE ANALYTICAL LABORATORIES INC	Testing	\$ 54.00	1
6/26/2023	6135	WEST MICHIGAN CRIMINAL JUSTICE	Spring 2023 Distribution	\$ 453.77	1
<b>Total Checks: 31</b>				<b>\$ 34,878.56</b>	<b>77</b>



City of Allegan  
Water Utilities  
269.686.1117  
350 North Street  
Allegan, MI 49010

## MEMORANDUM

TO: Allegan City Council  
FROM: Zac Kortz, Water Plant Manager  
REVIEWED BY: Joel Dye, City Manager  
DATE: June 26, 2023

SUBJECT: Announcement of the Allegan Source Water coloring contest.

### Action Requested:

It is requested that the City Council announce the City of Allegan Source Water Coloring contest.

### Background:

Allegan's wellhead protection committee is sponsoring a coloring contest for the source water mascot. The contest is open to kids of all ages to participate in. Coloring pages are available at City Hall, online at [www.cityofallegan.org](http://www.cityofallegan.org), and at various locations around the city. The finished, decorated picture should be returned to Allegan City Hall. All participants returning a decorated page, with contact information filled in, will be awarded a participation prize. One entrant each month will be awarded a monthly grand prize. The contest will be open from July 1, 2023, until June 30, 2024.

### Attachments:

Source Water Coloring Page

# Allegan Source Water Protection



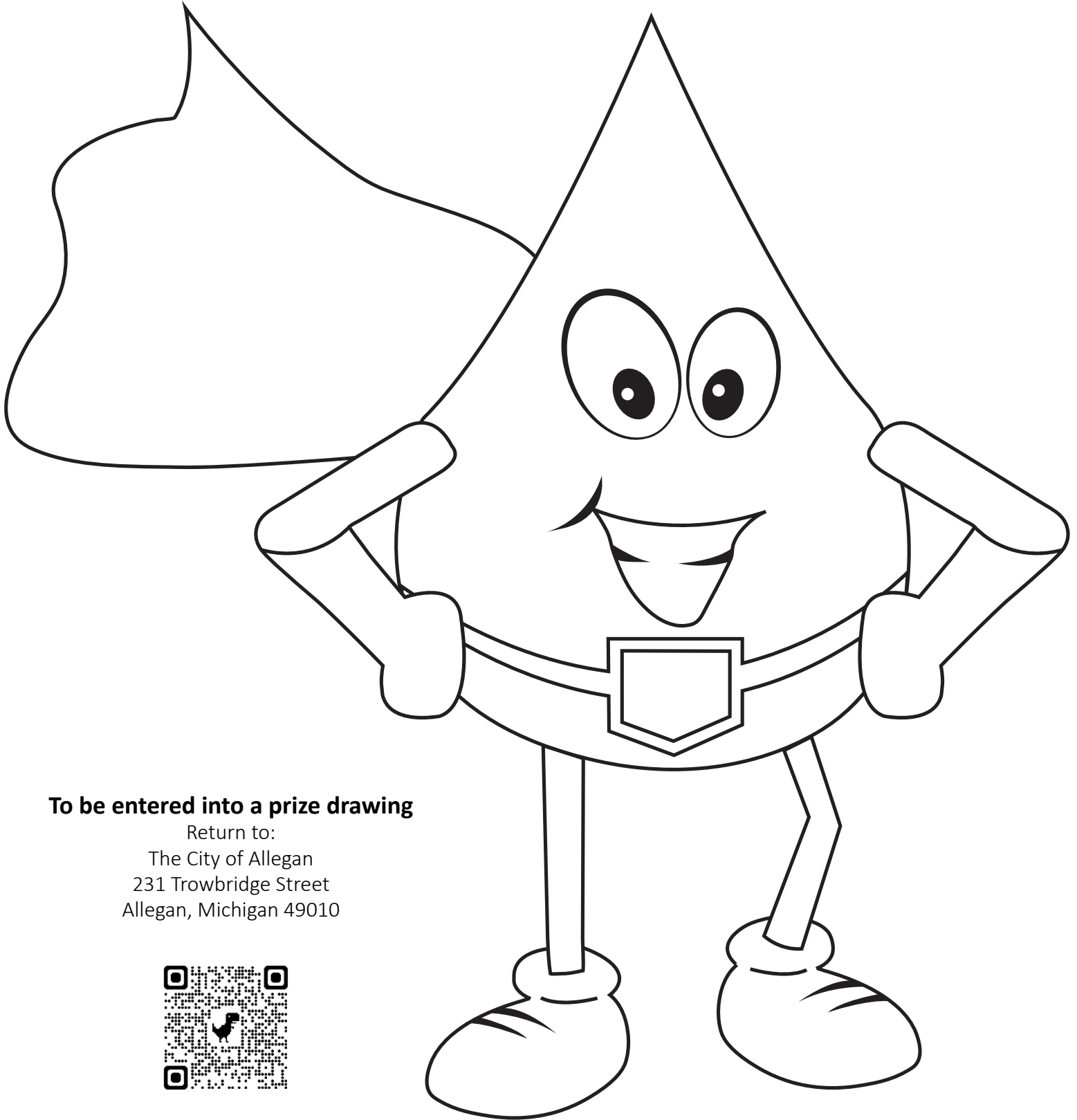
Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Phone Number \_\_\_\_\_

Email \_\_\_\_\_



**To be entered into a prize drawing**

Return to:

The City of Allegan  
231 Trowbridge Street  
Allegan, Michigan 49010







City of Allegan  
Water Utilities Department  
350 North Street  
Allegan, MI 49010

## MEMORANDUM

TO: Allegan City Council  
FROM: Zac Kortz, Water Plant Manager  
REVIEWED BY: Joel Dye, City Manager  
DATE: June 26, 2023

SUBJECT: Construction of an equipment access drive at the drinking water plant

Action Requested: It is requested that the City Council approve the P.O. for Arnsman Septic Service and Excavating for the construction of an equipment access drive at the water plant for the amount of \$29,000.00.

Background:

The water plant has equipment around the East and South side of the building that requires maintenance at different times of the year. The current sod and soil are not capable of supporting the equipment traffic that is required to perform the maintenance and services to this equipment all times of the year. Currently, the maintenance on the iron filter media replacement project has been put on hold because the contractor got their equipment stuck around the backside of the plant last winter and they will not return until an access drive has been installed. Previously, maintenance on well #5, located behind the plant, had to be postponed because the contractor was unable to get their equipment to the well due to muddy conditions.

A specification for an access road was given to local contractors to submit a proposal for build and quote. Arnsman Septic and Excavating provided the low quote for \$26,401.00, an additional \$2,599 is added in case of contingencies.

This project will need a partial budget adjustment and transfer from general fund. FY 24 budget was \$20,000 for the project.

Attachment(s):

Arnsman Septic and Excavating quote  
Steves Excavation quote  
Milbocker & Sons Inc. quote  
P.O. for Arnsman Septic and Excavating  
Pictures of current access area

The City of Allegan is an equal opportunity provider and employer.

Arnsman Septic Service and Excavating  
2862 12th Street  
Shelbyville, MI 49344

# Estimate

Date	Estimate #
6/13/2023	0418-863

Name / Address
Allegan Water Plant 100 Park Ave Allegan MI 49010

			Project
Description	Qty	Rate	Total
Install driveway around East and South side of main building per proposal  Excavation and Materials to include -Remove existing soil to minimum depth of 8" removed spoil to remain on site -Place Geogrid under constructed road way -Place Level and compact 21AA Crushed Concrete* Material to be same size as 21AA road gravel but binding and compacting capability will better serve the 80.000lb spec and prolong the longevity of drive.  Drive to be complete by September 1, 2023		26,401.00	26,401.00
<b>Total</b>			\$26,401.00

## Steves Excavation

1765 120<sup>th</sup> Ave  
Allegan, MI 49010  
Ph. 269 672-5826 & 269 694-4101

## Proposal

Job \_\_\_\_\_

Construct new driveway & new  
Parking area (water treatment  
Plant)

### Proposal Submitted To:

City of Allegan

100 Park Ave

Allegan, MI 49010

Address: 100 Park Ave

City: Allegan State: MI Zip: 49010

Phone: 269 808-6298 Date: 01-20-23  
(Zack)

We Hereby Submit Specifications And Estimates For :

Install new driveway, ( 20ft. X 150ft.) with 45ft. opening with 21AA  
Road Gravel

Install new Parking area, (70ft X 140ft) with 21AA Road Gravel

Remove soil and stack on site for city to use in other areas

We hereby propose to furnish material and labor, complete in accordance with above specifications, for the

Sum of Thirty Seven Thousand, & 00/100 dollars (\$ 37,000.00 )

With payments to be made as follows: On completion of job, or within 30 days

As material is guaranteed to be specified. All work is to be completed in a workmanlike manner according to standard practices. Any alterations or deviations from specifications involving extra costs will be executed and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents, or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully cover by Workers Compensation Insurance.

Authorized  
Signature

*Jane Drewyer*

Note: This proposal may withdrawn by us

If not accepted within 30 days

Acceptance of proposal: The above prices, specifications and conditions are

Satisfactory and are hereby accepted: You are authorized to do the work as

Signature \_\_\_\_\_

Specified. Payment will be made as outlined above.

# Milbocker & Sons Inc.

1256 29th Street  
Allegan, MI 49010

Phone: (269) 673-2195  
Fax: (269) 673-3144

<b>To:</b> City Of Allegan <b>Address:</b> Allegan, MI 49010	<b>Contact:</b> <b>Phone:</b> <b>Fax:</b>
<b>Project Name:</b> Allegan Water Plant Drive/Access Pad <b>Project Location:</b>	<b>Bid Number:</b> <b>Bid Date:</b>

Line #	Item #	Item Description	Estimated Quantity	Unit	Unit Price	Total Price
	1.0	Mobilization	1.00	LS	\$7,250.00	\$7,250.00
	2.0	Drive To Well 5 (Strip Topsoil 8" Deep)	360.00	SY	\$5.00	\$1,800.00
	2.1	Drive To Well (Geogrid)	360.00	SY	\$6.50	\$2,340.00
	2.2	Drive To Well (8" 21AA Aggregate)	360.00	SY	\$20.00	\$7,200.00
	3.0	Access Pad (Strip Topsoil 8" Deep)	1,100.00	SY	\$5.00	\$5,500.00
	3.1	Access Pad (Geogrid)	1,100.00	SY	\$6.50	\$7,150.00
	3.2	Access Pad (8" 21AA Aggregate)	1,100.00	SY	\$20.00	\$22,000.00
	4.0	Silt Fence	500.00	LF	\$3.50	\$1,750.00
	4.1	SESC Permit/Fees	500.00	DLR	\$1.00	\$500.00
	5.0	Restoration (Hydroseeding)	500.00	SY	\$7.00	\$3,500.00

**Total Bid Price: \$58,990.00**

## Notes:

- Bonds not included
- Testing not included
- Final invoice will be for actual quantities installed
- All excavated material to remain on-site
- If subsoils will not support the drive requirements, additional work will be billed accordingly
- SESC item will be billed at cost plus 10%

<b>ACCEPTED:</b> The above prices, specifications and conditions are satisfactory and are hereby accepted.  <b>Buyer:</b> _____  <b>Signature:</b> _____  <b>Date of Acceptance:</b> _____	<b>CONFIRMED:</b> <b>Milbocker &amp; Sons Inc.</b>  <b>Authorized Signature:</b> _____  <b>Estimator:</b> _____
---	--

06/22/2023



City of Allegan  
231 Trowbridge Street  
Allegan, MI 49010  
(269) 673-5511  
(269) 686-5139

# Purchase Requisition

Requested Date 07/01/2023

**Purchase Requisition No** 24-0715

**Requested By** DSweeris  
**Department** 568

**Preferred Vendor** 547883  
ARNSMAN SEPTIC SERVICE & EXCAV  
**Address** 2862 12TH STREET

**Contract/Job #:**  
**Req. Description:** WTP access drive

Allegan, MI 49010

Qty.	Description	GL Number	Unit Price	Amount
1	Install acces drive around WTP	591-568-97900	26,401.00	26,401.00
1	contingency	591-568-97900	2,599.00	2,599.00

Requires budget adjustm~~e~~ **Total:** 29,000.00

**Requested By:** Doug Sweeris **Date** June 26, 2023

**Finance Approval:** \_\_\_\_\_ **Date** \_\_\_\_\_

**CM/Council Approval:** \_\_\_\_\_ **Date** \_\_\_\_\_

## Notes:

Install an access drive around the East and South sides of the drinking water plant.  
Requires partial budget adjustment from general fund, FY 24 was budgetted for \$20,000.

## Summary of All Bids Received

<u>Bidder Name</u>	<u>Bid Amount</u>
ARNSMAN SEPTIC SERVICE & EXCAVATING	26,401.00
STEVES EXCAVATION	37,000.00
MILBOCKER & SONS INC	58,990.00



Water plant back access to iron filters. Required a Sky Track to the contractors vector truck around the building.



City of Allegan  
Water Utilities Department  
350 North Street  
Allegan, MI 49010

## MEMORANDUM

TO: Allegan City Council  
FROM: Zac Kortz, Water Plant Manager  
REVIEWED BY: Joel Dye, City Manager  
DATE: June 26, 2023

SUBJECT: Well #4 abandonment

Action Requested: It is requested that the City Council approve the P.O. for Peerless Midwest Inc. for the abandonment of well #4 for the amount of \$7,847.00.

Background:

Well #4 is located behind the Griswold auditorium. This well has not been used to produce and distribute drinking water into the distribution system for over 40 years. Per EGLE requirements, the city must maintain this well and perform all analysis on the raw water as if this was a production well in use. The water from well #4 would only be chlorinated if it was ever put online and pumped into the distribution system. Due to the lack of use, treatment, and the continued expense to maintain this well to EGLE requirements, staff is recommending this well be decommissioned and removed from the distribution system.

Peerless Midwest has been the company that services and maintains the wells for Allegan for many years and is the preferred vendor for work on the city wells. No other quotes were requested from other vendors.

This project is included in the FY 24 budget.

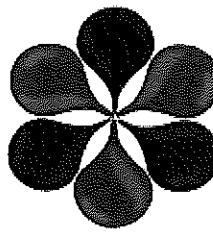
Attachment(s):

Quote from Peerless Midwest Inc.  
P.O. for Peerless Midwest Inc.



**PEERLESS-MIDWEST, INC.**

55860 Russell Industrial Parkway  
Mishawaka, IN 46545  
574-254-9050



**PEERLESS  
MIDWEST**  
An Employee Owned Company

City of Allegan

231 Trowbridge Street

Allegan, MI 49010

Attn: Zac Kortz

Our No: ALG-030623

Your No:

Date March 6, 2023

REFERENCE

**Well #4 Abandonment**

QUANTITY	DESCRIPTION	PRICE
	<p>Abandonment of Well #4, aka Griswold Well</p> <p>Well will be abandoned according to AWWA and EGLE standards with a neat cement cap.</p> <p>Peerless will dispose of the well pump, head, and gear drive.</p> <p>*All abandonment paperwork will be handled by Peerless Midwest and submitted to the appropriate authorities.</p> <p>STATE SALES TAX, IF APPLICABLE, IS NOT INCLUDED</p>	

TERMS NET-30

TOTAL PRICE: \$7,847.00

START Upon Authorization

COMPLETE Report to be issued 3 weeks after start.

PEERLESS-MIDWEST, INC.

ACCEPTED BY

BY Adam L. Gerstbauer  
Adam L. Gerstbauer







City of Allegan  
City Manager's Office  
269.673.5511  
231 Trowbridge Street  
Allegan, MI 49010

## MEMORANDUM

TO: Allegan City Council  
FROM: Joel Dye, City Manager  
REVIEWED BY: N/A  
DATE: June 26, 2023

SUBJECT: Approval of Purchase Order #24-0714 for Landscape Forms in an amount up to \$200,000 for the purchase of street furniture in the Downtown.

### Action Requested:

It is requested that the City Council approve Purchase Order #24-0714 for Landscape Forms in an amount up to \$200,000 for the purchase of street furniture in the Downtown.

### Background:

As part of the Downtown Streetscape Project the City has planned to purchase street furniture to make the Downtown more welcoming. As one can see in the attached Streetscape Budget, \$200,000 was set aside for amenities, otherwise known as streetscape furniture.

Through the design process the DDA, the Public Spaces Commission and staff have been working with Landscape Forms to come up with a plan for the street furniture. Attached is the final selection of street furnishings which comprises tables, chairs, benches, pub tables, trash receptacles and recycling receptacles. This furniture is of high quality, is designed to be placed outside 365 days a year, and will last anywhere from 15 to 20 years, except for the bistro chair set; however, the bistro chair set will only be set out during the warmer months and can hold up to 350 pounds.

While the total price is below \$200,000 and we will say well below that threshold, we would like the flexibility to order more trash receptacles and recycling receptacles to replace all existing receptacles in the Downtown and along the Riverfront, as well as flexibility to purchase a higher quantity of tables and chairs if the DDA or Public Spaces Commission desires so.

### Attachments:

Landscape Forms P.O. #24-0714 for Downtown Furniture Purchase  
Streetscape Furnishing Pricing  
Streetscape Budget

06/22/2023



City of Allegan  
231 Trowbridge Street  
Allegan, MI 49010  
(269) 673-5511  
(269) 686-5139

# Purchase Requisition

Requested Date 06/21/2023

Purchase Requisition No 24-0714

Requested By JDye  
Department 101

Preferred Vendor 547884  
Landscape Forms  
Address 7800 E. Michigan Ave.

Contract/Job #: Kalamazoo, MI 49048  
Req. Description: 2023 Downtown Infrastructure and Streetscape Project - Street Furn

Qty.	Description	GL Number	Unit Price	Amount
1	Streetscape Furniture	202-463-97900-202	200,000.00	200,000.00

Total: 200,000.00

Requested By: \_\_\_\_\_ Date \_\_\_\_\_

Finance Approval: \_\_\_\_\_ Date \_\_\_\_\_

CM/Council Approval: \_\_\_\_\_ Date \_\_\_\_\_

## Notes:

Request is for approval to purchase streetscape furniture in an amount not to exceed \$200,000.00.










## Summary of All Bids Received

Bidder Name

Bid Amount

# DOWNTOWN STREET FURNISHINGS

## *Landscape Forms*

FURNITURE	NAME	UNIT PRICE	QUANTITY	TOTAL PRICE	NOTES
	Scarborough Bench	\$ 1,810.00	12	\$ 21,720.00	<i>*all products have a 15-20+ year life cycle unless otherwise noted</i>
	Catena Table	\$ 1,420.00	5	\$ 7,100.00	
	21 Chair	\$ 510.00	20	\$ 10,200.00	
	Take-Out - Triple	\$ 2,700.00	2	\$ 5,400.00	
	Take-Out - Double	\$ 2,250.00	4	\$ 9,000.00	
	Chipman Table	\$ 1,420.00	4	\$ 5,680.00	<i>to be ordered in black</i>
	Bravo Bistro	\$ 540.00	6	\$ 3,240.00	<i>*3-5 year life cycle</i>
	Poe Litter	\$ 2,320.00	20	\$ 46,400.00	
	Poe Litter - Recycle	\$ 2,470.00	10	\$ 24,700.00	
<b>TOTAL</b>				<b>\$ 133,440.00</b>	

### Downtown Infrastructure

(All of Brady, All of Locust, Hubbard from Walnut to Water, Sewer Main Relocations)

Fund	Expenditures			
		Eng Est	Cont- 20%	Total w/Cont
591	Water	\$ 1,293,700.00	\$ 258,740.00	\$ 1,552,440.00
591	Street (Water Fund)	\$ 910,862.03	\$ 182,172.41	\$ 1,093,034.44
590	Sewer	\$ 970,892.50	\$ 194,178.50	\$ 1,165,071.00
590	Street (Sewer Fund)	\$ 875,828.88	\$ 175,165.78	\$ 1,050,994.66
202	Streets	\$ 832,012.90	\$ 166,402.58	\$ 998,415.48
203	Streets	\$ 1,268,524.19	\$ 253,704.84	\$ 1,522,229.03
203	Streetscape	\$ 792,598.70	\$ 158,519.74	\$ 951,118.44
	<b>Subtotal</b>	<b>\$ 6,944,419.20</b>	<b>\$ 1,388,883.84</b>	<b>\$ 8,333,303.04</b>
203	Design Engineering	\$ 278,000.00	\$ -	\$ 121,422.00
590	Design Engineering			\$ 60,058.00
591	Design Engineering			\$ 96,520.00
203	Amenities	\$ 200,000.00		\$ 200,000.00
203	Consumers-Lights	\$ 300,000.00		\$ 300,000.00
202	Construction Eng	\$ 530,800.00		\$ 44,227.80
203	Construction Eng			\$ 201,482.20
590	Construction Eng			\$ 129,780.00
591	Construction Eng			\$ 155,310.00
	<b>Subtotal</b>	<b>\$ 8,253,219.20</b>	<b>\$ 1,388,883.84</b>	<b>\$ 9,642,103.04</b>
	Contingency-20%	\$ 1,388,883.84		\$ -
	<b>Total</b>	<b>\$ 9,642,103.04</b>		<b>\$ 9,642,103.04</b>

<b>202 Major Total</b>	<b>\$ 1,042,643.28</b>	45.00%	24.03%
<b>203 Local Total</b>	<b>\$ 3,296,251.67</b>	\$ 4,338,894.95	75.97%
<b>590 Sewer Total</b>	<b>\$ 2,405,903.66</b>	24.95%	
<b>591 Water Total</b>	<b>\$ 2,897,304.44</b>	30.05%	
	<b>\$ 9,642,103.04</b>	100.00%	

Revenue	
18.6%	USDA Grant \$ 99,000.00
13.1%	ARPA \$ 46,734.62
14.0%	ARPA \$ 479,759.07
12.6%	County ARPA Match \$ 526,493.69
12.0%	Federal Set Aside \$ 250,000.00
18.3%	Michigan Set Aside \$ 562,960.33
11.4%	Michigan Set Aside \$ 1,437,039.67
100.0%	<b>Total Grants \$ 3,401,987.38</b>
41.7%	Sewer Bond-CWSRF \$ 2,000,000.00
26.6%	GOLT Streets Bond-MS \$ 184,000.00
31.7%	GOLT Streets Bond-LS \$ 616,000.00
	GOLT Sewer Bond \$ -
	GOLT Water Bond \$ 1,890,000.00
12.0%	<b>Total Bonds \$ 4,690,000.00</b>
29.7%	City Gen Fund Balance \$ -
26.6%	DDA Fund Balance \$ 150,000.00
31.7%	M.Streets Fund Balance \$ 561,908.66
	L.Streets Fund Balance \$ 1,868,291.34
	Sewer Fund Balance \$ 405,903.66
	Water Fund Balance \$ 1,051.68
	<b>Total Cash \$ 2,987,155.33</b>
	<b>Total \$ 11,079,142.71</b>

Sewer Fund Portion	\$ -
Water Fund Portion	\$ 1,890,000.00
General Fund Portion	\$ 800,000.00
<b>GOLT Bond</b>	<b>\$ 2,690,000.00</b>



City of Allegan  
City Manager's Office  
269.673.5511  
231 Trowbridge Street  
Allegan, MI 49010

## MEMORANDUM

TO: Allegan City Council  
FROM: Joel Dye, City Manager  
REVIEWED BY: N/A  
DATE: June 26, 2023

SUBJECT: Discussion on the Future Use of the City of Allegan Basement

### Action Requested:

It is requested that the City Council discuss the future use of the City of Allegan Basement.

### Background:

In 2019, the Allegan City Council relocated Allegan City Hall to 231 Trowbridge Street from 112 Locust Street. The move from Locust Street was made so that City Hall would be more accessible and efficient in meeting the needs of the public as well as city staff.

As part of this move, the city knew 231 Trowbridge Street was larger than the current needs of the city. However, the opportunity to bring all city administrative functions and public meeting space under one roof in a building that is much more accessible to the public outweighed the fact that the building would be underutilized.

To address the underutilization of the building, two lease spaces were created on the first floor and plans were made to lease a significant portion of the basement. The city has been successful in leasing the two spaces on the first floor as these two spaces are fully leased and bring in \$2,255 a month combined. However, we have struggled significantly to lease the basement space. When the basement space is shared with prospective tenants, we are told that the cost for the tenant to build out the space would be too high, the lack of windows makes it unattractive, and there is concern that without a street presence people will not be able to find the new tenants.

We were informed of an RFP of a public agency looking to rent office space in Central Allegan County. However, after looking at the RFP and the requirement to have several things such as private offices, conference rooms, ADA public bathrooms, etc. we have determined that we do not qualify to submit a proposal. I have reached out to this agency to engage them in a conversation just in case they do not receive any adequate proposals for their RFP.

Currently, we need to discuss what to do with the basement at City Hall. Do we invest in it to create a more attractive space for potential tenants, do we look at a different use, such as storage, or do we continue to hope someone will stumble upon it without spending too much money on this project?

### Attachments:

Basement Pictures











City of Allegan  
Finance Department  
269.673.5511  
231 Trowbridge Street  
Allegan, MI 49010

## MEMORANDUM

TO: Allegan City Council  
FROM: Tracy Stull, Finance Director/Treasurer  
REVIEWED BY: Joel Dye, City Manager  
DATE: June 26, 2023

SUBJECT: Request to approve an Insurance Counseling Service Agreement in the amount of \$4,500 with Phil Siegler of Bartz Rumery Agency to serve as the City of Allegan Insurance Consultant.

### Action Requested:

It is requested that City Council approve an Insurance Counseling Service Agreement in the amount of \$4,500 with Phil Siegler of Bartz Rumery Agency to serve as the City of Allegan Insurance Consultant and authorize the Mayor and City Clerk to sign the agreement.

### Background:

Phil Siegler of Bartz Rumery has been the insurance consultant for the city for several years. Through this role, Phil evaluates, advises, and assists the City regarding our various insurance programs and requirements, including securing quotes for various insurance coverages.

The city has been well served by our relationship with Phil Siegler. It should be noted that Phil Siegler does not receive any commission on our insurance business.

### Attachment(s):

Insurance Counseling Services Agreement  
Invoice \$51701



City of Allegan  
Attn: Joel Dye, City Mgr.  
231 Trowbridge St  
Allegan, MI 49010

June 20, 2023

Re: Insurance Counseling Service Agreement

Dear Joel,

I have put together the following Counseling Service Agreement renewal between myself, representing Bartz/Rumery Agency, Inc., the City of Allegan, Positively Allegan, LLC and the Allegan Building Authority. Please review and let me know if any changes are in order. If you find this acceptable, please sign, keep a copy for city record and return a copy to me. I look forward to continuing to serve the City of Allegan. Changes in the content of this agreement from prior year are: dates

In lieu of receiving a commission from an insurance company I desire to engage as an insurance consultant for the fiscal year beginning July 1, 2023 and ending June 30, 2024. I am a Licensed Insurance Counselor under State of Michigan insurance regulations and desire to provide counseling service pertaining to property and casualty insurance on the following terms:

- A. Evaluate the insurance policies as requested by the city and advise on any further questions that should be presented to the underwriters.
- B. Evaluate endorsements added to the various insurance policies during the course of the policy term, and advise on possible effects of such amendments.
- C. Participate with the city and the insurance agents in an annual insurance review to help keep the city's insurance program current and up-to-date.
- D. Provide assistance in filing of claims and advise in handling any claims questions when the city finds extra assistance is necessary to achieve a desirable result.
- E. Continue to service additions to or changes in coverage that arise during the course of the year as in the past.
- F. In full disclosure of commission: I receive no commission for any of the city insurance business.

The charge for this service from July 1, 2023 to June 30, 2024 will be \$4,500.00, due at inception of this agreement.

*quality insurance services*

110 Locust Street • P.O. Box 237 • Allegan, MI 49010  
269.673.5478 • Fax: 269.673.5651 • [www.bartzrumery.com](http://www.bartzrumery.com)

It is understood that the service fee may not be waived under any circumstances and that if any insurance agents' commissions are received by Bartz/Rumery Agency, Inc. or myself in relation to insurance which is a part of this agreement, that such commission amounts will be disclosed to the city. This condition complies with Michigan Compiled Laws, Section 500.1232, and 500.1234 and 500.1236.

It is understood by and between the parties, that as a Consultant I will make a diligent effort to identify as many insurable risks as possible; I cannot warrant that every risk will be discovered, and therefore, must rely upon your organization to make me aware of any risks of loss that may become known, and thus, help me to provide you with counseling service that is suited to your needs. Further, it is understood and agreed that all risks of financial loss to the city cannot be insured, and therefore, the city agrees to hold Bartz/Rumery Agency, Inc. and myself harmless for all loss and damage from any uninsured loss of every nature.

Signed this \_\_\_\_ day of June, 2023

By

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Philip C. Siegler, CIC, LIC  
Bartz/Rumery Agency, Inc.

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Joel Dye, Mgr.  
City of Allegan

Bartz/Rumery Agency, Inc.  
110 Locust St., P.O. Box 237  
Allegan, MI 49010  
Phone: 269-673-5478

<b>INVOICE NO. 51701</b>		<b>Page 1</b>
<b>ACCOUNT NO.</b>	<b>OP</b>	<b>DATE</b>
<b>ALLEG08</b>	<b>PS</b>	<b>06/22/2023</b>
<b>BALANCE DUE ON</b>		<b>07/01/2023</b>

Allegan City Of  
City Manager  
231 Trowbridge St  
Allegan, MI 49010

<b>Itm #</b>	<b>Date</b>	<b>Trn</b>	<b>Trn</b>	<b>Type</b>	<b>Description</b>	<b>Amount</b>
335049	06/22/23	MEM	PCKG		Counseling Service 7/1/22-23	\$4,500.00
<b>Invoice Balance:</b>						<b>\$4,500.00</b>
<b>Account Balance:</b>						<b>\$0.00</b>



City of Allegan  
Finance Department  
269.673.5511  
231 Trowbridge Street  
Allegan, MI 49010

## MEMORANDUM

TO: Allegan City Council  
FROM: Tracy Stull, Finance Director/Treasurer  
REVIEWED BY: Joel Dye, City Manager  
DATE: June 26, 2023

SUBJECT: Request to approve the Renewal of Various Insurance Policies held by the City of Allegan.

### Action Requested:

It is requested that City Council approve the renewal of various insurance policies for the City of Allegan and authorize the payment of the related invoices totaling \$188,490.

### Background:

The City of Allegan must carry several insurance policies for our various entities, items, and activities. These include the airport, drone, general city, building authority and Positively Allegan.

Each spring, staff meets with our Insurance Consultant, Phil Siegler, and we review the various insurance coverages for the city. This year, we BHS Insurance will continue to serve as our insurance provider. As in the past there is a limited marketplace for municipal insurance. BHS has contracts with multiple carriers that write municipal business and, in our experience, they continue to provide the City of Allegan with a competitively priced product with appropriate coverages specific to municipal business. BHS continues to provide us with excellent service and attentiveness to detail. The agents we work with have an excellent understanding of municipal risk, coverage and we firmly believe longevity with a carrier to be of benefit when things get tough.

Below are highlights for our main coverage areas:

1. City package insurance policy renewal including Drone and Airport liability
  - a. The final page of the document provides a premium summary/comparison with the expiring policy period. The 2023-24 policy premium will be \$161,116 compared to \$135,934 expiring. This is the primary coverage policy for the city and has a premium increase of \$25,182, or 18.5%. Current industry trend for commercial insurance is 32%+.
  - b. The Airport 2023-24 policy premium will be \$3,623.
  - c. The Drone 2023-24 policy premium will be \$1,125.
2. Allegan Building Authority
  - a. Coverage amounts on 231 Trowbridge (City Hall), 402 Hubbard (Griswold), 221 Trowbridge (Regent Theatre) and 223 Riverfront Plaza (Restrooms/Storage). The 2023-24 policy premium will be \$9,360 compared



City of Allegan  
Finance Department  
269.673.5511  
231 Trowbridge Street  
Allegan, MI 49010

to \$7,938 expiring. This policy for the city and has a premium increase of \$1,422, or 18.0%.

3. Positively Allegan

- a. The renewal premium for Positively Allegan this year is pretty stable considering several additional planned events including concerts at the Griswold that include liquor liability. The premium comparison bottom line is a bit inaccurate as fireworks coverage premiums are included in the expiring term but TBD in the renewal term. We can't get exact quotes on fireworks for the renewal term. The 2023-24 policy premium will be \$13,266 compared to \$12,910 expiring. This is the primary coverage policy for the city and has a premium increase of \$356, or 2.8%. We don't order the fireworks event coverage for the year in case an event cannot be held due to unforeseen circumstance. Those premiums are fully earned once coverage is bound whether the event goes on or not.

Attachment(s):

General City Renewal Proposals  
Airport Liability Invoice  
Drone Invoice  
General City Insurance Invoice  
Building Authority Renewal Proposal  
Building Authority Invoice  
Positively Allegan Renewal Proposal  
Positively Allegan Invoice



## COMMERCIAL INSURANCE PROPOSAL

**City of Allegan**  
231 Trowbridge Street  
Allegan, MI 49010

BHS Insurance

3055 44<sup>th</sup> Street, SW  
Grandville, MI 49418

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THIS DOCUMENT SUMMARIZES YOUR INSURANCE. THIS IS NOT A CONTRACT. THE TERMS OF THE POLICY FORMS WILL CONTROL THE INSURANCE CONTRACT WITHOUT REGARD TO ANY STATEMENT MADE IN THIS SUMMARY.

## Service Team

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**Phone Number:** (616) 531-1900

**Toll Free Phone Number:** (800) 350-7676

**Fax Number:** (616) 574-3317

### **Account Executive/Team Leader**

Overall responsibility for account team, consultant, strategist, etc.

### **Chris Arendshorst**

E-mail: [carendshorst@bhsins.com](mailto:carendshorst@bhsins.com)

Phone number: (616) 510-2427

### **Account Manager**

Administration of client's insurance programs, policy amendments, invoicing & statements and claims reporting

### **Sharon Lenhart**

E-mail: [Slenhart@bhsins.com](mailto:Slenhart@bhsins.com)

Phone number: (616) 261-7354

### **HR Coach & Consultant**

Conduct an evaluation of the HR functions of your organization and give best practices advice and solutions. Some of the areas we will evaluate include: Recruiting, Hiring, Policies, Performance Management and more.

### **Denise Neuhaus**

E-mail: [dneuhaus@bhsins.com](mailto:dneuhaus@bhsins.com)

Phone number: (616) 261-7314

### **Claims Specialist**

#### **Other than Workers Compensation**

Handles day to day claims

### **Hope Bush**

E-mail: [hbush@bhsins.com](mailto:hbush@bhsins.com)

Phone number: (616) 261-7315

### **Claims Specialist**

#### **Workers Compensation**

Handles day to day claims

### **Chris Ensley**

E-mail: [censley@bhsins.com](mailto:censley@bhsins.com)

Phone number: (616) 261-7308



## NAMED INSUREDS

Named Insured	Interest	FEIN
City of Allegan	First Named Insured	

## LOCATION SCHEDULE

Loc #	Bldg #	Address
3	1	335 HUBBARD ST-PUMP STATION
4	1	R300 BLOCK HUBBARD HANSEN PARK GAZEBO
5	1	691 AIRWAY DR-MAINTEN BLDG
5	2	691 AIRWAY DR. DPW COLD STORAGE
5	3	691 AIRWAY DRIVE
6	1	317 WESTERN AVE-CEMETERY CHAPEL
7	2	740 GRAND ST-AIRPORT HANGAR #1
7	3	740 GRAND ST-AIRPORT HANGER #2 & OFFICE
7	4	740 GRAND ST-AIRPORT HANGER #3
7	5	740 GRAND ST- HANGAR #4
7	6	AIRPORT TERMINAL
8	1	224 MONROE-JC PARK BATHROOM
8	2	224 MONROE-JC PARK PAVILION
8	3	224 MONROE-JC PARK
9	1	100 PARK AVE-WATER TREATMENT PLANT
9	2	100 PARK AVE-WATER TOWER
9	3	100 PARK AVE-WATER RESERVOIR TANK
11	1	734 HOOKER RD-PUMP STATION
12	1	634 HOOKER-WATER TOWER
13	1	540 CUTLER-WATER TOWER
14	1	712 RIVER-WATER TOWER
15	1	TRUHEAT LIFT STATION
16	1	MARSHALL LIFT STATION
16	2	MARSHALL ST LIFT STATION
17	1	CHERRY LIFT STATION
18	1	THOMAS @ ELY LIFT STATION
19	1	WATER ST LIFT STATION
19	2	WATER ST RIVERFRONT GAZEBO
20	1	MILL ST LIFT STATION
21	1	PINGREE PARK LIFT STATION
22	1	EASTERN AVE LIFT STATION

Loc #	Bldg #	Address
23	1	170 MONROE ST-POLICE
24	1	THOMAS & JACKSON LIFT STATION
25	1	350 NORTH ST-WASTEWATER TREATMENT
25	2	350 NORTH ST-INFLUENT CHAMBER
25	3	350 NORTH ST-CLARIFIER AERATION #1
25	4	350 NORTH ST-CLARIFIER AERATION #2
25	5	350 NORTH ST-CLARIFIER AERATION #3
25	6	350 NORTH ST-SLUDGE PUMP BLDG
25	7	350 NORTH ST-UV DISINFECTION CHAMBER
25	8	350 NORTH ST-SLUDGE STORAGE
25	9	350 NORTH ST-MAINTENANCE GARAGE
25	10	350 NORTH ST-SLUDGE/SEPTAGE TANK
25	11	350 NORTH ST-WATER OUTFALL
25	12	350 NORTH ST-DIGESTER
25	13	350 NORTH ST-BLOWER/PUMP BLDG
25	14	350 NORTH ST.WWTP-2 RECEIVING STATION
25	15	350 NORTH ST. WWTP STEEL STORAGE TANK
25	16	350 NORTH
25	17	350 NORTH
26	1	1451 29TH STREET/WELLNESS CENTER STORAG
26	3	1451 29TH STREET/PAVILION
26	4	WELLNESS CENTER RESTROOM/CONCESSIONS
26	5	29TH STREET - LIFT STATION
29	1	MAHAN PARK GAZEBO
39	1	RIVERFRONT BOARDWALK #1
39	2	RIVERFRONT STAGE
39	4	RIVERFRONT FIRE PLACE FEATURE
43	1	621 VERNON LIFT STATION
45	1	DELANO STREET - LIFT STATION
46	1	1201 113TH AVE - LIFT STATION
48	1	RIVERFRONT BOARDWALK #2 WATER ST
49	1	402 HUBBARD-GRISWOLD AUDITORIUM
50	1	211 TROWBRIDGE-OLD REGENT THEATRE
51	1	231 TROWBRIDGE ST - NEW CITY HALL
52	1	223 RIVERFRONT PLAZA

# COMMERCIAL PROPERTY

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80505-01  
**Policy Term:** 7/1/2023 – 7/1/2024

## PROPERTY COVERAGE DETAIL

Loc #	Bldg #	Address	Building	Personal Property
3	1	335 HUBBARD ST-PUMP STATION	\$209,954	\$0
4	1	R300 BLOCK HUBBARD HANSEN PARK GAZEBO	\$15,204	\$0
5	1	691 AIRWAY DR-MAINTEN BLDG	\$1,466,056	\$17,911
5	2	691 AIRWAY DR. DPW COLD STORAGE	\$99,521	\$0
5	3	691 AIRWAY DRIVE	\$134,081	\$0
6	1	317 WESTERN AVE-CEMETERY CHAPEL	\$219,364	\$0
7	2	740 GRAND ST-AIRPORT HANGAR #1	\$605,970	\$10,456
7	3	740 GRAND ST-AIRPORT HANGER #2 & OFFICE	\$1,083,794	\$0
7	4	740 GRAND ST-AIRPORT HANGER #3	\$405,428	\$0
7	5	740 GRAND ST- HANGAR #4	\$589,720	\$0
7	6	AIRPORT TERMINAL	\$754,903	\$0
8	1	224 MONROE-JC PARK BATHROOM	\$132,488	\$0
8	2	224 MONROE-JC PARK PAVILION	\$65,159	\$0
8	3	224 MONROE-JC PARK	\$159,275	\$0
9	1	100 PARK AVE-WATER TREATMENT PLANT	\$12,597,214	\$922,405
9	2	100 PARK AVE-WATER TOWER	\$868,773	\$0
9	3	100 PARK AVE-WATER RESERVOIR TANK	\$450,654	\$0
11	1	734 HOOKER RD-PUMP STATION	\$209,954	\$0
12	1	634 HOOKER-WATER TOWER	\$1,931,375	\$0
13	1	540 CUTLER-WATER TOWER	\$1,287,582	\$0
14	1	712 RIVER-WATER TOWER	\$1,094,445	\$0
15	1	TRUHEAT LIFT STATION	\$217,193	\$0

Loc #	Bldg #	Address	Building	Personal Property
16	1	MARSHALL LIFT STATION	\$217,193	\$0
16	2	MARSHALL ST LIFT STATION	\$217,193	\$0
17	1	CHERRY LIFT STATION	\$217,193	\$0
18	1	THOMAS @ ELY LIFT STATION	\$217,193	\$0
19	1	WATER ST LIFT STATION	\$289,592	\$0
19	2	WATER ST RIVERFRONT GAZEBO	\$14,842	\$0
20	1	MILL ST LIFT STATION	\$217,193	\$0
21	1	PINGREE PARK LIFT STATION	\$217,193	\$0
22	1	EASTERN AVE LIFT STATION	\$1,085,967	\$0
23	1	170 MONROE ST-POLICE	\$1,288,681	\$43,583
24	1	THOMAS & JACKSON LIFT STATION	\$217,193	\$0
25	1	350 NORTH ST-WASTEWATER TREATMENT	\$9,411,712	\$1,598,836
25	2	350 NORTH ST-INFLUENT CHAMBER	\$897,732	\$0
25	3	350 NORTH ST-CLARIFIER AERATION #1	\$1,085,967	\$0
25	4	350 NORTH ST-CLARIFIER AERATION #2	\$1,085,967	\$0
25	5	350 NORTH ST-CLARIFIER AERATION #3	\$2,048,994	\$0
25	6	350 NORTH ST-SLUDGE PUMP BLDG	\$521,264	\$158,744
25	7	350 NORTH ST-UV DISINFECTION CHAMBER	\$1,092,797	\$0
25	8	350 NORTH ST-SLUDGE STORAGE	\$1,433,474	\$0
25	9	350 NORTH ST-MAINTENANCE GARAGE	\$204,899	\$0
25	10	350 NORTH ST-SLUDGE/SEPTAGE TANK	\$579,184	\$0
25	11	350 NORTH ST-WATER OUTFALL	\$89,774	\$0
25	12	350 NORTH ST-DIGESTER	\$1,303,160	\$0
25	13	350 NORTH ST-BLOWER/PUMP BLDG	\$1,024,497	\$0
25	14	350 NORTH ST.WWTP-2 RECEIVING STATION	\$1,912,395	\$0
25	15	350 NORTH ST. WWTP STEEL STORAGE TANK	\$1,592,751	\$0
25	16	350 NORTH	\$341,499	\$0
25	17	350 NORTH	\$682,999	\$0

Loc #	Bldg #	Address	Building	Personal Property
26	1	1451 29TH STREET/WELLNESS CENTER STORAG	\$17,377	\$0
26	3	1451 29TH STREET/PAVILION	\$45,612	\$0
26	4	WELLNESS CENTER RESTROOM/CONCESSIONS	\$220,089	\$0
26	5	29TH STREET - LIFT STATION	\$217,193	\$0
29	1	MAHAN PARK GAZEBO	\$32,363	\$0
39	1	RIVERFRONT BOARDWALK #1	\$2,595,392	\$0
39	2	RIVERFRONT STAGE	\$375,024	\$0
39	4	RIVERFRONT FIRE PLACE FEATURE	\$24,274	\$0
43	1	621 VERNON LIFT STATION	\$434,386	\$0
45	1	DELANO STREET - LIFT STATION	\$217,193	\$0
46	1	1201 113TH AVE - LIFT STATION	\$217,193	\$0
48	1	RIVERFRONT BOARDWALK #2 WATER ST	\$500,033	\$0
49	1	402 HUBBARD-GRISWOLD AUDITORIUM	\$0	\$127,868
50	1	211 TROWBRIDGE-OLD REGENT THEATRE	\$0	\$103,000
51	1	231 TROWBRIDGE ST - NEW CITY HALL	\$0	\$206,000
52	1	223 RIVERFRONT PLAZA	\$0	\$15,000

## FORMS & ENDORSEMENTS

Total Building and Contents Limit

\$62,206,537

### Subject to:

Blanket Basis

Agreed Amount

Building Valuation—per schedule on file with company

Special Form

Accounts Receivable

Animal Mortality

Building Ordinance or Law

Business Income

Extra Expense

Communication Towers

Debris Removal

Electrical Utility Service Interruption

### EDP Coverage

Fairs or Exhibitions

Fine Arts

Fire Department Service Charge

Foundations of Machinery

Fire Equipment Recharge

Golf Course Greens

Grounds Maintenance Equipment

Inventory or Appraisal

Newly Acquired or Constructed Prop – Building

Newly Acquired or Constructed Prop – Contents

Paved Surfaces

Personal Property of Others

Property in Transit

Property off Premises

Underground Pipes, Flues or Drains

Valuable Papers & Records – Cost of Research

Water Back Up – Sewer or Drain

Unnamed Locations

Expediting Expense

Earthquake Coverage

Flood Coverage

Coinsurance - N/A

**\$2,500 Deductible**

Included

Included

Replacement Cost, Functional

Included

\$250,000 any one occurrence

\$10,000 any one occurrence

\$250,000 Undamaged portion / or demolition

10% of reported values (Increased cost of construction)

\$100,000 any one occurrence

\$500,000 any one occurrence

\$100,000 any one occurrence

25% of Loss +\$10,000 any one occurrence

\$25,000 any one occurrence

**\$250,000 any one occurrence**

**In transit subject to \$10,000 limit**

Mechanical Breakdown subject to \$10,000 limit

\$50,000 any one occurrence

\$5,000 any one item, \$25,000 any one occurrence

\$5,000 for your liability

\$500,000 any one occurrence

\$5,000 for each separate 12 month period

\$100,000 any one occurrence

\$100,000 any one occurrence

\$10,000 any one claim

\$1,000,000 at each building

\$250,000 at each building

\$100,000 any one occurrence

\$15,000 any one Occurrence

\$25,000 any one occurrence

\$100,000 any one occurrence

\$1,000,000 any one occurrence

\$100,000 any one occurrence

\$25,000 for direct physical loss or damage

No Coverage

No Coverage

\$500,000 **subject to \$50,000 Deductible**

\$500,000 **subject to \$50,000 Deductible**

Any location in the following flood zones are excluded: Flood Zones A, A1 - A30, A99, AE, AH, AO, AR, AR/AE, AR/AO, AR/A1 - A30, AR/A, V, V1 - V30, VE. Additionally, we will not cover FEMA zones designated as B or X (shaded). Any areas later designated by FEMA as a high risk area at the time of a Covered Cause of Loss is also subject to this limitation.)

Equipment & Mechanical Breakdown (Boiler)

Included

**Subject to: \$2,500 Deductible**

# EQUIPMENT FLOATER

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80505-01  
**Policy Term:** 7/1/2023 – 7/1/2024

## COVERAGE DETAIL

Description	Value
Deductible	\$2,500
Valuation	Replacement Cost
Coinsurance	100%

## UNSCHEDULED EQUIPMENT

Description	Amount of Ins
Miscellaneous Property & Equipment – no single item to exceed \$10,000	\$70,700
Emergency Portable Equipment	\$0
Contractors Equipment Rented from others less than 90 days	\$35,000
Rental Reimbursement – 90% coinsurance	\$2,500

## SCHEDULED EQUIPMENT

Description	Property/	Equipment	DEPT	Limit of Ins.2
	FENCING @ WELLNESS	CENTER/1451 29TH ST	Parks and Recreation	\$75,000
	MISC MOWERS DPW		Dept. of Public Works	\$45,000
WASTEWATER TREATMENT PLAN	GENERATOR WWTP	PORTABLE	Water and Sewer	\$22,000
	LIGHTING SYSTEM @	IRON BRIDGE	Dept. of Public Works	\$64,000
	MISC DPW EQUIPMENT		Dept. of Public Works	\$75,000
	SKATE PARK	JAYCEE PARK	Parks and Recreation	\$180,000
VCE0L60HJ05621875	VOLVO WHEEL LOADER	MODEL L60H	Dept. of Public Works	\$128,606
	NEW HOLLAND WORKMAST	70 2WD TRACTOR	Dept. of Public Works	\$21,345
	310SL HL BACKHOE JOHN DEER	1T0310HLCGF303208	Dept. of Public Works	\$95,000
	BOBCAT		Dept. of Public Works	\$35,000
	AIRPORT BEACON		Dept. of Public Works	\$57,000

Description	Property/	Equipment	DEPT	Limit of Ins.2
	STREET SWEEPER	ELGIN PELICAN	Dept. of Public Works	\$125,000
	MISC TOOLS DPW		Dept. of Public Works	\$50,000
	JOHN DEERE DIESEL	TRACTOR W/ ATTACH	Dept. of Public Works	\$35,000
	MISC EQUIP POLICE		Police	\$107,500
WASTEWATER TREATMENT	PLANT-MISC EQUIP		Water and Sewer	\$150,000
	PLAY STRUCTURE	JAYCEE PARK	Parks and Recreation	\$100,000
	WATER SERVICE	PIPE PUSHER	Water and Sewer	\$15,500
JAYCEE PARK	KAYAK & CANOE LAUNCH		Parks and Recreation	\$35,000
	HANSON PARK	PLAY STRUCTURE	Parks and Recreation	\$46,000
	KAYAK & CANOE LAUNCH	@ HANSON PARK	Parks and Recreation	\$50,000
VENTRAC TRACTOR + ACCESS.	KUBOTA #4500Z	WG972-GL	Dept. of Public Works	\$37,192
	ASPHALT HEATER	SPAULDING 10887	Dept. of Public Works	\$15,000
WASTEWATER TREATMENT	PLANT-SKY TRACK		Water and Sewer	\$35,000
WASTEWATER TREATMENT	PLANT-PORTABLE	GENERATOR	Water and Sewer	\$50,000
WASTEWATER TREATMENT	PLANT-HILO		Water and Sewer	\$25,000
	LEAF COLLECTOR	ODB SLM 800	Dept. of Public Works	\$27,000
	RIVERFRONT	SPLASHPAD	Parks and Recreation	\$515,000
	VERMEER CHIPPER	BC-1400	Dept. of Public Works	\$35,000
	LEAF COLLECTOR ODB	SCLTM25	Dept. of Public Works	\$29,000
	BRUSHED ALUMINUM	KINETIC SCULPTURE	Parks and Recreation	\$18,000
	ASPHALT ROLLER	2 TON	Dept. of Public Works	\$13,000
	STONE SIGN BY	HISTORICAL BRIDGE	General Administrative	\$13,000
	LEAF COLLECTOR ODB	SLM 800	Dept. of Public Works	\$6,500
	MUSICAL INSTRUMENTS		Parks and Recreation	\$26,500



Description	Property/	Equipment	DEPT	Limit of Ins.2
WASTEWATER TREATMENT	PLANT-MISC EQUIP		Water and Sewer	\$57,500
1VR4180L171000231	VERMEER	D20X22 DRILL	Water and Sewer	\$88,000
	KUBOTA	MIN EXCAVATOR	Water and Sewer	\$65,000

# CRIME

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80505-01  
**Policy Term:** 7/1/2023 – 7/1/2024

## COVERAGE DETAIL

Description	Limit	Deductible
Forgery or Alteration	No Coverage	
Theft Disappearance & Destruction In/Out	\$5,000	\$500
Computer Fraud	No Coverage	
Employee Dishonesty - Per Loss	\$100,000	\$500
Employee Dishonesty - Per Employee	No Coverage	

## CRIME COVERAGE TERM DEFINITIONS

### Employee Dishonesty

Employee theft or forgery of assets of the insured. ERISA coverage can be added to also protect the assets of the insured's employee benefit plans.

### Forgery

Coverage for direct loss sustained by the insured resulting from forgery or alteration of a financial instrument committed by a third party.

### Computer Fraud

Coverage for direct loss sustained by the insured resulting from the unlawful taking or the fraudulently induced transfer of money, securities or property resulting from a computer violation.

### Theft Disappearance & Destruction – Inside/Outside

Inside: Theft, Disappearance or Destruction of "Money" and "Securities" inside the premises or banking premises

Outside: Theft, Disappearance or Destruction of "Money" and "Securities" outside the premises in the care custody & control of a messenger

# GENERAL LIABILITY

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80505-01  
**Policy Term:** 7/1/2023 – 7/1/2024

## COVERAGE DETAIL

Limits of Liability	Deductible	Description
\$1,000,000	Subject to \$5,000, Including Claims Expense  Applies to Bodily Injury/Property damage  Per Occurrence	Per Occurrence/\$3,000,000 Aggregate
\$50,000	\$5,000 Subject to General Liability Deductible or Self-Insured Retention	Damage to Premises Rented to you
\$10,000	\$0	Medical Expense Each Claim
Included	-	Cemetery Professional
Included	-	Failure of Dam, Reservoir, Levee, Dike ALLEGAN CITY DAM, DAM ID NO.489 SEC 28, T2N, R13W, KALAMAZOO RIVER, ALLEGAN
Designated Operations Exclusion	-	Airport Board
Included	-	Emergency Response Operations Mutual Aid Property Damage - \$10,000
Designated Premises Exclusion	-	City/County Dam's Catwalk and Powerhouse
\$1,000,000	-	Sewer Backup Per Occurrence/\$3,000,000 Aggregate
\$1,000,000	\$1,000	Employee Benefits Per Occurrence/\$3,000,000 Aggregate EB Prior Time - No Coverage

## EXPOSURES R=Retained, C=Contracted

Premium Basis	Classification	Exposure	Additional Information
R	Water Exposure - Docks (Each)	2	1 BEHIND GRISWOLD AUDITORIUM/JAYCEE PARK
R	Zoning	0	
R	Cemeteries	1	
R	Chemical Spraying	0	WEED CONTROL AROUND FENCES CONTRACTED TO AYSO FOR OPERATION
R	Concession Stand	0	
R	Dams & Dikes over 15 feet (Each)	1	
C	Garbage Collection	0	
R	Mowing Operation	0	
R	Parks & Playgrounds	6	JAYCEE,HANSEN,MAHAN,RMAN,SUE LANGE,COOK
R	Police Department	1	
R	Skateboard Park Facility	1	
R	Transportation System - Airport	200,800	AIRPORT BOARD LISTED AS AI (E&O)
R	Utilities - Sanitary Sewers (# of Customers)	1,923	
R	Utilities - Water (# of Customers)	1,918	INCLUDES TOWNSHIP
R	Paved Surfaces - Bridges (Miles)	1	PED BRIDGE, VEH BRIDGE, NO PHYS DAMAGE
C	Special Events - Fairs (Event)	0	BRIDGEFEST-POSITIVELY ALLEGAN-All Events
C	Special Events - Firework Indep. Contr. (Event)	0	POSITIVELY ALLEGAN
R	Arenas over 5000 sq foot (Area)	1	GRISWOLD AUDITORIUM, 700 SEATS
R	Paved Surfaces - Streets / Road (Miles)	31	
R	Water Exp - Watercraft Less than 50ft (Each)	7	1 14' BOAT & 6 20' PONTOONS
R	Water Exposure - Docks (Each)	2	GRISWOLD AUD-KAYAK/CANOE LAUNCH/JAYCEE PARK
R	Paved Surfaces - Streets / Road (Miles)	4	MOUNTAIN BIKE TRIAL
R	Water Exposure - Swimming Pool (Each)	1	RIVERFRONT SPLASHPAD
R	Arenas under 5000 sq foot (Area)	1	REGENT THEATRE

# COMMERCIAL AUTO

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80505-01  
**Policy Term:** 7/1/2023 – 7/1/2024

## COVERAGE DETAIL

Description	Symbol*	Limits
Bodily Injury & Property Damage Liability Combined Single Limit	1	\$1,000,000
Uninsured/Underinsured Motorists Liability	2	\$1,000,000
Personal Injury Protection Liability	5	Unlimited
Property Protection Insurance	5	Included
Comprehensive Deductible	7,8	On File
Collision Deductible	7,8	On File
Hired and Non Owned Automobile Liability		Included
Mini Tort Liability		Included
Physical Damage per schedule on file with company		On File
Emergency Vehicle Endorsement		Standard Form
Physical Damage to Volunteers or Employees Personal Auto		Included
Additional Death Benefit		\$3,000

*Symbol Definitions		
(1) Any Auto	(4) Owned Autos Other Than Private Passenger	(7) Autos Specified On Schedule
(2) All Owned Autos	(5) All Owned Autos Requiring No-Fault Coverage	(8) Hired Autos
(3) Owned Private Passenger Autos	(6) Owned Autos Subject To Compulsory U.M. Law	(9) Non-Owned Autos

## IMPORTANT NOTE

Michigan Law (MCLA 500.3101) **requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times.** An owner or registrant who drives or permits a vehicle to be driven upon a public highway without the proper insurance or other security is guilty of a misdemeanor.

## VEHICLES

Cost New	Comp Ded	Collision Ded	Year	Make/Model	VIN #
\$110,827	\$2,500	\$2,500	2016	INTERNATIONAL 7300 SFA 4X2	3HAWAAAR5GL402051
\$10,000	\$2,500	\$2,500	1958	GMC TOUR BUS	5528
\$36,000	\$2,500	\$2,500	2015	FORD PICKUP-WWTP	1FTSX2B60FEC71976
\$31,500	\$2,500	\$2,500	1999	FORD F550 W/ALTECH AERIAL BOOM	1FDAAF6F7XEB05526
\$70,050	\$2,500	\$2,500	2004	STERLING L7500 DUMP/PLOW	2FZAATDC74AN12326
\$85,000	\$2,500	\$2,500	2008	INTERNATIONAL 7300 DIESEL DUMP	1HTWAAAR99J066325
\$32,751	\$2,500	\$2,500	2008	FORD F350 DIESEL DUMP TRUCK	1FDWF37R88EE26785
\$109,900	\$2,500	\$2,500	2010	INTNL 7400 DUMP PLOW W/ACC	IHTWDAAR3BJ397821
\$88,000	\$2,500	\$2,500	2009	INTERNATIONAL DUMP W/ SCRAPER	1HTWAAAR8AJ268559
\$35,493	\$2,500	\$2,500	2017	FORD EXPLORER POLICE	1FM5K8AR8HGB93475
\$0	\$0	\$0	2018	6X10 ENCLOSED TRAILER	593200D17J1060573
\$40,000	\$2,500	\$2,500	2018	GMC SIERRA	1GD22REG9JZ156138
\$36,000	\$2,500	\$2,500	2018	FORD EXPLORER POLICE	1FM5K8ARX5GA32552
\$26,992	\$2,500	\$2,500	2021	FORD RANGER XL (PD/CH)	1FTER4FH0MLD87525
\$32,787	\$2,500	\$2,500	2021	FORD F150 (ENTERPRISE) WU	1FTFW1E50MKE94857
\$32,787	\$2,500	\$2,500	2021	FORD F150 (ENTERPRISE) WU	1FTFW1E52MKE94858
\$32,787	\$2,500	\$2,500	2021	FORD F150 (ENTERPRISE) DPW	1FTFW1E54MKE94859
\$32,787	\$2,500	\$2,500	2021	FORD F150 (ENTERPRISE) DPW	1FTFW1E50MKE94860
\$32,787	\$2,500	\$2,500	2021	FORD F150 (ENTERPRISE) DPW	1FTFW1E52MKE94861
\$45,900	\$2,500	\$2,500	2022	FORD F250 (ENTERPRISE) DPW	1FT7X2B61NEE41489
\$45,900	\$2,500	\$2,500	2022	FORD F250 (ENTEPRISE) DPW	1FT7X2B6XNEE41488
\$39,096	\$2,500	\$2,500	2022	FORD F250 (ENTERPRISE) WATER	1FT7W2B67NEE41483

Cost New	Comp Ded	Collision Ded	Year	Make/Model	VIN #
\$39,096	\$2,500	\$2,500	2022	FORD F250 (ENTERPRISE) WATER	1FT7W2B69NEE41484
\$36,017	\$2,500	\$2,500	2022	FORD F250 (ENTERPRISE) DPW	1FTBF2B62NEE41479
\$36,017	\$2,500	\$2,500	2022	FORD F250 (ENTERPRISE) DPW	1FTBF2B69NEE41480
\$43,943	\$2,500	\$2,500	2022	FORD F350 (ENTERPRISE) WATER	1FD8W3F60NEE41485
\$43,943	\$2,500	\$2,500	2022	FORD F350 (ENTERPRISE) WATER	1FD8W3F62NEE41486
\$43,943	\$2,500	\$2,500	2022	FORD F350 (ENTERPRISE) WATER	1FD8W3F64NEE41487
\$41,761	\$2,500	\$2,500	2022	FORD F350 (ENTERPRISE) DPW	1FDRF3H61NEE41481
\$41,761	\$2,500	\$2,500	2022	FORD F350 (ENTERPRISE) DPW	1FDRF3H63NEE41482
\$444,000	\$2,500	\$2,500	2022	VACTOR FREIGHTLINER CHASSIS SEWER CLEANING DPW	3ALHG3FEXDNDF2929
\$9,699	\$2,500	\$2,500	2022	HALMARK TRAILER 7X16FT WATER	7K51E1625NH000885
\$68,037	\$2,500	\$2,500	2022	FORD F-150 - POLICE	1FTFW1P82NKE89880
\$68,037	\$2,500	\$2,500	2022	FORD F-150 - POLICE	1FTFW1P84NKE89881
\$71,500	\$2,500	\$2,500	2002	INTERN'L DUMP	50097
\$70,490	\$2,500	\$2,500	2023	FORD F-150 - POLICE	1FTFW1P87PKE01389
\$70,490	\$2,500	\$2,500	2023	FORD F-150 - POLICE	1FTFW1P87PKE01473

## Public Officials/Wrongful Acts–Occurrence Form

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80505-01  
**Policy Term:** 7/1/2023 – 7/1/2024

### Public Officials/Wrongful Acts – Occurrence Form

Limits of Liability	Deductible	Description
\$1,000,000	Subject to \$5,000 - Including Claims Expense	Per Occurrence/\$1,000,000 Aggregate
\$1,000,000	Subject to \$5,000	Private Property Use Restriction Per Occurrence/\$1,000,000 Aggregate – Defense inside Limit
<b>No Coverage</b>	-	<b>Non-Monetary Damage</b>
Prior Time Coverage	-	07/01/1996 to 07/01/2015

## Employment Practices Liability – Occurrence Form

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80505-01  
**Policy Term:** 7/1/2023 – 7/1/2024

### Employment Practices Liability – Occurrence Form

Limits of Liability	Deductible	Description
\$1,000,000	Subject to \$5,000 -Including Claims Expense	Per Occurrence/\$1,000,000 Aggregate
Designated Operations Exclusion	-	Airport Board
Excluded	-	Designated Peron or Organization
\$25,000	Subject to \$5,000	Non-Monetary Damage Per Suit/\$50,000 Per Policy Limit
Prior Time Coverage		07/01/1996 to 07/01/2015



## Law Enforcement Liability – Occurrence Form

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80505-01  
**Policy Term:** 7/1/2023 – 7/1/2024

### Law Enforcement Liability – Occurrence Form

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Limits of Liability	Deductible	Description
\$1,000,000	Subject to \$5,000 - Including Claims Expense	Per Occurrence/\$1,000,000 Aggregate
No Coverage	-	Non-Monetary Damage
No Coverage		Prior Time Coverage

## Excess Liability – Occurrence Form

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80505-01  
**Policy Term:** 7/1/2023 – 7/1/2024

### Excess Liability – Occurrence Form

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Coverage applies to General Liability, Employee Benefits, Public Officials Wrongful Acts, Employment Practices, Law Enforcement, Auto Liability and Employers Liability.

Limits of Liability	Deductible	Description
\$9,000,000	-	Per Occurrence/\$9,000,000 Aggregate
Excluded	-	Uninsured Motorist and Underinsured Motorist Coverage
Excluded	-	Zoning, Regulation, and Permissive Use of Property
Excluded	-	Liquor Liability
Pollution Exclusion Exception	-	Pollution with Sewer, Portable Water and Hostile Fire
No Coverage	-	Dam, Reservoir, Levee, Dike
No Coverage	-	Employers Liability

# Drone Liability

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** UV5000583-02  
**Policy Term:** 7/1/2023 – 7/1/2024

## Aircraft

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1 – FA3C3YHTWK 2017 Dji Phantom 4 Pro UAV  
2 - UAV002 2020 Dji Mavic 2 Ent Adv Serial#4GCCJ1R0A00WT UAV

**AIRCRAFT 1: FA3C3YHTWK 2017 Dji Phantom 4 Pro UAV**  
**Number Of Seats: 1**

**Liability:** **Per Occurrence:** 1,000,000 **Per Passenger:** Excluding  
**Medical:** **Per Occurrence:** 5,000 **Per Passenger:** 5,000

**AIRCRAFT 2: UAV002 2020 Dji Mavic 2 Ent Adv Serial#4GCCJ1R0A00WT UAV**  
**Number Of Seats: 1**

**Liability:** **Per Occurrence:** 1,000,000 **Per Passenger:** Excluding  
**Medical:** **Per Occurrence:** 5,000 **Per Passenger:** 5,000

## Pilot Requirements / Restrictions

All aircraft must be operated in flight only by a person shown below who must have a current and proper medical certificate and pilot certificate with necessary ratings as required by the FAA for each flight.

**Pilots:** No Named Pilots

**Open Pilot Warranty:** UAV operators as approved by the Named Insured. No pilot license or medical required.

**Approved Uses:** Law Enforcement-Excl Prisoners, Aerial Photo/Mapping, Aerial Survey, Search & Rescue

## Premium Summary / Comparison

### Premiums

Line of Business	Expiring Premium	Renewal Premium
Property	\$57,639	\$69,640
Inland Marine	\$3,948	\$3,868
Crime	\$429	\$429
General Liability	\$12,728	\$12,741
Employee Benefits	\$92	\$92
Wrongful Acts/E&O	\$1,554	\$1,554
EPLI	\$5,214	\$7,959
Law	\$12,765	\$12,766
Excess Liability	\$14,562	\$16,649
Business Auto	\$24,251	\$31,148
MCCA Surcharges	\$2,752	\$4,270
<b>Total Package Premium:</b>	<b>\$135,934</b>	<b>\$161,116</b>
Drone Liability	<b>\$1,125</b>	<b>\$1,125</b>

Limited Terrorism coverage and pricing subject to the Terrorism Risk Insurance Act as reauthorized in 2019.  
 TRIA DOES NOT APPLY TO AUTO LIABILITY, AUTO PHYSICAL DAMAGE, CRIME,  
 EMPLOYEE BENEFITS,

PUBLIC OFFICIALS WRONGFUL ACTS LIABILITY OR LAW ENFORCEMENT

U.S. Specialty Insurance Company, Additional premium for limited terrorism coverage (not included in above package quote):

PROPERTY AND/OR CASUALTY LIMITED TERRORISM COVERAGE (REAUTHORIZED IN 2019) \$1,511

Please note: additional fees may apply.

**You selected UNLIMITED PIP medical coverage for the expiring policy period. Therefore, we have included a quotation with that same amount of PIP medical coverage for the renewal period. Your signed PIP selection form, if applicable, will remain in effect as long as you are insured by this company or until you change this selection by completing and signing a new selection form. If you would like to change your selection of PIP medical coverage, or if you would like to know more about these coverage options available to you, please advise your agent.**

# COVERAGE REMINDERS & CONSIDERATIONS

The Coverage Considerations listed below are not intended to be an exhausted list nor is this list intended to identify all potential exposure. Please advise us if a proposal for any of these coverage's is desired.

## FOR ALL POLICIES

- Review the **Named Insured, Additional Insured(s), Mortgagees and Loss Payees**.
- Review the **Premium Basis** for each coverage such as payrolls, sales, areas, cost or schedules.
- Review any **Co-insurance** requirements that may apply.

*Co-insurance Formula: Insurance value carried / Insurance value required x value of the loss (less any applicable deductible) = settlement value.*

Please see the policy language for further details on the coinsurance clause and potential co-insurance penalties.

- Advise us of **Any Changes or New Developments in your Operation** such as mergers or expansion in new states or countries, new entities or DBA's, new products or services, contractual agreements granting indemnity and/or hold harmless agreements, equipment owned, transportation needs or any changes to your building or occupancy of your premises such as vacancies.

## PROPERTY

- **Building & Contents** values and coverage forms should be reviewed regularly to ensure they are insured adequately and any coinsurance requirements are satisfied. An appraisal of your building & contents are recommended. Improvements and Betterments should be considered too for any leased locations.
- **A business interruption worksheet** should be completed to assist in determining an adequate coverage limit. Also any Extra Expense coverage needs should be considered when determining an adequate coverage limit.
- **Building Ordinance or Law Coverage.** The endorsement is used to include protection for three additional coverage exposures: Coverage A – payment for the value of the undamaged part of a building when a building code requires its demolition following a partial loss; Coverage B – coverage for the expense of demolishing the undamaged portion of a building damaged by an insured peril including the cost of removing debris; and Coverage C – coverage for the increased costs of construction resulting from enforcement of construction or building laws. This applies to both the damaged and undamaged portion of the structure.
- **Property of others or employees'** in your possession must be scheduled, as the basic form may exclude or provide a low sub-limit for each.
- **Bailee Customers Goods Floater.** This form is used to insure against loss to property of others that is in your possession, regardless of your legal liability.

- **Utility Services – Direct Damage and Time Element.** This coverage extends Direct Damage and Business Income and Extra Expense insurance to protect against losses due to the interruption of services by a facility that provides you with power, water or communications when caused by a covered peril.
- **Debris removal** limit may be increased.
- **Coverage for Backup of Sewer or Drains, Flood & Earthquake** may be available.
- **Mobile equipment** may not be included or limited coverage under your contents coverage. Examples are tools, cameras, fine arts, musical equipment, and other mobile property.
- **Builders Risk & Installation** coverage's may be available.
- **Boiler & Machinery/Equipment Breakdown.** This coverage provides protection for the repair or replacement of equipment, pipes, vessels, air conditioning, and refrigerated equipment, electrical panels, etc. that would be damaged or destroyed from a sudden and accidental breakdown. This coverage can also include coverage for Production Equipment as well as resulting Business Income loss.
- **Vacancy Clause.** Please note that when a building is as little as 33% unoccupied/vacant, there is language in all property policies, which limits coverage. Some policies reduce the payout, some exclude coverage for such perils as broken pipes, vandalism and other. If you experience this situation, please notify your agent to see if there are other options for you.

## CRIME

- **Computer Fraud, Fund Transfer Fraud, Social Engineering, Forgery or Alteration and Money & Securities** should be considered.
- **3rd Party Employee Dishonesty** is recommended if your employees have access to client property.
- **Fiduciary Liability, Directors & Officers Liability, Kidnap/Ransom, Extortion and Identity theft** may be available.

## INLAND MARINE

- Motor Truck Cargo, Property in Transit, Ocean Cargo, Installation Floaters, Misc. & Scheduled Equipment coverage and Rented, Leased, Borrowed Equipment coverage and Employee Tool coverage should be considered.

## LIABILITY

- **A formalized program** to review certificates should be established. Your company should require, from any subcontractor doing work on your behalf, certificates of insurance requiring that the subcontractors have limits of liability for General Liability, Automobile, and Workers Compensation at least as high as the limits you have. If you fail to do this, payments you make can be charges against your Workers Compensation or General Liability policies. This could result in substantial additional premium charges.
- **Any subcontractors should name your company as an Additional Insured**, and this should be noted on the certificate of insurance.
- **Hold Harmless Agreements** should be included in any contracts. Your attorney should review these.
- **Fire Legal Liability** limit should be reviewed. The building lease may include contractual transfer of loss.
- **Warehouse Legal** exposure. **Employee Benefits Liability** – this protects against suits alleging damage because of handling of employee benefits. As an example, this coverage would protect the insured if an employee, by error, is not added to the group health plan. This can be added to the present plan at a nominal cost if not included now.
- **Claims Made** – any situation that you feel could lead to a claim must be reported to the carrier prior to the policy expiration or extended reporting period to avoid potential claim denial.
- **Professional Liability, Directors & Officers Liability, Employment Practice Liability, Pollution Liability, Cyber Liability and Multi-International coverage's** should be considered.

## AUTOMOBILE

**Michigan Law (MCLA 500.3101)** requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. **An owner or registrant who drives or permits a vehicle to be driven upon a public highway without the proper insurance or other security is guilty of a misdemeanor.**

- **Drive Other Car** coverage and schedule of individuals should be reviewed.
- **Broadened PIP** including names of family members
- **Higher limits** of liability and uninsured & underinsured motorist should be considered.
- **Towing & Rental Reimbursement** coverage is available.
- **All aftermarket equipment on vehicles must be scheduled.**

- **Hired Auto Physical Damage**

- Assure proper coverage for your hired/rented auto physical damage. You need to have a clear company procedure for employees' short-term hired/rented car physical damage. Adopt one of the following procedures (each may have a limit for the value of any one vehicle):
  - Add Hired Auto Physical Damage to your existing automobile policy, if not currently provided.
  - Employees place rental contracts only on credit cards providing this rental physical damage coverage.
  - Require employees to accept physical damage coverage through the auto rental company. This is the most expensive option of the three.
  - Because of high value exposures, an established company procedure is important.
- Any autos you lease, hire, rent, or borrow from any of your employees or partners or members of their household should be reviewed.

## **WORKERS COMPENSATION**

**Workers Compensation Insurance is required by Law in the State of Michigan. There are severe consequences to an employer who fails to carry workers compensation insurance.**

- **Stop Gap Coverage** can be added to extend employers liability coverage for monopolistic states. However, workers comp for monopolistic states must be purchased directly from the State Fund and cannot be added to your policy.
- **Endemic Disease and Repatriation** coverage should be added if foreign travel exposure exists.
- **Advise your agent if you will be traveling to other states or countries.**



**INSURANCE**

PO Box 953  
Grandville, MI 49468

(616) 531-1900

City of Allegan  
231 Trowbridge Street  
Allegan, MI 49010-1390

Invoice # 45599	Page 1 of 1
Account Number	Date
ALLEGAN-01	5/31/2023
BALANCE DUE ON	
7/1/2023	
AMOUNT PAID	Amount Due
	\$3,623.00

General Liability	PolicyNumber: AAP N11235700 004	Effective: 7/1/2022 to 7/1/2025
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Item #	Trans Eff Date	Due Date	Trans	Description	Amount
1690887	7/1/2022	7/1/2023	RENB	Airport Liability 2023/2024	\$3,623.00

Total Invoice Balance: \$3,623.00

Thank you for allowing us to service you!

Visit this web address to pay online: <https://tinyurl.com/exhvtxd9>





PO Box 953  
Grandville, MI 49468

(616) 531-1900

**City of Allegan**  
**112 Locust St**  
**Allegan, MI 49010-1390**



<b>Invoice #</b> 48817	Page 1 of 1
Account Number	Date
ALLEGAN-01	5/25/2023
BALANCE DUE ON	
7/1/2023	
AMOUNT PAID	Amount Due
	\$1,125.00

General Liability	PolicyNumber: UV5000583-02	Effective: 7/1/2023 to 7/1/2024
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Item #	Trans Eff Date	Due Date	Trans	Description	Amount
1884890	7/1/2023	7/1/2023	RENB	Drone Liability Renewal 7/1/2023-2024	\$1,125.00

**Total Invoice Balance: \$1,125.00**

Thank you for allowing us to service you!

Visit this web address to pay online: <https://tinyurl.com/exhvtxd9>



**INSURANCE**

PO Box 953  
Grandville, MI 49468

(616) 531-1900

City of Allegan  
231 Trowbridge Street  
Allegan, MI 49010-1390

Invoice # 48963	Page 1 of 1
Account Number	Date
ALLEGAN-01	6/13/2023
BALANCE DUE ON	
7/1/2023	
AMOUNT PAID	Amount Due
	\$161,116.00

Commercial Package	PolicyNumber: U23PKG80505-01	Effective: 7/1/2023 to 7/1/2024
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Item #	Trans Eff Date	Due Date	Trans	Description	Amount
1899632	7/1/2023	7/1/2023	RENB	City of Allegan 7/1/2023-2024 Renewal	\$161,116.00

Total Invoice Balance: \$161,116.00

Visit this web address to pay online: <https://tinyurl.com/exhvtxd9>



## COMMERCIAL INSURANCE PROPOSAL

# City of Allegan Building Authority

231 Trowbridge Street  
Allegan, MI 49010-1390

BHS Insurance

3055 44<sup>th</sup> Street, SW  
Grandville, MI 49418

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THIS DOCUMENT SUMMARIZES YOUR INSURANCE. THIS IS NOT A CONTRACT. THE TERMS OF THE POLICY FORMS WILL CONTROL THE INSURANCE CONTRACT WITHOUT REGARD TO ANY **STATEMENT** MADE IN THIS SUMMARY.

## Service Team

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**Phone Number:** (616) 531-1900

**Toll Free Phone Number:** (800) 350-7676

**Fax Number:** (616) 574-3317

### **Account Executive/Team Leader**

Overall responsibility for account team, consultant, strategist, etc.

### **Chris Arendshorst**

E-mail: [carendshorst@bhsins.com](mailto:carendshorst@bhsins.com)

Phone number: (616) 510-2427

### **Account Manager**

Administration of client's insurance programs, policy amendments, invoicing & statements and claims reporting

### **Sharon Lenhart**

E-mail: [Slenhart@bhsins.com](mailto:Slenhart@bhsins.com)

Phone number: (616) 261-7354

### **HR Coach & Consultant**

Conduct an evaluation of the HR functions of your organization and give best practices advice and solutions. Some of the areas we will evaluate include: Recruiting, Hiring, Policies, Performance Management and more.

### **Denise Neuhaus**

E-mail: [dneuhaus@bhsins.com](mailto:dneuhaus@bhsins.com)

Phone number: (616) 261-7314

### **Claims Specialist**

#### **Other than Workers Compensation**

Handles day to day claims

### **Hope Bush**

E-mail: [hbush@bhsins.com](mailto:hbush@bhsins.com)

Phone number: (616) 261-7315

## NAMED INSUREDS

Named Insured	Interest	FEIN
City of Allegan Building Authority	First Named Insured	

## LOCATION SCHEDULE

Loc #	Bldg #	Address
3	1	401 HUBBARD ST - GRISWOLD AUDITORIUM
4	1	211 TROWBRIDGE - OLD REGENT THEATRE
5	1	231 TROWBRIDGE - CITY HALL
6	1	223 RIVERFRONT PLAZA - RESTROOMS/STORAGE

# COMMERCIAL PROPERTY

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80444-03  
**Policy Term:** 7/1/2023 – 7/1/2024

## PROPERTY COVERAGE DETAIL

Loc #	Bldg #	Address	Building	Contents
3	1	402 HUBBARD ST - GRISWOLD AUDITORIUM	\$5,656,921	\$0
4	1	211 TROWBRIDGE - OLD REGENT THEATRE	\$1,326,081	\$0
5	1	231 TROWBRIDGE - CITY HALL	\$2,266,000	\$0
6	1	223 RIVERFRONT PLAZA - RESTROOMS/STORAGE	\$335,435	\$0

## FORMS & ENDORSEMENTS

Total Building and Contents Limit

\$9,584,437

**Subject to:**

Blanket Basis

Agreed Amount

Building Valuation—per schedule on file with company

Special Form

Accounts Receivable

Animal Mortality

Building Ordinance or Law

Business Income

Extra Expense

Communication Towers

Debris Removal

Electrical Utility Service Interruption

EDP Coverage

Fairs or Exhibitions

Fine Arts

Fire Department Service Charge

Foundations of Machinery

Fire Equipment Recharge

Golf Course Greens

Grounds Maintenance Equipment

Inventory or Appraisal

Newly Acquired or Constructed Prop – Building

Newly Acquired or Constructed Prop – Contents

Paved Surfaces

Personal Property of Others

Property in Transit

Property off Premises

Underground Pipes, Flues or Drains

Valuable Papers & Records – Cost of Research

Water Back Up – Sewer or Drain

Unnamed Locations

Expediting Expense

Earthquake Coverage

Flood Coverage

Any location in the following flood zones are excluded: Flood Zones A, A1 - A30, A99, AE, AH, AO, AR, AR/AE, AR/AO, AR/A1 - A30, AR/A, V, V1 - V30, VE. Additionally, we will not cover FEMA zones designated as B or X (shaded). Any areas later designated by FEMA as a high risk area at the time of a Covered Cause of Loss is also subject to this limitation.)

Coinsurance - N/A

**\$2,500 Deductible**

Included

Included

Replacement Cost,

Included

\$250,000 any one occurrence

\$10,000 any one occurrence

\$250,000 Undamaged portion / or demolition

10% of reported values (Increased cost of construction)

\$500,000 any one occurrence

\$500,000 any one occurrence

No Coverage

No Coverage

\$25,000 any one occurrence

No Coverage

No Coverage

No Coverage

\$5,000 for your liability

\$500,000 any one occurrence

\$5,000 for each separate 12 month period

\$100,000 any one occurrence

No Coverage

\$10,000 any one claim

\$1,000,000 at each building

\$250,000 at each building

No Coverage

\$15,000 any one Occurrence

\$25,000 any one occurrence

\$100,000 any one occurrence

\$1,000,000 any one occurrence

\$100,000 any one occurrence

\$25,000 for direct physical loss or damage

No Coverage

No Coverage

\$1,000,000 subject to \$50,000 Deductible

\$1,000,000 subject to \$50,000 Deductible

Equipment & Mechanical Breakdown (Boiler)

Included

**Subject to: \$2,500 Deductible**

## GENERAL LIABILITY

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80444-03  
**Policy Term:** 7/1/2023 – 7/1/2024

### COVERAGE DETAIL

Limits of Liability	Deductible	Description
\$1,000,000	\$0	Per Occurrence/\$3,000,000 Aggregate
\$500,000	\$0	Damage to Premises Rented to you
\$10,000	\$0	Medical Expense Each Claim
\$1,000,000	\$0	Sewer Backup Per Occurrence/\$3,000,000 Aggregate

## COMMERCIAL AUTO

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80444-03  
**Policy Term:** 7/1/2023 – 7/1/2024

### COVERAGE DETAIL

Description	Symbol*	Limits
Bodily Injury & Property Damage Liability Combined Single Limit	8,9	\$1,000,000
Employee Vehicle Endorsement		Standard Form

*Symbol Definitions		
(1) Any Auto	(4) Owned Autos Other Than Private Passenger	(7) Autos Specified On Schedule
(2) All Owned Autos	(5) All Owned Autos Requiring No-Fault Coverage	(8) Hired Autos
(3) Owned Private Passenger Autos	(6) Owned Autos Subject To Compulsory U.M. Law	(9) Non-Owned Autos

### IMPORTANT NOTE

Michigan Law (MCLA 500.3101) **requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times.** An owner or registrant who drives or permits a vehicle to be driven upon a public highway without the proper insurance or other security is guilty of a misdemeanor.



## Public Officials/Wrongful Acts–Occurrence Form

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80444-03  
**Policy Term:** 7/1/2023 – 7/1/2024

### Public Officials/Wrongful Acts – Occurrence Form

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Limits of Liability	Deductible	Description
\$1,000,000	\$1,000	Per Occurrence/\$1,000,000 Aggregate

## Employment Practices Liability–Occurrence Form

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23PKG80444-03  
**Policy Term:** 7/1/2023 – 7/1/2024

### Employment Practices Liability – Occurrence Form

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Limits of Liability	Deductible	Description
\$1,000,000	\$1,000	Per Occurrence/\$1,000,000 Aggregate

## Premium Summary / Comparison

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### Premiums

Line of Business	Expiring Premium	Renewal Premium
Property	Included	Included
General Liability	Included	Included
Wrongful Acts/E&O	Included	Included
EPLI	Included	Included
Business Auto	Included	Included
<b>Total Premium:</b>	<b>\$7,938</b>	<b>\$9,360</b>

You declined terrorism coverage for the expiring policy period. We have, therefore, not included a quotation for terrorism coverage for the renewal period and your signed declination of terrorism insurance will remain in effect as long as you are insured by this company and until you rescind the declination in writing. If you would like the above quotation to include insurance for terrorism, or if you would like to know more about terrorism coverage options available to you, please advise your agent.

# COVERAGE REMINDERS & CONSIDERATIONS

The Coverage Considerations listed below are not intended to be an exhausted list nor is this list intended to identify all potential exposure. Please advise us if a proposal for any of these coverage's is desired.

## FOR ALL POLICIES

- Review the **Named Insured, Additional Insured(s), Mortgagees and Loss Payees**.
- Review the **Premium Basis** for each coverage such as payrolls, sales, areas, cost or schedules.
- Review any **Co-insurance** requirements that may apply.

*Co-insurance Formula: Insurance value carried / Insurance value required x value of the loss (less any applicable deductible) = settlement value.*

Please see the policy language for further details on the coinsurance clause and potential co-insurance penalties.

- Advise us of **Any Changes or New Developments in your Operation** such as mergers or expansion in new states or countries, new entities or DBA's, new products or services, contractual agreements granting indemnity and/or hold harmless agreements, equipment owned, transportation needs or any changes to your building or occupancy of your premises such as vacancies.

## PROPERTY

- **Building & Contents** values and coverage forms should be reviewed regularly to ensure they are insured adequately and any coinsurance requirements are satisfied. An appraisal of your building & contents are recommended. Improvements and Betterments should be considered too for any leased locations.
- **A business interruption worksheet** should be completed to assist in determining an adequate coverage limit. Also any Extra Expense coverage needs should be considered when determining an adequate coverage limit.
- **Building Ordinance or Law Coverage.** The endorsement is used to include protection for three additional coverage exposures: Coverage A – payment for the value of the undamaged part of a building when a building code requires its demolition following a partial loss; Coverage B – coverage for the expense of demolishing the undamaged portion of a building damaged by an insured peril including the cost of removing debris; and Coverage C – coverage for the increased costs of construction resulting from enforcement of construction or building laws. This applies to both the damaged and undamaged portion of the structure.
- **Property of others or employees'** in your possession must be scheduled, as the basic form may exclude or provide a low sub-limit for each.
- **Bailee Customers Goods Floater.** This form is used to insure against loss to property of others that is in your possession, regardless of your legal liability.

- **Utility Services – Direct Damage and Time Element.** This coverage extends Direct Damage and Business Income and Extra Expense insurance to protect against losses due to the interruption of services by a facility that provides you with power, water or communications when caused by a covered peril.
- **Debris removal** limit may be increased.
- **Coverage for Backup of Sewer or Drains, Flood & Earthquake** may be available.
- **Mobile equipment** may not be included or limited coverage under your contents coverage. Examples are tools, cameras, fine arts, musical equipment, and other mobile property.
- **Builders Risk & Installation** coverage's may be available.
- **Boiler & Machinery/Equipment Breakdown.** This coverage provides protection for the repair or replacement of equipment, pipes, vessels, air conditioning, and refrigerated equipment, electrical panels, etc. that would be damaged or destroyed from a sudden and accidental breakdown. This coverage can also include coverage for Production Equipment as well as resulting Business Income loss.
- **Vacancy Clause.** Please note that when a building is as little as 33% unoccupied/vacant, there is language in all property policies, which limits coverage. Some policies reduce the payout, some exclude coverage for such perils as broken pipes, vandalism and other. If you experience this situation, please notify your agent to see if there are other options for you.

## CRIME

- **Computer Fraud, Fund Transfer Fraud, Social Engineering, Forgery or Alteration and Money & Securities** should be considered.
- **3rd Party Employee Dishonesty** is recommended if your employees have access to client property.
- **Fiduciary Liability, Directors & Officers Liability, Kidnap/Ransom, Extortion and Identity theft** may be available.

## INLAND MARINE

- Motor Truck Cargo, Property in Transit, Ocean Cargo, Installation Floaters, Misc. & Scheduled Equipment coverage and Rented, Leased, Borrowed Equipment coverage and Employee Tool coverage should be considered.

## LIABILITY

- **A formalized program** to review certificates should be established. Your company should require, from any subcontractor doing work on your behalf, certificates of insurance requiring that the subcontractors have limits of liability for General Liability, Automobile, and Workers Compensation at least as high as the limits you have. If you fail to do this, payments you make can be charges against your Workers Compensation or General Liability policies. This could result in substantial additional premium charges.
- **Any subcontractors should name your company as an Additional Insured**, and this should be noted on the certificate of insurance.
- **Hold Harmless Agreements** should be included in any contracts. Your attorney should review these.
- **Fire Legal Liability** limit should be reviewed. The building lease may include contractual transfer of loss.
- **Warehouse Legal** exposure. **Employee Benefits Liability** – this protects against suits alleging damage because of handling of employee benefits. As an example, this coverage would protect the insured if an employee, by error, is not added to the group health plan. This can be added to the present plan at a nominal cost if not included now.
- **Claims Made** – any situation that you feel could lead to a claim must be reported to the carrier prior to the policy expiration or extended reporting period to avoid potential claim denial.
- **Professional Liability, Directors & Officers Liability, Employment Practice Liability, Pollution Liability, Cyber Liability and Multi-International coverage's** should be considered.

## AUTOMOBILE

**Michigan Law (MCLA 500.3101)** requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. **An owner or registrant who drives or permits a vehicle to be driven upon a public highway without the proper insurance or other security is guilty of a misdemeanor.**

- **Drive Other Car** coverage and schedule of individuals should be reviewed.
- **Broadened PIP** including names of family members
- **Higher limits** of liability and uninsured & underinsured motorist should be considered.
- **Towing & Rental Reimbursement** coverage is available.
- **All aftermarket equipment on vehicles must be scheduled.**

- **Hired Auto Physical Damage**

- Assure proper coverage for your hired/rented auto physical damage. You need to have a clear company procedure for employees' short-term hired/rented car physical damage. Adopt one of the following procedures (each may have a limit for the value of any one vehicle):
  - Add Hired Auto Physical Damage to your existing automobile policy, if not currently provided.
  - Employees place rental contracts only on credit cards providing this rental physical damage coverage.
  - Require employees to accept physical damage coverage through the auto rental company. This is the most expensive option of the three.
  - Because of high value exposures, an established company procedure is important.
- Any autos you lease, hire, rent, or borrow from any of your employees or partners or members of their household should be reviewed.

## **WORKERS COMPENSATION**

**Workers Compensation Insurance is required by Law in the State of Michigan. There are severe consequences to an employer who fails to carry workers compensation insurance.**

- **Stop Gap Coverage** can be added to extend employers liability coverage for monopolistic states. However, workers comp for monopolistic states must be purchased directly from the State Fund and cannot be added to your policy.
- **Endemic Disease and Repatriation** coverage should be added if foreign travel exposure exists.
- **Advise your agent if you will be traveling to other states or countries.**



**INSURANCE**

PO Box 953  
Grandville, MI 49468

(616) 531-1900

**City of Allegan Building Authority**  
**231 Trowbridge Street**  
**Allegan, MI 49010**

Invoice # 48902	Page 1 of 1
Account Number	Date
CITYOFA-02	6/6/2023
BALANCE DUE ON	
7/1/2023	
AMOUNT PAID	Amount Due
	\$9,360.00

Commercial Package	PolicyNumber: U23PKG80444-03	Effective: 7/1/2023	to 7/1/2024
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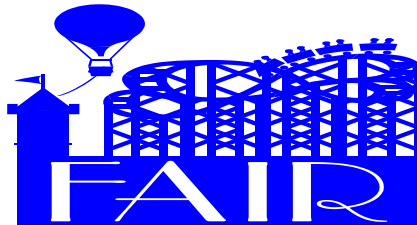
Item #	Trans Eff Date	Due Date	Trans	Description	Amount
1895872	7/1/2023	7/1/2023	RENB	City of Allegan Building Authority Renewal 7/1/2023-2024	\$9,360.00
Total Invoice Balance:					\$9,360.00

Visit this web address to pay online: <https://tinyurl.com/exhvtxd9>



## COMMERCIAL INSURANCE PROPOSAL

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### Positively Allegan aka Downtown Allegan

231 Trowbridge Street  
Allegan, MI 49010

BHS Insurance

3055 44<sup>th</sup> Street, SW  
Grandville, MI 49418

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THIS DOCUMENT SUMMARIZES YOUR INSURANCE. THIS IS NOT A CONTRACT. THE TERMS OF THE POLICY FORMS WILL CONTROL THE INSURANCE CONTRACT WITHOUT REGARD TO ANY STATEMENT MADE IN THIS SUMMARY.



## Service Team

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**Phone Number:** (616) 531-1900

**Toll Free Phone Number:** (800) 350-7676

**Fax Number:** (616) 574-3317

### **Account Executive/Team Leader**

Overall responsibility for account team, consultant, strategist, etc.

### **Chris Arendshorst**

E-mail: [carendshorst@bhsins.com](mailto:carendshorst@bhsins.com)  
Phone number: (616) 510-2427

### **Account Manager**

Administration of client's insurance programs, policy amendments, invoicing & statements and claims reporting

### **Sharon Lenhart**

E-mail: [Slenhart@bhsins.com](mailto:Slenhart@bhsins.com)  
Phone number: (616) 261-7354

### **HR Coach & Consultant**

Conduct an evaluation of the HR functions of your organization and give best practices advice and solutions. Some of the areas we will evaluate include: Recruiting, Hiring, Policies, Performance Management and more.

### **Denise Neuhaus**

E-mail: [dneuhaus@bhsins.com](mailto:dneuhaus@bhsins.com)  
Phone number: (616) 261-7314

### **Claims Specialist**

#### **Other than Workers Compensation**

Handles day to day claims

### **Hope Bush**

E-mail: [hbush@bhsins.com](mailto:hbush@bhsins.com)  
Phone number: (616) 261-7331

# General Liability – Occurrence form

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23FAF110009-04  
**Policy Term:** 7/1/2023 – 7/1/2024

## COVERAGE DETAIL

Limits of Liability	Deductible	Description
\$1,000,000	\$0	Per Occurrence/\$2,000,000 Aggregate
\$500,000	\$0	Legal Liability – Real Property
\$10,000	\$0	Medical Expense Each Claim
Included		Non Owned & Hired Auto Liability
\$1,000,000	\$0	Liquor Liability Per Occurrence/\$1,000,000 Aggregate

## EXPOSURES

Y/N	Classification	Provides its own Insurance	Number	Additional Fair as Additional Insured
Y	Independent Concessionaires	Y	-	Y
Y	Special Event - Fireworks Independent Contractor	Y	3	Y
Y	Special Event - Other	N	3	N

## Fairs - Receipts

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23FAF110009-04  
**Policy Term:** 7/1/2023 – 7/1/2024

Total Gross Receipts: \$20,000  
Gate Receipts: \$5,000  
**Liquor Receipts: \$5,000**  
Food Receipts: \$10,000  
Parking Receipts: \$0  
Storage Receipts: \$0  
Grandstand Receipts: \$0  
Off Season Receipts: \$0  
Attendance: 14,000  
Total # of All Employees: 1

# Electric Data Processing

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23FAF110009-04  
**Policy Term:** 7/1/2023 – 7/1/2024

## COVERAGE DETAIL

Coverage A – Electronic Data Processing Property	Blanket Limit	Deductible
System Breakdown Coverage	Included	\$500
ACV Valuation		
Loss of Business Income	No Coverage	-
Extra Expense	\$10,000	\$500
Media Coverage	\$10,000	\$500

EDP Property includes computer hardware, electronic media and records, telecommunications equipment, climate control equipment used exclusively with your hardware, your programming documentation and instruction manuals, and similar property of others in your care, custody or control.

## SCHEDULED EDP

Description	Limit	Deductible
Miscellaneous Equipment	\$5,000	\$500

# Professional - Wrongful Acts–Occurrence Form

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23FAF110009-04  
**Policy Term:** 7/1/2023 – 7/1/2024

## Public Officials/Wrongful Acts – Occurrence Form

Limits of Liability	Deductible	Description
\$1,000,000	\$1,000	Per Occurrence/\$1,000,000 Aggregate

# Crime

**Issuing Company:** U. S. Specialty Insurance Co.  
**Policy Number:** U23FAF110009-04  
**Policy Term:** 7/1/2023 – 7/1/2024

## COVERAGE DETAIL

Description	Limit	Deductible
Year Round Coverage	\$10,000	\$1,000
Forgery or Alteration	\$100,000	\$1,000
Computer Fraud	\$100,000	\$1,000

## CRIME COVERAGE TERM DEFINITIONS

### Employee Dishonesty

Employee theft or forgery of assets of the insured. ERISA coverage can be added to also protect the assets of the insured's employee benefit plans.

### Forgery

Coverage for direct loss sustained by the insured resulting from forgery or alteration of a financial instrument committed by a third party.

### Computer Fraud

Coverage for direct loss sustained by the insured resulting from the unlawful taking or the fraudulently induced transfer of money, securities or property resulting from a computer violation.

### Theft Disappearance & Destruction – Inside/Outside

Inside: Theft, Disappearance or Destruction of "Money" and "Securities" inside the premises or banking premises

Outside: Theft, Disappearance or Destruction of "Money" and "Securities" outside the premises in the care custody & control of a messenger

# Premium Summary

## Premiums

Line of Business	Expiring Premium	Renewal Premium
Crime	Included	Included
General Liability	Included	Included
Non Owned & Hired Auto Liability	Included	Included
Liquor	Not Included	Not Included
Wrongful Acts/E&O	Included	Included
EPLI	Included	Included
Endorsement: Fireworks – Jubilee July 3rd	\$850	TBD
<b>Total Premium*:</b>	<b>\$12,910</b>	<b>\$13,266</b>

\*Total Premium Subject to Audit

You declined terrorism coverage for the expiring policy period. We have, therefore, not included a quotation for terrorism coverage for the renewal period and your signed declination of terrorism insurance will remain in effect as long as you are insured by this company and until you rescind the declination in writing. If you would like the above quotation to include insurance for terrorism, or if you would like to know more about terrorism coverage options available to you, please advise your agent.



**INSURANCE**

PO Box 953  
Grandville, MI 49468

(616) 531-1900

**Positively Allegan aka Downtown Allegan**  
**231 Trowbridge Street**  
**Allegan, MI 49010-1390**

Invoice # 48669	Page 1 of 1
Account Number	Date
ALLEGAN-01	5/10/2023
BALANCE DUE ON	
7/1/2023	
AMOUNT PAID	Amount Due
	\$13,266.00

Commercial Package	PolicyNumber: U23FAF110009-04	Effective: 7/1/2023 to 7/1/2024
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Item #	Trans Eff Date	Due Date	Trans	Description	Amount
1878913	7/1/2023	7/1/2023	RENB	7/1/2023-2024 Positively Allegan Fair Renewal	\$13,266.00
Total Invoice Balance:					\$13,266.00

Visit this web address to pay online: <https://tinyurl.com/exhvtxd9>