

Charter Township of



Request for:

## **MUNICIPAL INSURANCE PROPOSAL**

The Charter Township of Alpena is seeking insurance proposals for its Property, Equipment Breakdown, Inland Marine, Electronic Data Processing Equipment, Comprehensive General Liability, Public Officials Wrongful Acts Liability, Employee Benefits Liability, Law Enforcement Liability, Automobile, Crime, Cyber Liability, Bonds and Workers' Compensation. Each bidder is asked to use the following information as base coverages. Those bidders not providing these base coverages and value-added benefits will not be considered by the Township Board of Trustees.

All SEALED bids must be received at the Charter Township of Alpena Clerk's office located at: 4385 US-23 N. Alpena, Michigan 49707 on or before 4:00 pm on June 20, 2022. The township's current policy expires August 6, 2022.

If the bidder's proposal should deviate from these minimum coverages, it shall be the bidders sole responsibility to outline any differences.

The Charter Township of Alpena will reserve the right to accept or reject any or all bids submitted.

In addition to the above-mentioned, each bidder shall provide the following:

- 1) Name and Address of Insurance Company legally obligated to pay claims.
- 2) Name and Address of the insurance agent or representative of the insurance company or companies
- 3) A.M. Best rating(s) of Insurance Company or Companies.
- 4) Description of loss control and risk management services our municipality will receive that are provided in your proposal.
- 5) Description of risk control and human resource platforms that our municipality will have access to, and any additional costs associated.
- 6) Indicate whether your insurance proposal has any dividend distributions? If so, please provide past dividend history.
- 7) Indicate whether your proposal or municipal insurance program offers any grant opportunities? If so, please provide details.
- 8) REFERENCES: Please provide names, addresses, telephone numbers and individual contacts of at least three public entities of similar size and complexity

## **1. Property Coverage's:**

The bidders are asked to use the following limits of liability, and deductibles.

Coverage is requested on a Blanket Form "ALL RISK" Replacement Cost basis with an Agreed Amount Endorsement (**without margin clauses**). The applicable deductible will be \$500.00 per loss. There shall be no co-insurance clause applicable at time of loss.

### **SEE ATTACHED LIST OF INSURED PROPERTY**

Additional Coverage's to include:

|   |   |
|---|---|
| Accounts Receivable                             | \$ 250,000 any one occurrence                                     |
| Animal Mortality                                | \$ 10,000 any one occurrence                                      |
| Business Income                                 | \$ 500,000 any one occurrence                                     |
| Extra Expense                                   | \$ 500,000 any one occurrence                                     |
| Debris Removal                                  | 25% of direct physical loss or damage to covered property         |
| Foundations—Building & Machinery                | \$ 250,000 any one occurrence                                     |
| Inventory or Appraisal                          | \$ 10,000 any one claim   |
| Newly Acquired or Constructed Property-Building | \$ 1,000,000 for 180 days at each building                        |
| Newly Acquired or Constructed Property-Contents | \$ 250,000 at each building                                       |
| Outdoor Property—Specifically Listed Items      | \$ 10,000 any one occurrence—Limited Perils                       |
| Outdoor Property—All Other Items                | \$ 5,000 any one occurrence—Limited Perils                        |
| Personal Effects—Property of Others             | \$ 15,000 any one occurrence                                      |
| Property in Transit                             | \$ 50,000 any one occurrence                                      |
| Property Off Premises                           | \$ 100,000 any one occurrence                                     |
| Valuable Papers and Records—Cost of Research    | \$ 250,000 any one occurrence                                     |
| Ordinance and Law Coverage                      | Actual Loss Sustained   |
| Earthquake Coverage                             | \$ 1,000,000 any one occurrence—Subject to \$50,000 deductible    |
| Flood Coverage                                  | \$ 1,000,000 any one occurrence—Subject to \$50,000 deductible    |
| Underground Pipes, Flues or Drains              | \$ 1,000,000  |
| Electrical Utility Service Interruption         | \$ 25,000 any one occurrence                                      |
| Fire Department Service Charge                  | \$ 5,000 any one occurrence                                       |
| Mechanical Breakdown                            | \$13,256,345 limit of liability with \$1,000 per claim deductible |
| Pollutant Clean Up and Removal                  | \$ 10,000 during any 12-month period                              |
| Paved Surfaces                                  | \$ 100,000 any one occurrence                                     |
| Sewer Back-up                                   | \$ 25,000 any one occurrence                                      |

## **2. Equipment Breakdown Coverage:**

This coverage part is intended to be part of the municipal insurance policy that may help pay for the costs of repairing or replacing damaged or broken-down equipment after a covered incident.

**COVERAGE**

**LIMIT OF INSURANCE**

|   |   |
|---|---|
| Total Limit per Breakdown:  | \$13,256,345                              |
| 1. Property Damage (PD):  | Included in the Total Limit per Breakdown |
| 2. Coverage Extensions and Limitations:   |   |
| a. Business Income Coverage Extension (BI):   |   |
| Business Income "Period of Restoration" extension:  | \$500,000                                 |
|   | 30 days                                   |
| b. Extra Expense Coverage Extension (EE): Extra Expense "Period of Restoration" extension:  | \$500,000                                 |
|   | 30 days                                   |
| c. Spoilage Damage Coverage Extension (SD): Utility Interruption – Spoilage coverage applies only if the interruption lasts at least (waiting period):                            | \$100,000                                 |
|   | 24 Hours                                  |
| d. Utility Interruption – Time Element Coverage Extension (UI-TE): Utility Interruption – Time Element coverage applies only if the interruption lasts at least (waiting period): | \$100,000                                 |
|   | 24 Hours                                  |
| Electronic Data" or "Media" Coverage Extension:   | \$25,000                                  |
| f. Error in Description Coverage Extension:   | Included in the Total Limit per Breakdown |
| g. Expediting Expense Coverage Extension:   | \$100,000                                 |
| h. "Fungus", Wet Rot and Dry Rot Coverage Extension:  |   |
| (1) Property Damage:  |   |
| (2) Business Income or Extra Expense:   | \$15,000                                  |
|   | 0 Days                                    |
| i. Green Coverage Extension Percentage of Property Damage payable loss:   |   |
| 5%  |   |
| Percentage of Business Income or Extra Expense payable loss: 5% Maximum amount payable:   | \$25,000                                  |
| j. Hazardous Substance Limitation:  | \$100,000                                 |
| k. Newly Acquired Locations Coverage Extension: Number of Days of coverage:   | \$1,000,000                               |
|   | 180 Days                                  |
| l. Ordinance or Law (including Demolition and Increased Cost of Construction) Coverage Extension:   | \$250,000                                 |
| m. Refrigerant Contamination Limitation:  | \$100,000                                 |
| n. Water Damage Limitation:   | \$100,000                                 |

**DEDUCTIBLE**

**AMOUNT**

|  |  |
|--|--|
| Property Damage (PD):                              | \$1,000  |
| Business Income (BI):                              | 48 Hours   |
| Extra Expense (EE):                                | Included in BI Deductible                        |
| Spoilage Damage (SD):                              | 10% of Loss subject to a minimum of              |
| \$2,500 Utility Interruption-Time Element (UI-TE): | 24 Hours   |
| Refrigerant Contamination:                         | Included in PD Deductible                        |
| Other: Air Conditioning and Refrigeration Systems: | \$50 per horsepower subject to a \$2,500 minimum |

### **3. Inland Marine Coverage:**

This section is intended to provide coverage to those items which are subject to being more than 1000 feet from the scheduled premises. Coverage is requested to be on an "ALL RISK" Replacement Cost basis with a \$500.00 per loss deductible. Coverage to include newly acquired equipment up to \$500,000 for 60 days

**SEE ATTACHED LIST OF INSURED ITEMS**

| Number | Item                         | Value     |
|--------|------------------------------|-----------|
| 1)     | Misc. Equipment              | \$ 15,000 |
| 2)     | Emergency Portable Equipment | \$ 50,000 |
| 3)     | Rental Reimbursement Limit   | \$ 2,500  |

#### **4. Electronic Data Processing Coverage:**

This coverage is intended to provide coverage to electronic equipment that the county owns, either on or off premises. Please provide the following coverage on an "ALL RISK" replacement cost basis, with a \$500.00 per loss deductible. Bidder must provide not less than the limits listed below.

| Item Number | Description       | Value     |
|-------------|-------------------|-----------|
| 1)          | Minicomputers     | \$100,000 |
| 2)          | Extra Expense     | \$100,000 |
| 3)          | Loss of Income    | \$100,000 |
| 4)          | Media Coverage    | 0,000     |
| 5)          | Systems Breakdown | Included  |

#### **5. Municipal Broad Form Comprehensive General Liability Coverage**

This coverage provided coverage for claims arising out of an accident or loss that occurs during the policy period even if the claims are made after the termination date or expiration date. This coverage part is requested on an **Occurrence Form**. As part of your insurance proposal, all bidders must provide not less than the following limits of liability. Any deviation must be clearly noted, otherwise Bidder must provide not less than the limits listed below.

| Coverage Part                                   | Occurrence Limit | Aggregate Limit |
|---|------------------|-----------------|
| Bodily Injury                                   | \$3,000,000      | \$5,000,000     |
| Property Damage                                 | \$3,000,000      | \$5,000,000     |
| Personal Injury                                 | \$3,000,000      | \$5,000,000     |
| Governmental Medical Services Liability         | \$3,000,000      | \$5,000,000     |
| Fire Department Errors and Omissions            | \$3,000,000      | \$4,000,000     |
| Employee Benefits Liability                     | \$1,000,000      | \$3,000,000     |
| Wrongful Acts Liability                         | \$3,000,000      | \$4,000,000     |
| Law Enforcement Liability                       | \$3,000,000      | \$4,000,000     |
| Automobile Liability                            | \$1,000,000      | none            |
| Premises Medical Payments                       | \$10,000         | none            |
| Legal Liability—Damage to Premises Rents to you | \$500,000        | none            |
| Non-Monetary Damages                            | \$10,000         | \$25,000        |
| Zoning—Private Property Use Restriction *       | \$100,000        | No Aggregate    |
| Sewer Backup Liability                          | \$100,000        | \$100,000       |

- 1) Limits of Liability must be separate limits of liability from other liability coverage parts
- 2) \* This coverage part must provide positive coverage for zoning related suits including defense and damage's coverage in order to be considered by the township board of trustees. Also, these coverage parts limits of liability must be a separate limit of liability from any other applicable liability limits

## 6. Public Officials Wrongful Act Coverage:

This coverage part is to provide the county and its boards or commissions, employees, and volunteers with protection against claims arising out of suit alleging errors or omissions. This policy is written on an **Occurrence Form**. The coverage form must provide language that pays "Pay on Behalf Of" not "Indemnify" the Named Insured. Bidders are asked to provide the following:

|                                 |                   |
|---------------------------------|-------------------|
| A. General Aggregate            | \$ 4,000,000      |
| B. Each Occurrence Limit        | \$ 3,000,000      |
| C. Non-Monetary Damage          | \$10,000/\$25,000 |
| D. Wage: Back, Future, Overtime | \$ 25,000         |
| E. Deductible                   | \$ 0              |

NOTE: These liability limits are to be written independent of any other applicable liability limit.

**7. Employee Benefits Liability Coverage:**

This coverage part is intended to provide coverage to protect the county against claims arising from the county’s failure to provide benefits to eligible employees. This coverage part must be written on an **Occurrence Form**. Please provide the following limits: Bidder must provide not less than the limits listed below.

|                    |             |
|--------------------|-------------|
| A. Each Occurrence | \$1,000,000 |
| B. Aggregate Limit | \$3,000,000 |
| C. Deductible      | \$ 0        |

NOTE: These liability limits are to be written independent of any other applicable liability limit.

**8. Law Enforcement Liability Coverage:**

This coverage part is intended to provide coverage to protect the county against claims arising from legal obligation caused by law enforcement. This coverage part must be written on an **Occurrence Form**. This coverage part must have its own limit of liability and terms, defense must be outside the limit of liability.

|                    |             |
|--------------------|-------------|
| a. Aggregate Limit | \$3,000,000 |
| b. Each Occurrence | \$4,000,000 |
| c. Deductible      | \$ 0        |

NOTE: These liability limits are to be written independent of any other applicable liability limit.

**9. Automobile Coverage:**

This coverage part is intended to provide coverage to owned, non-owned and hire automobiles. Coverage is to be provided consistent with the Michigan Essential Insurance Law. However, the county is requesting the limits of liability to as follows: Bidder must provide not less than the limits listed below.

|   |                                   |
|---|-----------------------------------|
| a. Limit of Liability   | \$3,000,000 Combined Single Limit |
| b. Personal Injury Protection   | By Law-- <b>UNLIMITED</b>         |
| c. Property Protection Insurance  | By Law                            |
| d. Uninsured Motorist   | \$ 100,000                        |
| e. Underinsured Motorist  | \$ 100,000                        |
| f. Mini-Tort  | By Law                            |
| g. Non-Owned & Hired Auto   | \$1,000,000                       |
| h. Hired Auto Physical Damage   | \$ 50,000                         |
| i. Employee Vehicle Endorsement   |                                   |
| j. Comprehensive Deductible   | \$ 500                            |
| k. Broad Form Collision Deductible  | \$ 500                            |
| l. Physical Damage to Volunteers’ or Employees’ Personal Vehicles—up to \$1,000 |                                   |

**EMERGENCY AUTOMOBILE EQUIPMENT ENDORSEMENT:**

Equipment for a covered auto, which is a chief, captain, fire equipment, ambulance, rescue truck or administrative vehicle, shall be considered part of the covered unit if it is either.

- A. Permanently attached; or
- B. Regularly attached to the covered auto with a bracket or similar device; or
- C. Regularly carried in a compartment or enclosure in the construction of the covered automobile which is specifically designed for the equipment; or
- D. Obviously required to complete the covered automobile's ability to operate in its intended use.

**COVERAGE**, to include the following policy language: (continued)

A. Recertification Costs

We will pay the additional costs to recertify the pumper apparatus when such certification is made necessary by a loss covered elsewhere in this policy.

B. Additional Amount Available Limit for Fire, Emergency Vehicles

At the time of total or partial loss of a Fire or Emergency Vehicle, the insured has the option to purchase at the current rate up to 25% more limit on the Fire or Emergency Vehicles covered under this policy.

C. Additional Amount Available for Fire, Emergency Attached or Ancillary Equipment

At the time of a loss to any Fire or Emergency Attached or Ancillary Equipment, the insured has the option to purchase at the current rate up to 50% more limit.

D. Equipment borrowed, Leased or Rented or Commandeered from Others

Coverage is extended to cover equipment of a nature similar to that scheduled in this policy or usually covered under a Fire or Emergency Specialized automotive equipment schedule that has been borrowed, leased, rented or commandeered from others during the term of this policy.

We will not pay any more than \$50,000 any one vehicle/\$300,000 annual aggregate. Coverage is payable to the owner of the equipment on an ACV basis.

E. Rental Reimbursement

We will pay the insured for expense incurred for the rental of substitute equipment due to a loss covered by this policy. Reimbursement will not start until the first 72 hours after loss and end when the vehicle is replaced, repaired or there is no longer a need to rent equipment.

We will pay no more than \$500 per day/\$10,000 aggregate during policy year.

**SEE ATTACHED LIST OF INSURED VEHICLES**



**10. Crime Coverage:**

This coverage is intended to provide coverage to the insured against loss of money or securities by someone other than the named insured. Employee Dishonesty protects against the township from dishonest acts of Employees. Bidder should provide not less than the following limits of liability.

|  |            |
|--|------------|
| a. Loss Outside the Premises Covered                     | \$ 100,000 |
| b. Loss Inside the Premises Covered                      | \$ 100,000 |
| c. Money Orders and Counterfeit Papers Currency Coverage | \$ 10,000  |
| d. Depositors Forgery & Alternation Coverage             | \$ 10,000  |
| e. Computer Fraud  | \$ 100,000 |
| f. Employee Dishonesty (including Faithful Performance)  | \$ 250,000 |
| g. Deductible  | \$ 0       |

**Additional to the above limits of liability, coverage is increased to \$100,000 during tax time.**

**11. Cyber Liability Coverage:**

This coverage is intended to offer coverage to help protect the township in the event of data breaches and other cyber security issues. This policy should cover financial losses arising from data breaches, viruses, hacking, denial of service, cyber extortion, and other cyber incidents. This coverage is on a **Claims-made and reporting basis**, Cyber Retro date is required to be considered. Bidder should provide the following limits of liability. Bidder must provide not less than the limits listed below with and not more than a \$2,500 deductible.

|  |             |
|--|-------------|
| Cyber Liability                            | \$1,000,000 |
| Multimedia Liability                       | \$1,000,000 |
| Security and Privacy Liability             | \$1,000,000 |
| Privacy Regulatory Defense and Penalties   | \$1,000,000 |
| PCI DDS Liability                          | \$1,000,000 |
| TCPA Defense                               | \$ 50,000   |
| Breach Event Costs                         | \$1,000,000 |
| Post Breach Remediation Costs              | \$ 25,000   |
| BrandGuard                                 | \$1,000,000 |
| System Failure                             | \$1,000,000 |
| Dependent Systems Failure                  | \$1,000,000 |
| Cyber Extortion                            | \$ 100,000  |
| Cyber Crime Aggregate Limit                | \$ 125,000  |
| A. Financial Fraud Sublimit                | \$ 250,000  |
| B. Telecommunication Fraud Sublimit        | \$ 250,000  |
| C. Phishing Fraud Aggregate Sublimit       | \$ 25,000   |
| 1) Township's Phishing Fraud Loss Sublimit | \$ 250,000  |
| 2) Clients Phishing Fraud Loss Sublimit    | \$ 50,000   |
| Reward Expenses                            | \$ 50,000   |
| Court Attendance Costs                     | \$ 25,000   |
| Bodily Injury                              | \$ 250,000  |
| Bricking Loss with Betterment              | \$ 250,000  |
| Maximum Policy Aggregate Limit:            | \$1,000,000 |
| Additional Defense Costs Limit:            | \$1,000,000 |
| Separate Breach Event Costs                | INCLUDED    |

## **12. Public Official Bonds:**

These surety bond providing indemnity for failure of a public official to perform faithfully the duties of his office. Bidder must provide not less than the following limits of liability.

|                  |          |
|------------------|----------|
| Clerk            | \$25,000 |
| Deputy Clerk     | \$10,000 |
| Treasurer        | \$25,000 |
| Deputy Treasurer | \$15,000 |
| Supervisor       | \$5,000  |
| Office Clerk     | \$5,000  |
| Constable        | \$10,000 |

## **13. Workers' Compensation Coverage:**

This coverage is intended to provide medical and wage benefits to people who are injured or become ill at work. This coverage is mandated by the State of Michigan. The following must be provided.

1. State of Michigan regulated coverage
2. All Coverage's are written on a statutory basis.
3. Coverage includes
  - Bodily Injury by Accident: **\$100,000 each accident**
  - Bodily Injury by Disease: **\$500,000 policy limit**
  - Bodily Injury by Disease: **\$100,000 each employee**

| <b>Classification:</b> | <b>Code:</b> | <b>Estimated Payroll:</b> |
|------------------------|--------------|---------------------------|
| Municipal Employees    | 9410         | \$225,802                 |
| Clerical Employees     | 8810         | \$284,272                 |
| Firefighters           | 9015         | \$218,556                 |



## Property Schedule Information

| Loc.#<br>Bldg # | FacLoc #<br>Within<br>50ft | Address<br>City, State, Zip,<br>County                         | Year Built<br>SQ Feet | Building<br>Contents     | Mine<br>Subsidence | Valuation<br>Prop<br>Boiler | POK<br>BF<br>Code | BC<br>Sprinkler | Spec<br>Ded |
|-----------------|----------------------------|--|-----------------------|--------------------------|--------------------|-----------------------------|-------------------|-----------------|-------------|
| *<br>1<br>1     | N/A<br>No                  | 4385 US-23 N.<br>ALPENA, MI 49707                              | 1962<br>15,230        | \$1,757,273<br>\$233,151 | \$0                | R<br>R                      | 10<br>100         | 4<br>No         | N/A         |
| *<br>2<br>1     | N/A<br>No                  | 2201 US-23 S.<br>ALPENA, MI 49707                              | 1950<br>3,540         | \$393,039<br>\$20,652    | \$0                | R<br>R                      | 15<br>925         | 4<br>No         | N/A         |
| *<br>3<br>1     | N/A<br>No                  | 3100 PIPER ROAD (ALAMO<br>CLUB)<br>ALPENA, MI 49707            | 1920<br>2,400         | \$62,569<br>\$0          | \$0                | F<br>R                      | 10<br>100         | 1<br>No         | N/A         |
| *<br>3<br>2     | N/A<br>No                  | 3100 PIPER ROAD<br>ALPENA, MI 49707                            | 1977<br>1,107         | \$11,790<br>\$0          | \$0                | R<br>R                      | 16<br>403         | 2<br>No         | N/A         |
| *<br>3<br>3     | N/A<br>No                  | 3100 PIPER ROAD<br>ALPENA, MI 49707                            | 1965<br>2,100         | \$77,250<br>\$5,150      | \$0                | R<br>R                      | 16<br>401         | 1<br>No         | N/A         |
| 4<br>1          | N/A<br>No                  | PIPER ROAD (WATER TOWER)<br>ALPENA, MI 49707                   | 1977<br>0             | \$2,500,000<br>\$0       | \$0                | R<br>R                      | 14<br>902         | 5<br>No         | N/A         |
| 5<br>1          | N/A<br>No                  | 2618 M-32 W.<br>ALPENA, MI 49707                               | 1996<br>0             | \$1,500,000<br>\$0       | \$0                | R<br>R                      | 18<br>901         | 5<br>No         | N/A         |
| 6<br>1          | N/A<br>No                  | M-32 W. (WATER TOWER)<br>ALPENA, MI 49707                      | 1978<br>0             | \$2,500,000<br>\$0       | \$0                | R<br>R                      | 14<br>902         | 6<br>No         | N/A         |
| 7<br>1          | N/A<br>No                  | MICHIGAN AVE. (LIFT<br>STATION)<br>ALPENA, MI 49707            | 1980<br>0             | \$1,250,000<br>\$0       | \$0                | R<br>R                      | 18<br>905         | 6<br>No         | N/A         |
| 8<br>1          | N/A<br>No                  | HARBOR & BARE PT.(LIFT<br>STATION)<br>ALPENA, MI 49707         | 1980<br>0             | \$700,000<br>\$0         | \$0                | R<br>R                      | 18<br>905         | 6<br>No         | N/A         |
| 9<br>1          | N/A<br>No                  | ISLAND DRIVE (LIFT STATION)<br>ALPENA, MI 49707                | 1980<br>0             | \$500,000<br>\$0         | \$0                | R<br>R                      | 18<br>905         | 6<br>No         | N/A         |
| 10<br>1         | N/A<br>No                  | WERTH RD. & HOBBS DR.<br>(LIFT STATION)<br>ALPENA, MI 49707    | 1980<br>0             | \$300,000<br>\$0         | \$0                | R<br>R                      | 18<br>905         | 6<br>No         | N/A         |
| 11<br>1         | N/A<br>No                  | WALL AVE. & HENRY (LIFT<br>STATION)<br>ALPENA, MI 49707        | 1980<br>0             | \$300,000<br>\$0         | \$0                | R<br>R                      | 18<br>905         | 6<br>No         | N/A         |
| 12<br>1         | N/A<br>No                  | FRENCH RD. & US-23 (LIFT<br>STATION)<br>ALPENA, MI 49707       | 1980<br>0             | \$300,000<br>\$0         | \$0                | R<br>R                      | 18<br>905         | 6<br>No         | N/A         |
| 13<br>1         | N/A<br>No                  | PRINCETON AVE. &<br>GLENDALE(LIFT STATION)<br>ALPENA, MI 49707 | 1980<br>0             | \$700,000<br>\$0         | \$0                | R<br>R                      | 18<br>905         | 6<br>No         | N/A         |

Client Name: CHARTER TOWNSHIP OF ALPENA  
 Application #: T000030009554  
 Michigan Township Participating Plan



|    |     |   |      |             |     |   |     |    |     |
|----|-----|---|------|-------------|-----|---|-----|----|-----|
| 14 | N/A | US-23 SOUTH (WATER TOWER)   | 2005 | \$2,000,000 | \$0 | R | 14  | 6  | N/A |
| 1  | No  | ALPENA, MI 49707  | 0    | \$0         |     | R | 902 | No |     |
| 15 | N/A | LONG RAPIDS (METER PIT)   | 1900 | \$75,000    | \$0 | R | 14  | 6  | N/A |
| 1  | No  | ALPENA, MI 49707  | 0    | \$0         |     | R | 912 | No |     |
| 16 | N/A | M-32 & BAGLEY (LIFT STATION)  | 1900 | \$75,000    | \$0 | R | 14  | 6  | N/A |
| 1  | No  | ALPENA, MI 49707  | 0    | \$0         |     | R | 905 | No |     |
| 17 | N/A | LAY & WERTH (LIFT STATION)  | 1900 | \$300,000   | \$0 | R | 14  | 6  | N/A |
| 1  | No  | ALPENA, MI 49707  | 0    | \$0         |     | R | 905 | No |     |
| 18 | N/A | STATE & MASON (METER PIT)   | 1900 | \$75,000    | \$0 | R | 14  | 6  | N/A |
| 1  | No  | ALPENA, MI 49707  | 0    | \$0         |     | R | 912 | No |     |
| 19 | N/A | LAKE HURON, 3 MILES FROM SHORE, THUNDER BAY ISLAND (LIGHTHOUSE/KEEPERS) | 1832 | \$386,274   | \$0 | A | 11  | 4  | N/A |
| 1  | No  | ALPENA, MI 49707  | 0    | \$0         |     | R | 622 | No |     |
| 19 | N/A | LAKE HURON, 3 MILES FROM SHORE, THUNDER BAY ISLAND (FOG SIGNAL BLDG)    | 1892 | \$160,408   | \$0 | R | 11  | 4  | N/A |
| 2  | No  | ALPENA, MI 49707  | 0    | \$0         |     | R | 622 | No |     |
| 19 | N/A | LAKE HURON, 3 MILES FROM SHORE, THUNDER BAY ISLAND (STORAGE)            | 1920 | \$10,609    | \$0 | R | 11  | 4  | N/A |
| 3  | No  | ALPENA, MI 49707  | 0    | \$0         |     | R | 403 | No |     |



|                       |                     |
|-----------------------|---------------------|
| Total Items:          | 23                  |
| Building Limit Total: | \$15,934,212        |
| Contents Limit Total: | \$258,953           |
| Property Grand Total: | <b>\$16,193,165</b> |

**POK Description:**

- 10-Offices
- 11-Parks/Recreation
- 12-Jails
- 13-Library
- 14-Water/Sewer
- 15-Fire/Police
- 16-DPW/Garages
- 17-Builders Risk
- 18-Pump Houses, Lift Stations
- 31-Housing Authority

**BC Description:**

- 1-Frame
- 2-Joisted Masonry
- 3-Non Combustible
- 4-Masonry Non Combustible
- 5-Modified Fire Resistive
- 6-Fire Resistive

**BF Description:**

- |                                   |                                      |                                   |
|-----------------------------------|--------------------------------------|-----------------------------------|
| 000 - Vacant                      | 602 - Park Administration Building   | 802 - Apt. Complex 3 stories      |
| 010 - Vacant Land                 | 603 - Swimming Pool                  | 803 - Care Takers Home            |
| 011 - Building For Sale           | 604 - Water Slide                    |                                   |
| 020 - Liability Only              | 605 - Golf Course                    | 900 - Water Treatment Plant       |
|                                   | 606 - Cart Storage Building          | 901 - Pumping Station             |
| 100 - Administrative Office       | 607 - Fish Hatchery                  | 902 - Water Tower                 |
| 101 - Library                     | 608 - Zoo                            | 903 - Wastewater Treatment Plant  |
|                                   | 609 - Marina                         | 904 - Filtration Plant            |
| 200 - Police Station              | 610 - Campground                     | 905 - Lift Station                |
| 201 - Jail/Lock-up                | 611 - Amusement Park                 | 906 - Electrical Transfer Station |
| 203 - Animal Pound                | 612 - Concession Stand               | 907 - Electrical Generating Plant |
|                                   | 613 - Picnic Shelter                 | 908 - Steam Generating Plant      |
| 301 - Training Tower              | 614 - Pavilion                       | 909 - Transfer Station            |
| 303 - Ambulance Building          | 615 - Rest Rooms                     | 910 - Well House                  |
|                                   | 616 - Livestock Building             | 911 - Meter Station               |
| 400 - Street Maintenance Building | 617 - Covered Arena                  | 912 - Meter Pit                   |
| 401 - Garage                      | 618 - Exhibit Building               | 913 - Wind Turbines               |
| 402 - Paint Shop                  | 619 - Announcers Booth               | 914 - Wind Spires                 |
| 403 - Storage Building            | 620 - Dugouts                        | 915 - Solar Panels                |
| 405 - Salt Storage Shed           | 621 - Museum                         | 920 - Fee Parking Lot             |
| 406 - Bridge                      | 622 - Historical Property            | 921 - Medical Care Facility       |
|                                   |                                      | 922 - Airport Admin Building      |
| 500 - Incinerator                 | 700 - Chapel                         | 923 - Airport Hanger              |
| 501 - Recycling Building          | 701 - Cemetery Storage Building      | 925 - Firehall                    |
|                                   |                                      | 926 - Housing Commissions         |
| 600 - Community Center            | 800 - Rental House                   | 927 - Cemeteries                  |
| 601 - Stadium/Grandstand          | 801 - Apt. Complex 2 stories or less |                                   |



## Automobile Schedule

| Veh. # | Cost New  | Comprehensive | Collision | Year | Type | Description<br>Vehicle ID Number                                | Aux Running Lights<br>Anti-Theft Device |
|--------|-----------|---------------|-----------|------|------|---|---|
| 1      | \$65,000  | \$500         | \$500     | 1989 | 5    | FORD TANKER<br>D80U0KVA44493                                    | No<br>None                              |
| 10     | \$26,130  | \$500         | \$500     | 2007 | 2    | FORD E250 CARGO VAN<br>1FTNE24L37DA52121                        | No<br>None                              |
| 16     | \$20,000  | \$500         | \$500     | 2003 | 4    | FORD LIFELINE AMBULANCE<br>1FDXE45F33HA60876                    | No<br>None                              |
| 17     | \$380,000 | \$500         | \$500     | 2013 | 5    | SPARTAN METRO STAR FIRE<br>TRUCK<br>4S7CU2D9XDC076625           | No<br>None                              |
| 19     | \$21,531  | \$500         | \$500     | 1986 | 5    | CHEVY CARGO TRUCK<br>W/EQUIP.<br>1GCGD34J3GF394396              | No<br>None                              |
| 25     | \$40,000  | \$500         | \$500     | 2007 | 2    | GMC PU W/SIDE BOXES<br>1GDHK24U67E162472                        | No<br>None                              |
| 28     | \$51,020  | \$500         | \$500     | 2006 | 2    | Freightliner #20 Troop<br>1FVHCYDC16HW84343                     | No<br>None                              |
| 30     | \$149,351 | \$500         | \$500     | 2018 | 4    | McCoy Miller Type III Modular<br>Ambulance<br>1FDXE4FS1JDC21659 | No<br>None                              |
| 31     | \$275,000 | \$500         | \$500     | 1987 | 5    | Pierce Fire Truck<br>1P9A01G0JA040201                           | No<br>None                              |
| 33     | \$461,904 | \$500         | \$500     | 2021 | 5    | Smeal Top Mount Custom Pumper<br>4S9BEEUA2MS559379              | No<br>None                              |
| 34     | \$30,335  | \$500         | \$500     | 2005 | 5    | Chevy Trailblazer<br>1GNET16S756168967                          | No<br>None                              |

**Client Name:** CHARTER TOWNSHIP OF ALPENA  
**Application #:** T000030009554  
**Michigan Township Participating Plan**



**Vehicle Type Codes, Descriptions & Totals:**

| <b>Vehicle Type &amp; Description:</b> | <b>Total # of Vehicles:</b> | <b>Total New Cost:</b> |
|--|-----------------------------|------------------------|
| 1 - Passenger Cars / ACV               | 0                           | \$0                    |
| 2 - Trucks, Vans / ACV                 | 3                           | \$117,150              |
| 3 - Garbage Trucks / ACV               | 0                           | \$0                    |
| 4 - Rescue Units / RC                  | 2                           | \$169,351              |
| 5 - Fire Vehicles / RC                 | 6                           | \$1,233,770            |
| 6 - Parade/Antique / RC                | 0                           | \$0                    |
| 7 - Dump Trucks / ACV                  | 0                           | \$0                    |
| 8 - Rescue Units / ACV                 | 0                           | \$0                    |
| 9 - Fire Vehicles / ACV                | 0                           | \$0                    |
| 10 - Parade/Antique / ACV              | 0                           | \$0                    |
| 11 - Police Cars / ACV                 | 0                           | \$0                    |
| 12 - Buses / ACV – 22 Pass & More      | 0                           | \$0                    |
| 13 - Trailers / ACV                    | 0                           | \$0                    |
| 14 - Motorcycles / ACV                 | 0                           | \$0                    |
| 15 - Police Motorcycles / ACV          | 0                           | \$0                    |
| 16 - Snowmobile / ACV                  | 0                           | \$0                    |
| 17 - Rescue Units / Agreed Value       | 0                           | \$0                    |
| 18 - Fire Vehicles / Agreed Value      | 0                           | \$0                    |
| 19 - Parade/Antique / Agreed Value     | 0                           | \$0                    |
| 20- Buses – 21 Pass & Less             | 0                           | \$0                    |
| <b>Totals:</b>                         | <b>11</b>                   | <b>\$1,520,271</b>     |



## Inland Marine Coverage

| #  | Serial Number<br>Dept. | Year: | Make:<br>Type:  | Model:<br>Actual / Replacement: | Limit:    | Spec<br>Ded: |
|----|------------------------|-------|---|---------------------------------|-----------|--------------|
| 1  | General Administrative |       | 7 TABULATORS, 5 Laptops, 5<br>VATS<br>Commercial Articles | R                               | \$59,000  | N/A          |
| 2  | Water and Sewer        |       | SCADA ON ALL LIFT STATIONS<br>Radio/TV                    | R                               | \$125,000 | N/A          |
| 3  | Water and Sewer        | 1980  | FMC SEWER CLEANER<br>Contractors Equipment                | 067X208<br>R                    | \$15,000  | N/A          |
| 5  | General Administrative |       | GENERATOR (PORTABLE)<br>Contractors Equipment             | R                               | \$25,000  | N/A          |
| 8  | Dept. of Public Works  |       | JOHN DEERE 60K GEN.<br>Contractors Equipment              | RZ44726<br>R                    | \$45,000  | N/A          |
| 9  | Dept. of Public Works  |       | CUB CADET LAWN MOWER<br>Contractors Equipment             | R                               | \$2,500   | N/A          |
| 10 | Dept. of Public Works  |       | WOOD LOADER FOR TRAC<br>Contractors Equipment             | LC96<br>R                       | \$2,100   | N/A          |
| 11 | Dept. of Public Works  |       | METROTECH LOCATER<br>Contractors Equipment                | 810DX<br>R                      | \$1,050   | N/A          |
| 12 | Dept. of Public Works  |       | METROTECH LOCATER<br>Contractors Equipment                | 810<br>R                        | \$1,050   | N/A          |
| 13 | Dept. of Public Works  |       | FORD DRILLING MACHIN<br>Contractors Equipment             | 77<br>R                         | \$2,500   | N/A          |
| 14 | Dept. of Public Works  |       | WATER LINE FREEZE<br>Contractors Equipment                | KIT W/2 TANKS<br>R              | \$800     | N/A          |
| 15 | Dept. of Public Works  |       | MAGNETIC LOCATER<br>Contractors Equipment                 | R                               | \$1,000   | N/A          |
| 16 | Dept. of Public Works  |       | MAGNETIC LOCATOR<br>Contractors Equipment                 | R                               | \$1,000   | N/A          |
| 17 | Dept. of Public Works  |       | MAGNETIC LOCATOR<br>Contractors Equipment                 | R                               | \$1,000   | N/A          |
| 18 | Dept. of Public Works  |       | CENTURY ELE. MOTOR<br>Contractors Equipment               | 6-332438-10<br>R                | \$1,500   | N/A          |
| 19 |                        |       | MAGKIST PIPE THAWER                                       |                                 | \$2,200   | N/A          |

**Client Name:** CHARTER TOWNSHIP OF ALPENA  
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**Michigan Township Participating Plan**

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|    |  |      |   |                             |          |     |
|----|--|------|---|-----------------------------|----------|-----|
|    | Dept. of Public Works                      |      | Contractors Equipment                         | R                           |          |     |
| 22 | Dept. of Public Works                      |      | WATER PUMP TSURIUM<br>Contractors Equipment   | 934<br>R                    | \$650    | N/A |
| 23 | Dept. of Public Works                      |      | TRI-POD & WENCH SAFE<br>Contractors Equipment | RS3-50<br>R                 | \$2,800  | N/A |
| 24 | Dept. of Public Works                      |      | TROY BILT SNOW BLOWE<br>Contractors Equipment | R                           | \$1,500  | N/A |
| 26 | Dept. of Public Works                      |      | BRUSH HOG MOWER<br>Contractors Equipment      | R                           | \$1,800  | N/A |
| 28 | Dept. of Public Works                      |      | HOMELITE WATER PUMP<br>Contractors Equipment  | 15MTC<br>R                  | \$899    | N/A |
| 29 | Dept. of Public Works                      |      | WATER VALUE REMOVER<br>Contractors Equipment  | R                           | \$500    | N/A |
| 30 | Fire                                       |      | TURNOUT GEAR (20)<br>Contractors Equipment    | R                           | \$30,000 | N/A |
| 31 | Fire                                       |      | SCOTT AIR PACKS (12)<br>Contractors Equipment | R                           | \$35,000 | N/A |
| 32 | Fire                                       |      | JAWS OF LIFE (2)<br>Contractors Equipment     | R                           | \$30,000 | N/A |
| 33 | Fire                                       |      | INFERED CAMERAS (3)<br>Contractors Equipment  | R                           | \$18,000 | N/A |
| 34 | Fire                                       |      | DEFIBURATORS (6)<br>Contractors Equipment     | R                           | \$18,000 | N/A |
| 35 | LSM0B40CPJ0010392<br>Dept. of Public Works | 2018 | NEW HOLLAND BOOMER<br>Contractors Equipment   | 40 TRACTOR<br>R             | \$23,500 | N/A |
| 36 | YJM048601<br>Dept. of Public Works         | 2018 | NEW HOLLAND<br>Contractors Equipment          | FRONT LOADER<br>250TLA<br>R | \$4,500  | N/A |
| 37 | YJM-48601<br>Dept. of Public Works         | 2018 | NEW HOLLAND<br>Contractors Equipment          | BUCKET FAST PICK<br>R       | \$500    | N/A |
| 38 | 139330<br>Dept. of Public Works            | 2018 | VIRNIG FORKS<br>Contractors Equipment         | R                           | \$500    | N/A |
| 39 | 10006848890004<br>Dept. of Public Works    | 2018 | WOODS LANDSCAPE RAKE<br>Contractors Equipment | R                           | \$1,200  | N/A |
| 40 | 10006724520001<br>Dept. of Public Works    | 2018 | WOODS SNOWBLOWER<br>Contractors Equipment     | R                           | \$3,600  | N/A |



|    |   |      |                                  |                    |          |     |
|----|---|------|----------------------------------|--------------------|----------|-----|
| 42 | 1902003500154<br>Fire                       | 2019 | STRYKER<br>Contractors Equipment | POWER PRO COT<br>R | \$19,543 | N/A |
| 43 | 4XARD50A74D4444483<br>Dept. of Public Works | 2004 | POLARIS<br>Contractors Equipment | RANGER<br>R        | \$2,000  | N/A |

|   |    |                            |                  |
|---|----|----------------------------|------------------|
| <b>Total Items:</b>                                     | 35 | <b>Schedule Sub Total:</b> | <b>\$480,192</b> |
| <b>Miscellaneous Property and Equipment:</b>            |    | \$20,000                   |                  |
| <b>Ancillary Equipment (Fire Department):</b>           |    | \$50,000                   |                  |
| <b>Contractor's Equipment Rented From Others Limit:</b> |    | \$0                        |                  |
| <b>Aircraft Non Operating Shell Limit:</b>              |    | \$0                        |                  |
| <b>Sub Total:</b>                                       |    | \$70,000                   |                  |
|   |    | <b>Total:</b>              | <b>\$550,192</b> |