

**DORR TOWNSHIP LIBRARY  
BOARD OF TRUSTEES  
MEETING  
Dorr Township Library  
Time: August 15, 2022 @ 6:30 pm**

**Call to Order:**

**Roll Call:**

**Changes to the Agenda:**

**Public Comment:**

**Approval of the Agenda:**

**Approval of the Minutes:** July 18

**Treasurer's Report:** Credit Card - \$4,194.44 for July

**Director's Report:**

**Committee Reports:**

**NEW BUSINESS:**

1. Discussion of Non-Resident Card and Underfunded Contract Area policies
2. Discussion of Social Media policies for patrons and staff

**OLD BUSINESS:**

1. Discussion of Liability Insurance proposals and decision
2. Update and discussion of Strategic Planning process

**Township Board Meeting:** August 25, 2022 7 pm.

**Adjournment:**

**Next regular meeting:** September 19, 2022 at 6:30 pm

**DORR TOWNSHIP LIBRARY  
BOARD OF TRUSTEES  
Dorr Township Library  
Date: July 18, 2022  
6:32 P.M.**

**MINUTES**

**Meeting was called to order at 6:35 pm**

**Pledge of Allegiance:** Was said.

**Roll Call: Present-**Carrie Brooks, Michael Rydman, Brittany Hunter, Derrick McLain, Jeffrey Babbitt

**Absent:** Shana Dykhuis

**Additions to the Agenda:** Hunter motioned to change the order of new business and was seconded by McLain. All yes, motion carried.

**Approval of the Agenda:** Brooks made a motion to approve the agenda, and was seconded by McLain. All yes, motion carried.

**Approval of the Minutes:** McLain made a motion to accept the minutes from June 20, 2022, and was seconded by Brooks. All yes, motion carried.

**Treasurer's Report:** Treasurer Hunter made a motion to pay the credit card bill in the amount of \$3,780.76, and was seconded by McLain. All yes, motion carried.

**Public Comment:** None

**Committee Report(s):** None

**Director's Report:**

Storytime attendance has ranged between 9 and 18 participants and their parents. Steve Tchozeski's Quartz Dig and Outdoor Discovery Center's Wonderful Wetland Creatures drew nearly 40 participants each and had patrons expressing excitement afterward. Plates 'n' Pages kicked off on July 7. Sue Stauffacher led 12 participants through lessons in animal rescue and book writing. Wendy BooydeGraaff did a storytime presentation based on her book *Salad Pie*. Circulation remains generally strong and steady. The budget is up to date, although it looks overdrawn as the cost of the Plates 'n' Pages activity was paid for by the ARP Humanities Grant. Overwatch Data completed computer installation and removed the old computers. Attended Zoom meetings for strategic planning and an Advocacy Hour focused on Crisis Communications. Attended the Transparent Languages demo to learn more about the database that may be available through Lakeland. Attended virtual Library Directors meeting where state aid tracking was discussed. The Lakeland Library Cooperative Board and Advisory Council met July 14. The Board approved a new method of determining member representation on the Board. Committee alerted attendees of proposed legislation to eliminate may elections and the likelihood of \$500,000 being added to State Aid for Libraries. Alex Vaughan continues to volunteer. The library was closed for Independence Day. There was also a power delay on June 29, for approximately 15 minutes.

**Committee Report:**

None

**NEW BUSINESS:**

1. **Presentation of Liability Insurance Proposals:** David Bellingar of Hartlieb Agency and Ryan Brown of Decker Agency. Hunter motioned to table the insurance decision until more of the Board was present and was seconded by McLain. All yes, motion carried.
2. **Interview of Bruce Bendull for the open Trustee seat:** The interview was held Hunter motioned to extend an invitation to Mr. Bendull to be the new Board Trustee and was seconded by Brooks. All yes, motion carried.
3. **Addition of Weeding Policy to Collection Development Policy:** Hunter motioned to add the addition of a Weeding Policy to the Collection Development policy and was seconded by Brooks. All yes, motion carried
4. **Transfer of \$1,000 from Employee Training to Transportation:** McLain motioned to transfer \$1,000 from Employee Training to Transportation and was seconded by Rydman. All yes, motion carried.
5. **Discussion of Strategic Planning:** Jeffrey presented a proposal to begin the Strategic Planning process in August of 2023. The proposal was quite cost prohibitive and Hunter had some contacts that may be able to offer very similar services for a lesser cost.

**OLD BUSINESS:**

1. **Internet Use Policy update:** The policy was approved by the Board in June, but have not been able to incorporate it as the new computers need setting adjustments. .

**Township Board Meeting:** July 28, 2022, at 7:00 p.m.

**Adjournment:** McLain motioned to adjourn at 8:12 pm, and was seconded by Brooks. All yes, motion carried.

**Next regular meeting:** August 15, 2022, at 6:30 p.m.

Submitted by Carrie Brooks

# DORR TOWNSHIP LIBRARY

Balance Sheet  
As of July 31, 2022

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
390. Savings	253,958.16
Checking	201,493.53
Huntington CD	6,418.42
<b>Total Bank Accounts</b>	<b>\$461,870.11</b>
Other Current Assets	
019. Audit Accts Receivable	10,226.61
<b>Total Other Current Assets</b>	<b>\$10,226.61</b>
<b>Total Current Assets</b>	<b>\$472,096.72</b>
<b>TOTAL ASSETS</b>	<b>\$472,096.72</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Accounts Payable	
202. Accounts Payable	0.00
<b>Total Accounts Payable</b>	<b>\$0.00</b>
Other Current Liabilities	
203. Audit Accts Payable	3,345.67
701. Direct Deposit Payable	0.00
Direct Deposit Payable	0.00
Payroll Liabilities	191.25
211. Federal Unemployment (940)	-859.26
212. MI Income Tax	326.14
213. Federal Taxes (941/944)	705.18
214. MI Income Tax	-68.88
215. MI Unemployment Tax	0.00
216. Blue Cross Dental	250.04
217. Blue Cross Vision	1,287.16
Blue Cross Dental	5.48
Blue Cross Vision	40.66
Federal Taxes (941/944)	1,514.37
Federal Unemployment (940)	74.89
MI Income Tax	612.02
MI Unemployment Tax	0.00
<b>Total Payroll Liabilities</b>	<b>4,079.05</b>
<b>Total Other Current Liabilities</b>	<b>\$7,424.72</b>
<b>Total Current Liabilities</b>	<b>\$7,424.72</b>
<b>Total Liabilities</b>	<b>\$7,424.72</b>
Equity	
012. Opening Bal Equity	120,892.09
013. Fund Balance	397,029.68
Net Income	-53,249.77
<b>Total Equity</b>	<b>\$464,672.00</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$472,096.72</b>

### Check Register 2022 - July

Date	Type	Check #	Vender	Memo	Amount
07/01/2022	Payroll Check	DD	Jeffrey L. Babbitt	Pay Period: 06/15/2022-06/28/2022	-1,166.30
07/01/2022	Payroll Check	DD	Karen K. Shaffer	Pay Period: 06/15/2022-06/28/2022	-331.75
07/01/2022	Payroll Check	DD	Alexis Adrianse	Pay Period: 06/15/2022-06/28/2022	-450.84
07/01/2022	Payroll Check	DD	Jennifer L. Chamberlain	Pay Period: 06/15/2022-06/28/2022	-662.11
07/01/2022	Payroll Check	DD	Shera Van Goor	Pay Period: 06/15/2022-06/28/2022	-227.60
07/01/2022	Payroll Check	DD	Reilly J. Brower	Pay Period: 06/15/2022-06/28/2022	-283.09
07/01/2022	Payroll Check	DD	Karen E. Brower	Pay Period: 06/15/2022-06/28/2022	-319.68
07/01/2022	Check	15969	Lakeland Library Cooperative	Invoice #22-17257 Quarterly LLC Dues	-3,808.88
07/01/2022	Check	15970	Lakeland Library Cooperative	Invoice #PT22-454 Quarterly Overdrive	-450
07/01/2022	Check	15971	Allegan County News/Kaechele Publications	Invoice #6206 3 quarter-page ads for Plates 'n' Pages	-900.00
07/01/2022	Check	15972	Hopkins District Library	Invoice #1005 Half Ancestry subscription	-1,147.47
07/01/2022	Check	15974	Midwest Tape	Invoice #502334197 Customer #2000018351 June Hoopla	-325.44
07/06/2022	Check	15954	Rayne Klar	Guest teaching fee, Comics Creators Club	-175
07/06/2022	Check	15975	ODC Network	Program Date 7/6/2022 Reservation Date 3/7/2022 Wonderful Wetland Creatures	-265
07/06/2022	Tax Payment		MI Department of Treasury	Tax Payment for Period: 06/01/2022-06/30/2022 MI Income Tax	-305
07/06/2022	Tax Payment		IRS	Tax Payment for Period: 06/01/2022-06/30/2022 Federal Taxes (941/943/944)	-1,418.73
07/07/2022	Check	15962	Sue Stauffacher	Storyteller for Plates 'n' Pages Account #970594354	-250
07/07/2022	Check	15976	T-Mobile	June Hotspots	-119.44
07/07/2022	Check	15977	Coast to Coast Solutions	Invoice #IVC0105484 Order #CCS22182002 Halloween temporary tattoos	-116
07/07/2022	Check	15978	USPS	Stamps	-116
07/08/2022	Check	15979	MLive Media Group	Order #0010374262 Account #1000679780 Digital ad for Plates 'n' Pages	-725.00
07/13/2022	Check	15980	The Library Network	Invoice #70372 DeepFreeze subscription for 5 new laptops, prorated through Sept	-134.4
07/13/2022	Check	15981	Coast to Coast Solutions	Invoice IVC0105484 Temporary tattoos, shipping	-22.62

07/13/2022	Check	15982	MidAmerica Books	Invoice #552032 Children's nonfiction	-88.8
07/13/2022	Check	15983	Overwatch Data Services	Invoice #36405 6 public desktops & 5 laptops, 1 staff PC	-7,912.17
07/13/2022	Check	15984	Overwatch Data Services	Invoice #36412 Managed Service Agreement 7/12/22-7/11/23 BitDefender renewal	-2,430.00
07/14/2022	Check	15955	Wendy BooydeGraaff	Storyteller for Plates 'n' Pages	-200
07/15/2022	Payroll Check	DD	Shera Van Goor	Pay Period: 06/29/2022-07/12/2022	-215.88
07/15/2022	Payroll Check	DD	Alexis Adrianse	Pay Period: 06/29/2022-07/12/2022	-442.15
07/15/2022	Payroll Check	DD	Jeffrey L. Babbitt	Pay Period: 06/29/2022-07/12/2022	-1,166.28
07/15/2022	Payroll Check	DD	Karen E. Brower	Pay Period: 06/29/2022-07/12/2022	-319.67
07/15/2022	Payroll Check	DD	Karen K. Shaffer	Pay Period: 06/29/2022-07/12/2022	-331.75
07/15/2022	Payroll Check	DD	Jennifer L. Chamberlain	Pay Period: 06/29/2022-07/12/2022	-662.1
07/15/2022	Payroll Check	DD	Reilly J. Brower	Pay Period: 06/29/2022-07/12/2022	-440.04
07/19/2022	Check	15985	MidAmerica Books	Invoice #553821 Children's Nonfiction (State books)	-109.75
07/21/2022	Check	15959	Jenifer Strauss	Storytime, Comics Creators Club, and Plates 'n' Pages	-1,400.00
07/25/2022	Check	15986	CENTER POINT LARGE PRINT	Invoice #1945392, Invoice #1945815 Large Print	-128.24
07/25/2022	Check	15987	US Bank Equipment Finance	Invoice #477599492 July copier	-544.74
07/26/2022	Expense			MI UIA Tax MI UIA TAX STATE OF M 0430000944 MI UIA TAX STATE OF M 0	-60
07/27/2022	Check	15988	WT Cox Information Services	Invoice #3113132 Magazine subscription 9/1/22-8/31/23	-724.2
07/28/2022	Check	15960	Kenneth Kraegel	Storyteller for Plates 'n' Pages	-375

			Chase Card Services	July CC Bill July Credits Adult YA Tween Childrens July Supplies General - 971.14 SR - 10.78 July Payroll July GR Press July Spectrum MS Office Licenses Book Truck Laptop Holder July DVD July Video Games July Audio Books	
07/28/2022	Expense				-4,194.44
07/29/2022	Payroll Check	DD	Shera Van Goor	Pay Period: 07/13/2022-07/26/2022	-215.88
07/29/2022	Payroll Check	DD	Karen K. Shaffer	Pay Period: 07/13/2022-07/26/2022	-331.76
07/29/2022	Payroll Check	DD	Karen E. Brower	Pay Period: 07/13/2022-07/26/2022	-416.74
07/29/2022	Payroll Check	DD	Reilly J. Brower	Pay Period: 07/13/2022-07/26/2022	-531.63
07/29/2022	Payroll Check	DD	Jeffrey L. Babbitt	Pay Period: 07/13/2022-07/26/2022	-1,166.30
07/29/2022	Payroll Check	DD	Alexis Adrianse	Pay Period: 07/13/2022-07/26/2022	-442.14
07/29/2022	Payroll Check	DD	Jennifer L. Chamberlain	Pay Period: 07/13/2022-07/26/2022	-662.1
07/31/2022	Check	15989	T-Mobile	Account #970594354 July hot spots	-119.44
07/31/2022	Check	15990	Midwest Tape	Invoice #502470825 Customer #2000018351 July Hoopla	-285.56

# DORR TOWNSHIP LIBRARY

## General Ledger

July 2022

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AMOUNT	BALANCE
Checking							
	Beginning Balance						233,689.11
07/01/2022	Check	15969	Lakeland Library Cooperative	Invoice #22-17257	703-728. Operations:725. LLC Costs	-3,808.88	229,880.23
07/01/2022	Payroll Check	DD	Jeffrey L. Babbitt	Pay Period: 06/15/2022-06/28/2022	Direct Deposit Payable	-1,166.30	228,713.93
07/01/2022	Payroll Check	DD	Karen K. Shaffer	Pay Period: 06/15/2022-06/28/2022	Direct Deposit Payable	-331.75	228,382.18
07/01/2022	Payroll Check	DD	Alexis Adrianse	Pay Period: 06/15/2022-06/28/2022	Direct Deposit Payable	-450.84	227,931.34
07/01/2022	Payroll Check	DD	Jennifer L. Chamberlain	Pay Period: 06/15/2022-06/28/2022	Direct Deposit Payable	-662.11	227,269.23
07/01/2022	Payroll Check	DD	Shera Van Goor	Pay Period: 06/15/2022-06/28/2022	Direct Deposit Payable	-227.60	227,041.63
07/01/2022	Payroll Check	DD	Reilly J. Brower	Pay Period: 06/15/2022-06/28/2022	Direct Deposit Payable	-283.09	226,758.54
07/01/2022	Payroll Check	DD	Karen E. Brower	Pay Period: 06/15/2022-06/28/2022	Direct Deposit Payable	-319.68	226,438.86
07/01/2022	Check	15970	Lakeland Library Cooperative	Invoice #PT22-454	703-728. Operations:725. LLC Costs:721.2 Other LLC fees	-450.00	225,988.86
07/01/2022	Check	15971	Allegan County News/Kaechele Publications	Invoice #6206	703-728. Operations:721. Advertising	-900.00	225,088.86
07/01/2022	Check	15972	Hopkins District Library	Invoice #1005	703-728. Operations:711. databases	-1,147.47	223,941.39
07/01/2022	Check	15974	Midwest Tape	Invoice #502334197 Customer #2000018351	703-728. Operations:711. databases	-325.44	223,615.95
07/06/2022	Check	15975	ODC Network	Program Date 7/6/2022 Reservation Date 3/7/2022	703-728. Operations:710. Programs (Community Promotions)	-265.00	223,350.95
07/06/2022	Tax Payment		MI Department of Treasury	Tax Payment for Period: 06/01/2022-06/30/2022	Payroll Liabilities:MI Income Tax	-305.00	223,045.95
07/06/2022	Check	15954	Rayne Klar		703-728. Operations:710. Programs (Community Promotions)	-175.00	222,870.95
07/06/2022	Tax Payment		IRS	Tax Payment for Period: 06/01/2022-06/30/2022	Payroll Liabilities:Federal Taxes (941/944)	-1,418.73	221,452.22
07/07/2022	Check	15962	Sue Stauffacher		703-728. Operations:710. Programs (Community Promotions)	-250.00	221,202.22
07/07/2022	Check	15976	T-Mobile	Account #970594354	729-734. Facilities and Equipment:729. Rent, Parking, Utilities:729.1 Telephone, Telecommunications	-119.44	221,082.78
07/07/2022	Check	15978	USPS		703-728. Operations:720. Supplies:720.1 Collection/Office Supplies	-116.00	220,966.78
07/07/2022	Check	15977	Coast to Coast Solutions	Invoice #IVC0105484 Order #CCS22182002	703-728. Operations:720. Supplies:720.1 Collection/Office Supplies	-116.00	220,850.78
07/08/2022	Check	15979	MLive Media Group	Order #0010374262 Account #1000679780	703-728. Operations:721. Advertising	-725.00	220,125.78
07/13/2022	Check	15981	Coast to Coast Solutions	Invoice IVC0105484	703-728. Operations:720. Supplies:720.1 Collection/Office Supplies	-22.62	220,103.16
07/13/2022	Check	15980	The Library Network	Invoice #70372	729-734. Facilities and Equipment:732. Technology	-134.40	219,968.76
07/13/2022	Check	15984	Overwatch Data Services	Invoice #36412	-Split-	-2,430.00	217,538.76
07/13/2022	Check	15983	Overwatch Data Services	Invoice #36405	729-734. Facilities and Equipment:731. Computer Equipt.	-7,912.17	209,626.59
07/13/2022	Check	15982	MidAmerica Books	Invoice #552032	703-728. Operations:703. Books	-88.80	209,537.79
07/14/2022	Check	15955	Wendy BooydeGraaff		703-728. Operations:710. Programs (Community Promotions)	-200.00	209,337.79
07/14/2022	Deposit				404. Penal Fines	2,352.90	211,690.69
07/15/2022	Payroll Check	DD	Karen K. Shaffer	Pay Period: 06/29/2022-07/12/2022	Direct Deposit Payable	-331.75	211,358.94
07/15/2022	Payroll Check	DD	Alexis Adrianse	Pay Period: 06/29/2022-07/12/2022	Direct Deposit Payable	-442.15	210,916.79
07/15/2022	Payroll Check	DD	Shera Van Goor	Pay Period: 06/29/2022-07/12/2022	Direct Deposit Payable	-215.88	210,700.91

# DORR TOWNSHIP LIBRARY

## General Ledger

July 2022

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AMOUNT	BALANCE
07/15/2022	Payroll Check	DD	Karen E. Brower	Pay Period: 06/29/2022-07/12/2022	Direct Deposit Payable	-319.67	210,381.24
07/15/2022	Payroll Check	DD	Jeffrey L. Babbitt	Pay Period: 06/29/2022-07/12/2022	Direct Deposit Payable	-1,166.28	209,214.96
07/15/2022	Payroll Check	DD	Jennifer L. Chamberlain	Pay Period: 06/29/2022-07/12/2022	Direct Deposit Payable	-662.10	208,552.86
07/15/2022	Payroll Check	DD	Reilly J. Brower	Pay Period: 06/29/2022-07/12/2022	Direct Deposit Payable	-440.04	208,112.82
07/19/2022	Check	15985	MidAmerica Books	Invoice #553821	703-728. Operations:703. Books	-109.75	208,003.07
07/21/2022	Check	15959	Jenifer Strauss		703-728. Operations:710. Programs (Community Promotions)	-1,400.00	206,603.07
07/25/2022	Check	15986	CENTER POINT LARGE PRINT	Invoice #1945392, Invoice #1945815	-Split-	-128.24	206,474.83
07/25/2022	Check	15987	US Bank Equipment Finance	Invoice #477599492	729-734. Facilities and Equipment:730. Equip Rental and Maintenance	-544.74	205,930.09
07/26/2022	Expense			MI UIA Tax	702. Payroll Expenses:702.2 Taxes	-60.00	205,870.09
07/27/2022	Check	15988	WT Cox Information Services	Invoice #3113132	703-728. Operations:705. Periodicals	-724.20	205,145.89
07/28/2022	Expense		Chase Card Services	July CC Bill	-Split-	-4,194.44	200,951.45
07/28/2022	Check	15960	Kenneth Kraegel		703-728. Operations:710. Programs (Community Promotions)	-375.00	200,576.45
07/29/2022	Payroll Check	DD	Reilly J. Brower	Pay Period: 07/13/2022-07/26/2022	Direct Deposit Payable	-531.63	200,044.82
07/29/2022	Payroll Check	DD	Jeffrey L. Babbitt	Pay Period: 07/13/2022-07/26/2022	Direct Deposit Payable	-1,166.30	198,878.52
07/29/2022	Payroll Check	DD	Alexis Adrianse	Pay Period: 07/13/2022-07/26/2022	Direct Deposit Payable	-442.14	198,436.38
07/29/2022	Payroll Check	DD	Jennifer L. Chamberlain	Pay Period: 07/13/2022-07/26/2022	Direct Deposit Payable	-662.10	197,774.28
07/29/2022	Payroll Check	DD	Karen K. Shaffer	Pay Period: 07/13/2022-07/26/2022	Direct Deposit Payable	-331.76	197,442.52
07/29/2022	Payroll Check	DD	Shera Van Goor	Pay Period: 07/13/2022-07/26/2022	Direct Deposit Payable	-215.88	197,226.64
07/29/2022	Deposit		Interest		405-407. Other Types of Income:406. Interest Income Dor	26.17	197,252.81
07/29/2022	Payroll Check	DD	Karen E. Brower	Pay Period: 07/13/2022-07/26/2022	Direct Deposit Payable	-416.74	196,836.07
07/31/2022	Deposit				-Split-	5,062.46	201,898.53
07/31/2022	Check	15990	Midwest Tape	Invoice #502470825 Customer #2000018351	703-728. Operations:711. databases	-285.56	201,612.97
07/31/2022	Check	15989	T-Mobile	Account #970594354	729-734. Facilities and Equipment:729. Rent, Parking, Utilities:729.1 Telephone, Telecommunications	-119.44	201,493.53
<b>Total for Checking</b>						<b>\$ -</b>	<b>32,195.58</b>

# DORR TOWNSHIP LIBRARY

## Profit and Loss

July 2022

	TOTAL
Income	
403. State Aid	3,865.76
404. Penal Fines	2,352.90
405-407. Other Types of Income	
405. Miscellaneous Revenue	
405.1 Copies	112.30
405.2 Fines	3.75
405.3 Meeting Room Rental	20.00
405.4 Faxes	19.10
405.5 Book Sales	34.50
405.9 Uncategorized Income	45.90
<b>Total 405. Miscellaneous Revenue</b>	<b>235.55</b>
406. Interest Income Dor	58.68
407. Reimbursements	
407.1 Credit Card Credits	22.15
407.2 Book Replacement	14.95
<b>Total 407. Reimbursements</b>	<b>37.10</b>
<b>Total 405-407. Other Types of Income</b>	<b>331.33</b>
583. Direct Public Support	
583.3 Legacies and Bequests	
583.3.1 Annuity	356.20
<b>Total 583.3 Legacies and Bequests</b>	<b>356.20</b>
583.4 Donations	
583.4-2 Summer Reading Donation	600.00
<b>Total 583.4 Donations</b>	<b>600.00</b>
<b>Total 583. Direct Public Support</b>	<b>956.20</b>
<b>Total Income</b>	<b>\$7,506.19</b>
GROSS PROFIT	<b>\$7,506.19</b>
Expenses	
702. Payroll Expenses	73.00
702.2 Taxes	60.00
<b>Total 702. Payroll Expenses</b>	<b>133.00</b>
703-728. Operations	
703. Books	832.00
705. Periodicals	754.15
708. AV	
708.2 Audiobooks	85.43
708.3 DVD	94.42
708.4 Video Games	299.67
<b>Total 708. AV</b>	<b>479.52</b>

# DORR TOWNSHIP LIBRARY

## Profit and Loss

July 2022

	TOTAL
710. Programs (Community Promotions)	3,656.92
711. databases	1,758.47
720. Supplies	
720.1 Collection/Office Supplies	699.74
<b>Total 720. Supplies</b>	<b>699.74</b>
721. Advertising	1,625.00
725. LLC Costs	3,808.88
721.2 Other LLC fees	450.00
<b>Total 725. LLC Costs</b>	<b>4,258.88</b>
<b>Total 703-728. Operations</b>	<b>14,064.68</b>
729-734. Facilities and Equipment	
729. Rent, Parking, Utilities	
729.1 Telephone, Telecommunications	508.83
<b>Total 729. Rent, Parking, Utilities</b>	<b>508.83</b>
730. Equip Rental and Maintenance	544.74
731. Computer Equipt.	7,912.17
732. Technology	1,133.04
734. Technology Labor	2,250.00
<b>Total 729-734. Facilities and Equipment</b>	<b>12,348.78</b>
970. Maint. & Services Dor	
977. Equipment	613.28
<b>Total 970. Maint. &amp; Services Dor</b>	<b>613.28</b>
Payroll Expenses	
Taxes	964.75
Wages	12,522.46
<b>Total Payroll Expenses</b>	<b>13,487.21</b>
<b>Total Expenses</b>	<b>\$40,646.95</b>
NET OPERATING INCOME	<b>\$ -33,140.76</b>
NET INCOME	<b>\$ -33,140.76</b>

## Director's Report, August 2022

### Library Operation Updates

Reilly went to Washington, DC, for the ALA Annual Conference and acquired an estimated \$15,000 worth of materials including 153 books and about 200 audiobooks from ALA and from the Library of Congress for free. Our Summer Reading numbers reached an all-time high with 80 finishing the program out of an exceptional 179 registered patrons. Attendance at Storytime has been between 8 and 19 children and their parents. Program attendance continues to be strong. Reilly's Science Night and Lexi's Messy Mayhem drew nearly 40 participants apiece and everyone had a great time. Plates 'n' Pages ends Thursday night, August 11, with Ethel Footman Smothers presenting her book *The Hard Times Jar*. Twenty-eight people are signed up.

### Statistics

Circulation and database usage statistics are generally up from last month. DVD circulation is up nearly 33% from last month with more than 1,000 borrowed. Mango Languages was not accessed at all last month. We are developing plans for another marketing push, including sharing the publisher's introductory videos on social media and hosting programs to introduce patrons to our databases. See the charts and graphs below.

### Budget Items

The budget is generally up to date. We received a second disbursement of State Aid from the Library of Michigan, bringing the total to more than \$7,700, or well over double our anticipated State Aid revenue.

### Staff and Building Items

Randy at the Township brought in Maynard's Water Conditioning to replace a part in the water softener, solving a persistent problem with the smell of the tap water.

### Meetings, Workshops, etc.

I represented the library at the Dorr Township Board meeting on July 28.

On August 2, I remotely attended the Michigan New Directors (MiNDs) meeting. Clare Membiela of the Library of Michigan clarified that grant applications calling for "articles of incorporation" actually need the Township Board Resolution establishing the library, the Library Board By-Laws, and possibly certified election results for township libraries. We reviewed the Quality Services Audit Checklist (QSAC), with which I am exploring Dorr Library's performance. Clare also clarified librarians' options when witnessing possible child abuse in the library. We are not mandated reporters, which enables us to report using the anonymous system.

Clare cautioned against gathering information from the ILS, as that would constitute a violation of the Library Privacy Act, and we discussed legal and patron relation implications.

The Lakeland Library Coop Board and Advisory Committee meetings were held on August 11. We discussed millage battles, intellectual freedom, and LLC's Plan of Service. Message Bee is going live replacing iTiva notifying patrons of holds. This will reduce our staff's workload, and eventually our patrons will see the Dorr Township Library name on their caller IDs. According to the LLC Board packet, our coop fees will actually be reduced this year by \$184.

The Michigan Public Library Director Meeting is scheduled for 2pm Friday, August 12.

### **Volunteers**

No volunteers at this time.

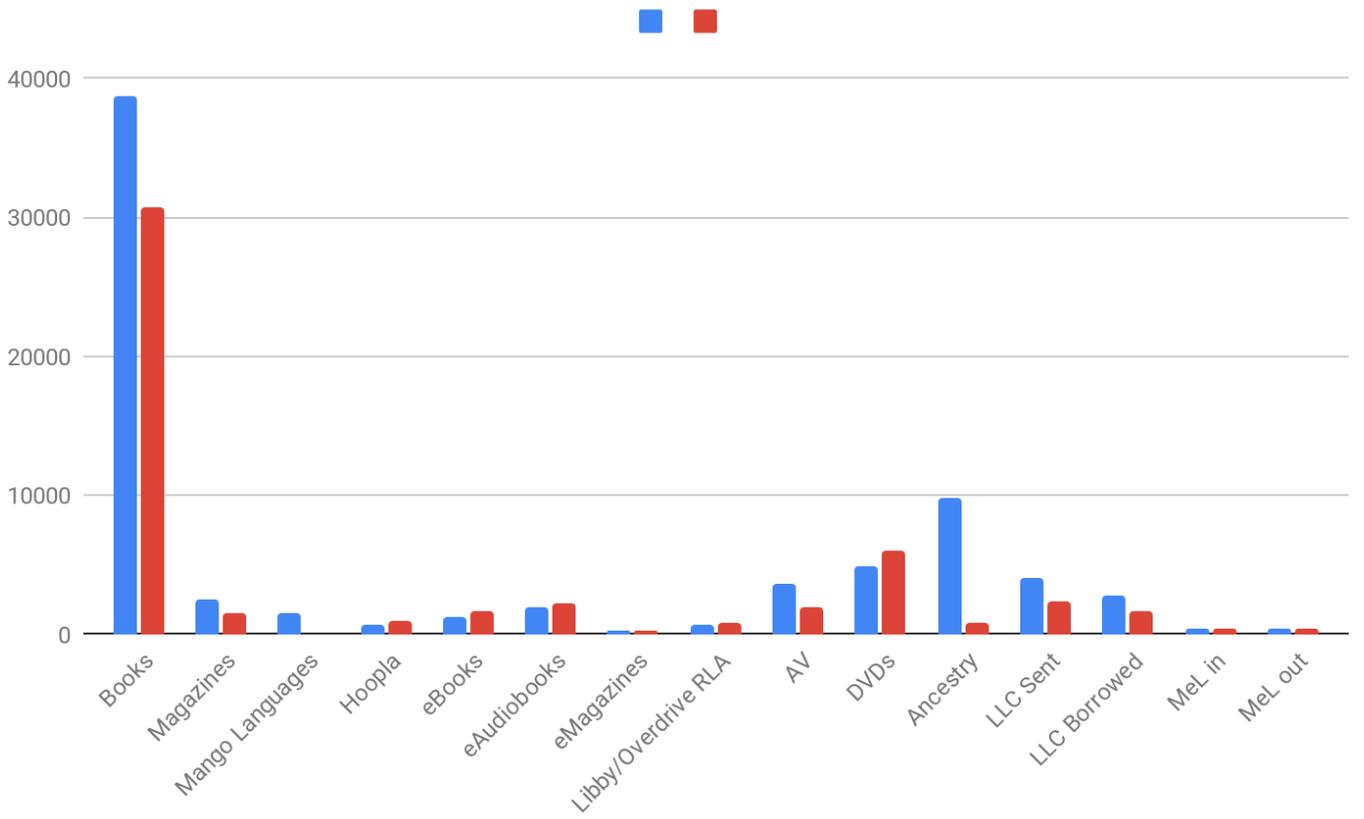
### **Library Closings**

No closings this past month, but we will be closed Labor Day and the preceding weekend.

Completed August 11, 2022, 4:15PM

	2021											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Books	1982	2056	2267	2191	2951	4101	4274	4314	3886	3745	3802	3121
Magazines	130	214	119	115	260	222	203	301	244	232	280	173
e-Magazines/Audio/Hoopla	187	144	104	73	189	767						
Hoopla							102	122	99	94	159	83
eBooks							257	220	200	200	202	185
eAudiobooks							300	350	331	358	348	302
eMagazines							39	49	42	49	24	22
Libby/Overdrive RLA Loans							152	118	92	134	130	
AV	547	727	566	420	179	160	184	176	208	133	172	174
DVDs	102	115	128	79	518	282	657	627	583	700	626	491
Ancestry	710	1398	1063	335	1176	359	1048	375	762	1660	817	73
LLC Sent	438	405	368	234	302	362	297	314	361	315	342	259
LLC Borrowed	293	179	153	310	143	248	241	282	243	291	188	250
MeL in	33	53	33	36	28	36	38	49	39	35	39	37
MeL out	35	47	30	41	29	40	36	44	43	33	41	35

	2022											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Books	4006	3461	4590	4258	3676	5177	5526					
Magazines	188	172	242	170	239	322	208					
Mango Languages	0	13	3	4	1	1	0					
Hoopla	110	134	131	173	149	145	134					
eBooks	254	198	233	236	249	223	266					
eAudiobooks	336	257	335	348	327	308	313					
eMagazines	39	60	52	35	22	30	12					
Libby/Overdrive RLA Loans	148	123	136	177	138	157	N/A					
AV	278	235	293	291	233	258	333					
DVDs	826	705	963	934	751	796	1057					
Ancestry	3	0	230	362	102	65	108					
LLC Sent	391	333	367	321	243	385	339					
LLC Borrowed	299	223	176	257	175	307	286					
MeL in	57	50	44	38	48	44	53					
MeL out	63	54	47	40	50	44	58					



**DORR TOWNSHIP LIBRARY**  
**PATRON SOCIAL MEDIA POLICY**

**I. Purpose.**

The purpose of the Social Media Policy is to ensure effective promotion and discussion of the Dorr Township Library (“Library”) services, resources, and events, and to ensure a reputation for outstanding community engagement and customer service on social media. The purpose of the social media accounts is to discuss library programs, events and materials. Every effort will be made for content on social media web properties operated by Dorr Township Library to be placed on features that are accessible. For people with disabilities, web content and documents in other formats will be available on request.

**II. Definition of Social Media.**

Social media is defined as electronic communication through which users create online communities to share information, ideas, personal messages, and other content. Social media would include any webpage or app through which the Library has an account and interacts with other users.

**III. Responsibility for and Authority over Social Media Accounts.**

Ultimate responsibility for the use and content of all official Library social media accounts, whether authored by the Director or by Staff members to whom the Director has delegated social media tasks, rests with the Director. The Library Board has the authority to determine whether a particular social media account is used by the Library. This Policy only applies to official Library social media accounts. The social media accounts of individual employees or Board members are not subject to this Policy.

**IV. Media Release.**

Programs, events, and classes are regularly photographed or videorecorded for library promotional purposes. Most frequently, this involves use of the images in social media posts. By participating in these events, you are giving consent that the Library can use/publish group photos for publication and/or distribution. If you would not like yourself and/or your minor children to be included in group pictures, you must inform the staff, who will ensure that no recognizable images of you are published or distributed. You are responsible for informing the staff of your desire to not be recorded at each event, as there is no other reasonable way for staff to guarantee your exclusion.

**V. Usage Rules.**

The Library operates and maintains social media sites as a public service to provide information regarding Library services, programs, materials, events, and activities. Although the Library welcomes the comments, posts, and messages of other social media users that relate to the Library and recognizes and respects differences in opinion, the social media sites are limited

public forums and are subject to review by Library staff members. The Library reserves the right to (but is not required to) remove any comment, post, or message that it deems in violation of this Policy. The Rules are as follows:

1. Privacy: Users should have no expectation of privacy when commenting on Library posts or tagging the Library. Comments and posts may be read by anyone once posted, regardless of one's friends, followers, or subscribers list. The Library advises users against posting their personal information or contact information on social media sites. Comments and posts may also be subject to disclosure under the Freedom of Information Act.
2. Library's Rights: The Library reserves the right to reproduce comments and posts tagging the Library in other public venues (ex: testimonials). Reproductions of this nature may be edited for space or content, but the original intent of the comment or post will be maintained.
3. No Endorsement: The Library is not responsible for the content of posts made by third parties, including patrons, reviewers, advertisers, and others who may post comments. Public posts by third parties do not reflect the positions of the Library, its employees, or any individual Board member.
4. Unauthorized Content: To ensure a healthy, safe space to discuss Library services, resources, and events, content containing any of the following may be removed immediately from any Library social media forum:
  - Obscene, illegal, sexually harassing, threatening or abusive speech or nudity in profile pictures.
  - Any post that affects the safety and security of the Library, its property, patrons and staff or creates a hostile work environment.
  - Private or personal information, including phone numbers and addresses, or requests for personal information.
  - Any statement by a user under a false name or any falsification of identity.
  - Comments, links, or information unrelated to the purpose of the limited public forum.
  - Spam or other commercial messages.
  - Any postings that would violate the Michigan Campaign Finance Act, the Library Privacy Act or other Michigan or federal laws.
  - Solicitation of funds.

- Any comment, post or other content that violates any person's intellectual property rights, including but not limited to violations of the Copyright Act.
  - Any information deemed harmful to minors in violation of the Michigan Library Privacy Act.
  - Any post that violates any Library policy.
  - Any images, links, or other content that falls into the above categories.
  - Any post that requires immediate action because the Library does not monitor its social media 24 hours a day.
  - Any document, information, or image that would be considered a Library record that is posted without permission of the patron or person identified in that record. For example, no picture of a Library program taken by someone other than Library staff shall be posted without permission of every person in that picture. (Pictures taken by Library staff are subject to section IV of this policy.)
5. Third Party Usage Rules: In addition, users are expected to abide by the terms and conditions set by third party social media platforms as well as follow appropriate federal and state law.

## **V. Violations and Appeals.**

The Library reserves the right to ban or block users who have posted in violation of this Policy or to delete posts or comments. To the extent the Library has sufficient contact information and the Library will message users who have been blocked or whose content is deleted to explain the issue and notify the person of the action. Any person who has been blocked or whose post or comment has been deleted has the right to appeal that decision to the Library Board. The appeal should be sent to the Library Director within 10 business days of the (1) decision to block or ban or (2) deletion of the post or comment, whichever is applicable. The Library Board shall decide the appeal.

## **VI. General Complaints.**

The Library asks that individual user complaints be sent directly to a manager or the Director so that they can be addressed efficiently. Social media is not the mechanism used by the Library to document or address Library user problems and concerns, or influence Library policy, procedures, or programs.

## DORR TOWNSHIP LIBRARY

### EMPLOYEE USE OF SOCIAL MEDIA POLICY

#### **I. Application.**

The Dorr Township Library's Employee Use of Social Media Policy ("Social Media Policy") applies to Library employees whenever using Social Media, including when not at work, not on work time, using their own personal computers or electronic devices, or posting to their own personal social media accounts.

#### **II. Definition of Social Media**

"Social Media" includes all means of communicating or posting information or content of any sort on the Internet, including to social networking websites, bulletin boards, forums, or one's own or someone else's blog or personal website, whether associated or affiliated with the Library. Common examples of Social Media include but are not limited to Facebook, Twitter, YouTube, Wikipedia, LinkedIn, and Instagram.

#### **III. Usage Rules**

A. Use Unrelated to Job. Employees may not use Social Media for purposes unrelated to their job duties while on work time and in work areas if, in the sole discretion of management, such use interferes with the employee's job performance.

B. Use of Library Email Addresses. Employees may not use Library email addresses to register on social networks, blogs, or other online tools utilized for personal use.

C. Considerations Before Posting. Before creating online content, everyone should consider some of the risks and rewards that are involved. When posting content on social media as a private citizen regarding a matter of public concern, employees should keep in mind that conduct which adversely affects the efficiency of the Library's public service, impairs workplace discipline, or destroys harmony with co-workers may result in disciplinary actions up to and including termination. To that end, Library employees should:

1. *Library Policies.* Ensure that their postings are consistent with the Library's policies which prohibit unlawful discrimination and harassment. Inappropriate postings that include discriminatory remarks, harassment, threats of violence, or similar inappropriate or unlawful conduct will not be tolerated and may subject employees to disciplinary action up to and including termination.

2. *Be respectful.* Always be fair and courteous to fellow employees, constituents, suppliers or people who work on behalf of the Library. If deciding to post complaints or criticism, employees should not use statements, photographs, video, or audio that disparages constituents, employees, or suppliers, that might

constitute harassment or bullying, or that reasonably could be viewed as malicious, obscene, threatening, or intimidating. Examples of such conduct might include offensive posts meant to intentionally harm someone's reputation or posts that could contribute to a hostile work environment on the basis of race, color, gender, **sexual orientation**, religion, national origin, creed, disability, height, weight, pregnancy, marital status, or age.

3. *Not Represent as Spokesperson.* Unless authorized to do so by the Library, employees should never represent themselves as spokespersons for the Library. If the Library is a subject of the content employees create, they should be clear and open about the fact that they are employees and make clear that their views do not represent those of the Library.

4. *Privacy; Confidentiality.* Respect the Library's confidential and proprietary information, including all patron information and any information that is still in draft form or is confidential.

D. Protected Activity. Regardless of any other provision of this Social Media Policy, the Library's Social Media Policy does not prohibit employees from engaging in this kind of activity, nor prohibit any other activity that is protected by the National Labor Relations Act.

#### **IV. Violation of Policy**

Failure to comply with this Social Media Policy may be grounds for disciplinary action, up to and including discharge. In addition, the Library will report any illegal activities to the appropriate law enforcement authorities.

**Michigan Municipal Insurance Coverage Proposal**

**For**

**Dorr Township Library**  
**Allegan County**

**August 24<sup>th</sup>, 2022 to August 24<sup>th</sup>, 2023**

**David Bellingar**

***Ted Hartleb Agency***

5840 King Highway  
Kalamazoo, MI 49048

**Since 1977**

# **Ted Hartleb Agency**

## ***Service Guarantee!***

### ***“Our Pledge”***

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

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

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

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

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

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

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

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

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

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

*Please Call Us and Ask How We Can Assist Your Insurance Needs.  
269-385-5911*

**EMC INSURANCE GROUP INC.  
NAMED TO FORBES.COM 100  
MOST TRUSTWORTHY COMPANIES LIST**

**FOR IMMEDIATE RELEASE**

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

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

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

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

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

**\*About EMC Insurance Group Inc.**

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

## About EMC Insurance Companies

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

--end--

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

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

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

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

### LIST OF COMPANIES (TOP 15 OF 40)

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

Features  
of the

**EMC PUBLIC ENTITY PROGRAM**

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

## SERVICE COMPANIES

### MARKETING AND SERVICE:

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

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

### INSURANCE CARRIER:

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

*\*Office established in Michigan since 1940*

### CLAIMS AND LOSS CONTROL ADMINISTRATION:

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

### Loss Control Services

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

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

### Claims Services

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

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

### Attorney Services

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

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

## COMPREHENSIVE PUBLIC ENTITY LIABILITY COVERAGE

PER OCCURRENCE LIMIT	\$1,000,000
AGGREGATE LIMIT	\$3,000,000
DEDUCTIBLE	NONE
DAMAGE TO PREMISES RENTED TO YOU	\$500,000
MEDICAL EXPENSE LIMIT	\$10,000
PERSONAL AND ADVERTISING INJURY LIMIT	\$1,000,000
PRODUCTS AND COMPLETED OPERATIONS AGGREGATE LIMIT	\$3,000,000
EMPLOYEE BENEFIT LIABILITY (\$1,000 deductible)	INCLUDED

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

### ADDITIONALLY NAMED:

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

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

### ADDITIONALLY INCLUDED:

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

\*For additional coverage and exclusions please refer to your policy

**COMPREHENSIVE PUBLIC ENTITY ERRORS AND OMISSION COVERAGE**

EMC LINEBACKER FORM

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

**OCCURRENCE FORM**

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

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

ADDITIONALLY INCLUDED:

Supplementary payments and plaintiff/claimant attorney's fees and expenses  
Defense Costs: First Dollar Coverage  
Zoning: inverse condemnation, takings – **MONETARY DAMAGES - AVAILABLE**  
**\*\*DEFENSE COSTS – OUTSIDE POLICY LIMITS**

Actual or alleged errors  
Misstatements or misleading statement  
Act or omission or neglect or breach of duty  
*Injunctive Relief (non-monetary)* **NO SUBLIMIT** **Included**  
*Loss of Salary/Fringe Benefit* **\$75,000/\$150,000** **Included**

\*5 year extended reporting period available

\*\* See options page for Monetary Damage Coverage Limits for Regulatory Takings and Inverse Condemnation (if selected defense costs move outside of limits)

\*For additional coverage and exclusions please refer to your policy

**PUBLIC ENTITY UMBRELLA COVERAGE**

LIMIT OF COVERAGE  
AGGREGATE LIMIT  
SIR

AVAILABLE  
AVAILABLE  
\$0

EXCESS COVERAGE OVER:

GENERAL LIABILITY  
EMPLOYEE BENEFIT LIABILITY  
AUTO LIABILITY  
ERRORS OR OMISSIONS LIABILITY  
WORKERS COMPENSATION

AVAILABLE  
AVAILABLE  
AVAILABLE  
AVAILABLE  
AVAILABLE

**WORKERS COMPENSATION**

*NOT QUOTED AT THIS TIME*

\*Payrolls provided at application and subject to annual audit

\*For additional coverage and exclusions please refer to your policy

## Recommendations

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

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

## SUMMARY OF COVERAGES AND PREMIUM

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

<b><i>TOTAL PREMIUM</i></b>	<b><i>\$2,660</i></b>
-----------------------------	-----------------------

***Optional Coverage:***

***UMBRELLA***

<b><i>LIMIT</i></b>	<b><i>AGGREGATE</i></b>	<b><i>PREMIUM</i></b>
<b><i>\$1,000,000</i></b>	<b><i>\$1,000,000</i></b>	<b><i>\$505</i></b>
<b><i>\$2,000,000</i></b>	<b><i>\$2,000,000</i></b>	<b><i>\$1,010</i></b>

***\*Higher limits are available upon request.***

***CYBERSOLUTIONS***

<b><i>\$50,000 - \$100,000</i></b>	<b><i>\$992</i></b>
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***\*Higher limits are available upon request.***

***PUBLIC OFFICIAL BOND***

<b><i>TREASURER - \$25,000</i></b>	<b><i>\$150</i></b>
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# DORR TOWNSHIP LIBRARY

## Acceptance of Insurance Proposal

Effective Date of Policy: August 1<sup>st</sup>, 2021

Signature	Title	Date
TOTAL PACKAGE PREMIUM		\$2,660
OPTIONAL LIMITS ACCEPTED:		
INITIAL	LIMIT	PREMIUM ADJUSTMENT
_____	CYBERSOLUTIONS	\$50,000 - \$100,000
_____	TREASURER BOND	\$25,000
_____	UMBRELLA	\$ _____
_____		\$ _____
_____		\$ _____
_____		\$ _____
_____		\$ _____
_____		\$ _____
_____		\$ _____
TOTAL ANNUAL PREMIUM:		\$ _____

**CYBER SOLUTIONS – optional coverage**

**DATA COMPROMISE COVERAGE**

RESPONSE EXPENSE LIMIT	ANNUAL AGGREGATE	\$100,000
LEGAL REVIEW		\$50,000
FORENSIC “IT” REVIEW SUBLIMIT		\$50,000
NAMED MALWARE SUBLIMIT		\$50,000
PUBLIC RELATIONS SUBLIMIT		\$10,000
REGULATORY FINES AND PENALTIES		\$50,000
PCI FINES AND PENALTIES		\$50,000
DEDUCTIBLE		\$1,000

**DATA COMPROMISE DEFENSE AND LIABILITY LIMIT**

	ANNUAL AGGREGATE	\$100,000
NAMED MALWARE SUBLIMIT		\$50,000
DEDUCTIBLE		\$1,000

**IDENTITY RECOVERY COVERAGE**

IDENTITY RECOVERY LIMIT	\$25,000
EXPENSE REIMBURSEMENT DEDUCTIBLE	\$0

**CYBER COVERAGE**

COMPUTER ATTACK LIMIT	\$100,000
LOSS OF BUSINESS SUBLIMIT	\$50,000
PUBLIC RELATIONS SUBLIMIT	\$10,000
CYBER EXTORTION SUBLIMIT	\$10,000
MISDIRECTED FRAUD PAYMENT	\$5,000
DEDUCTIBLE	\$1,000

**NETWORK SECURITY DEFENSE AND LIABILITY LIMIT**

	ANNUAL AGGREGATE	\$100,000
DEDUCTIBLE		\$1,000
ELECTRONIC MEDIA LIABILITY	\$100,000	
DEDUCTIBLE		\$1,000

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

# CyberSolutions

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

## Coverage When You Need It Most

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

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

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

## Cyber Liability Component

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

### Computer Attacks

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



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

\* Sublimits apply

### Network Security Liability

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

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

## Data Compromise Component

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

### Response Expense Coverage

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

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

### Defense and Liability Coverage

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

### Identity Recovery Coverage

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

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

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

### Claim and Legal Services

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

## Tools and Resources Through eRiskHub®

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



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

## Learn More

To learn more about CyberSolutions, contact your local insurance agent or visit [www.emcins.com/businessins/cybersolutions](http://www.emcins.com/businessins/cybersolutions).

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

[www.emcins.com](http://www.emcins.com)



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

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# COMMERCIAL BILLING PLAN

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

## 4 Easy Ways to Pay



### Electronic Funds Transfer (EFT)

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

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



### Online

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

Visit [www.emcins.com](http://www.emcins.com) and select **Make a Payment**.



### By Phone

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

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



### By Mail

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

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

## Choose Your Amount

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

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

## 2 Ways to Save

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

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

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

### EMC Insurance Companies

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

[www.emcins.com](http://www.emcins.com) | [in](#) [f](#) [t](#) [+](#) [v](#)



## MTPP/Decker Agency Overview:

The Michigan Township Participating Plan (**Par Plan**) is the LARGEST and oldest public entity insurer in the state of Michigan. There are nearly 1300 clients including: townships, villages, cities, housing authorities, police and fire authorities, and libraries. Decker Agency protects and services over 250 of these entities in the lower half of the lower peninsula. Insurance rules are different in different states, and this program originated in Michigan, and continues to flourish here.

We are fortunate to have the best of two worlds. Our carrier TMHCC is A++ rated, with over \$40 billion in diverse international holdings. TMHCC ranks #17 on the list of top 100 Insurers in the US, but the Par Plan itself is Michigan based and administered. Decker Agency is one of only ten agencies in the state allowed to sell and service this program. We are big enough nationally and internationally to cover ANY loss, but with a small town, service-oriented feel. We do NOT pool but have the benefits of a “pool” program, as seen below.

## High Points of Membership in the Program:

1. Our Risk Reduction **Grant** Program makes members eligible for up to \$10,000.00 per year for projects that reduce property and liability risk (security, lighting, signage, etc)
2. You will qualify for a “Return of Profit” **Dividend** (payout) when the program performs well.
3. Free Human Resources aid via phone or email: Employee handbook examples, trainings, debriefings, hotline access, etc.
4. Risk Control reviews, Regional Attorney network with municipal and public entity specialization.

Other similar District and Public Libraries we work with include: Galesburg Charleston Memorial, Jonesville District, Henika District, Sturgis District, Watervliet District, Potterville/Benton Township District, Homer Public, and too many others to list here.

\*Decker Agency has been working with Municipalities and Public Entities for over 20 years.

\*Please take a second to look at the Par Plan website: [www.theparplan.com](http://www.theparplan.com).



**DECKER**  
AGENCY

*DKRagency.com*

# Dorr Township Library

Proposal of Coverages

August 1, 2022

Ryan Brown  
Risk Manager

**\*\*NOTE\*\***

As with all proposals and summaries, this is not to be construed as a complete disclosure of the following coverages being offered or provided. As with all insurance, please refer to the actual contracts, documents, and policies for the complete wording of terms, conditions, definitions, and exclusions. This supersedes all other "explanations" of the coverages whether oral or written.

Coverage/Service Companies: Michigan Township Participating Plan. HCC Public Risk, Provident, Accident Fund, Amerisure, Liberty Mutual, Colonial Life, Mid-America Appraisal Company, Metropolitan Appraisal Company



**FEATURED PRODUCTS**

**Cyber Liability Insurance** Available limits begin at \$100,000 with premiums starting at \$1,000

"Cyber" Liability is insurance coverage specifically designed to protect a business or organization from:

- ❖ Liability claims involving the unauthorized release of information for which the organization has a legal obligation to keep private or confidential
- ❖ Security breach response including the cost of IT forensics and credit monitoring
- ❖ Extortion expenses and ransom payments to third party to avert potential damage, system interruption, data corruption or dissemination of confidential information

**Workers Compensation Insurance** Offering municipal group discounts & dividend plans

Workers' compensation insurance is a specific type of insurance that helps employers provide wages and medical benefits to teammates who have been injured on the job.

**Accident Insurance** Protect your Essential Workers & First Responders

We offer injury and illness coverage for boards, fire departments and law enforcement. These policies provide additional benefits to employees and can provide coverage on or off duty. Plan limits and premiums available to fit every need.

**ADDITIONAL SOLUTIONS**

- |   |   |
|---|---|
| <input type="checkbox"/> <b>Health Insurance</b>                  | <input type="checkbox"/> <b>Fiduciary Liability</b>   |
| <input type="checkbox"/> <b>Employee Benefits</b>                 | <input type="checkbox"/> <b>Pollution Coverage</b>    |
| <input type="checkbox"/> <b>Dental &amp; Vision Care Programs</b> | <input type="checkbox"/> <b>Storage Tank Coverage</b> |
| <input type="checkbox"/> <b>Life Insurance</b>                    | <input type="checkbox"/> <b>Excess Limits</b>         |
| <input type="checkbox"/> <b>Higher Liability Limits</b>           | <input type="checkbox"/> <b>Volunteer Accident</b>    |



**Features**  
**of the**  
**Decker Agency Public Entity Program**

- Dedicated Service Team, One Phone Number To Call.
- No Pooling - 100% Of Covered Risk Is Placed With Insurance Companies.
- Non-Assessable.
- Independent Liability Limits.
- "True" Occurrence Form Liability - **No Claims Made Liability Forms.**
- Higher Limits for Most Coverage Sections Are Available Upon Request.
- Group Experience Dividend Plan - No other non-pool program offers this feature.
- Risk Reduction Grant Program - visit: [www.theparplan.com](http://www.theparplan.com) for additional information.
- HR Muni - Human Resources risk management services provided free to members.

***Over \$5,000,000 in Grants & Dividends***



**DECKER**  
AGENCY

[DKRagency.com](http://DKRagency.com)



# The Par Plan Risk Reduction Grant and Dividend Program

**\*Over \$5million awarded to date!**

## Previous Grant Awardees

Alpine Township • Adrian Township • Arcadia Township • Barry Township Police  
Department • Blair Township • Caledonia Township • City of Coloma • City of Walker  
Fredonia Township • Grayling Township • Hamlin Township • Huron Township  
Kalamazoo Township • Madison Township • Milton Township • Pittsford Township  
Sheridan Fire Department • Salem South Lyon Library • Superior Township  
Whitehall Township • Village of Burr Oak • Village of Cass City

## Winning Project Examples

Firefighting Training  
Fire Vehicle Backup Cameras  
Police Department Tazer Training  
Police Department In-Car Cameras  
Ambulance Front Bumper Guard  
Fire & Rescue Training Structure  
EMS Power Cot  
Chevron Striping on Emergency Vehicles  
High Visibility Outerwear  
Sewer Cameras

Baseball Diamond Fence Guards  
Video Surveillance Systems  
Park/Playground Fall Material  
Parking Lot Lights  
Smoke Detector with Direct Dial In  
Well House Video Surveillance  
Emergency Lighting & Exit Signs  
Employee Training or Education  
Server for Police Patrol Recordings  
Body Cameras for Police Officers

*Grant opportunities available twice a year in the spring and the fall. Dividends are awarded annually based on the programs performance. For more information go to [www.theparplan.com](http://www.theparplan.com) and download the grant guidelines.*



## Human Resources Risk Management Services for Public Entities

Your Customers Will Spend Less Time on HR Compliance While Reducing Risk

### HR MUNI Risk Management Services

#### Unlimited HR Advice by Telephone / Email

Help customers prevent employment lawsuits with real-time advice from experienced HR professionals and/or employment attorneys.

#### Training for Managers and Employees

Stop sexual harassment and discrimination claims with interactive, online training courses. Support staff will assist customers in assigning, tracking and reporting for training programs completed by managers and employees.

#### Toll-Free Employee Complaint Hotline

Encourage early reporting of employee concerns to a third party for crucial advance notice of claims that may be avoided.

#### Public Sector Employment Law Updates and Webinars

Help customers stay abreast of employment law changes with email updates and webinars.

#### Online Knowledge Center

Customers will have 24/7 access to online resources developed by in-house employment attorneys and HR professionals including:

- **Sample workplace policies** to help prevent the most significant workplace claims.
- **Step-by-step guidance** to respond to and handle human resources issues related to harassment/discrimination, discipline and termination and protected classes/activities.
- **Red flags** to trigger further action and/or investigation before employee discipline or termination.

#### Proactive Onboarding

Each customer receives an introductory email and phone call about these risk control services from a member of the HR MUNI risk management team.

### Tokio Marine HCC – Public Risk Group

Since 1985, Tokio Marine HCC – Public Risk Group has safeguarded U.S. communities as a specialized provider of property and casualty insurance for public entities.

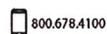
Our commitment to serving your customers extends far beyond our comprehensive and customized insurance coverages.

Our risk control team of experienced public sector professionals helps insureds reduce exposure through a wide range of consultative services.

In an effort to assist insureds in managing their human resources risks, HR MUNI services are included with all Tokio Marine HCC – Public Risk Group insurance policies.



Tokio Marine HCC - Public Risk Group is a member of the Tokio Marine HCC group of companies.



## INDEX OF COVERAGE SECTIONS

- I) MUNICIPAL GENERAL LIABILITY COVERAGE
- II) PUBLIC OFFICIALS LIABILITY COVERAGE (Wrongful Acts)
- III) AUTO LIABILITY & PHYSICAL DAMAGE COVERAGE
- IV) ELECTRONIC & DATA PROCESSING EQUIPMENT COVERAGE
- V) BROAD FORM CRIME COVERAGE
- VI) PUBLIC OFFICIAL & EMPLOYEE BOND COVERAGE

PROPERTY, VEHICLE & INLAND MARINE SCHEDULES

### **DECKER AGENCY**

[info@dkragency.com](mailto:info@dkragency.com)

*Local 269.327.2700*

*Toll Free 800.678.4100*

*Fax 269.327.8578*

### **SUPPORT COMPANIES**

#### CLAIMS ADMINISTRATION

1700 Opdyke Ct.  
Auburn Hills MI 48326  
Toll Free 800.225.6561  
Fax 248.371.3091

#### TECHNICAL ADMINISTRATION

1700 Opdyke Ct.  
Auburn Hills MI 48326  
Toll Free 800.783.1370  
Fax 248.371.3069

#### RISK CONTROL ADMINISTRATION

1700 Opdyke Ct.  
Auburn Hills MI 48326  
Toll Free 800.225.6561  
Fax 248.371.3069

I) MUNICIPAL GENERAL LIABILITY COVERAGE

Per-Occurrence Liability Limit (Occurrence Form Liability)	\$1,000,000
Policy Period Maximum Limit	UNLIMITED
Section I Deductible	\$ - 0 -

- A) Bodily Injury Included.
- B) Personal Injury Included.
- C) Property Damage Included.

## Additionally Named:

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

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

## Additionally Included:

- 1) Advertising Injury Liability - Includes Slogan Infringement.
- 2) Host Liquor Law Liability - Includes Incidental Giving and Serving.
- 3) Broad Form Property Damage Liability.
- 4) Incidental Medical Malpractice Liability (All employees).
- 5) Extended Bodily Injury & Property Damage Liability (Broad Form) - The definition of occurrence includes any intentional act by or at the direction of the additionally named which results in bodily injury or property damage if such injury arises from the use of reasonable force for the purpose of protecting persons or property.
- 6) Contractual Liability - Coverage for the Entity When It Becomes Legally Obligated for Liability Assumed Through Contractual Agreement.
- 7) Newly Acquired or Formed Organizations or Operations - 180 Days Automatic Coverage for Bodily Injury, Personal Injury, Property Damage and Advertising Injury Liability.
- 8) Products (Services) and Completed Operations Liability.
- 9) Premises and Operations Liability.
- 10) Elected or Appointed Officials Residence or Place of Employment Liability. (All Applicable Coverages).
- 11) Special Events Liability - Includes Sponsored Athletic, Fund Raising, Social or Recreational Events (Fireworks and/or Liquor Liability excluded, available separately).
- 12) No Specific Exclusions or limitations for: Vicarious Liability, Fellow Employee or Exemplary Damages.
- 13) Premises Medical Payments - \$10,000 each person/\$50,000 Policy Maximum Limit.
- 14) Definition of "Bodily Injury" and "Personal Injury" are AMENDED to include mental anguish, mental injury, shock, and disability.
- 15) Definition of "Occurrence" is AMENDED to include accident, event or happening.

II) PUBLIC OFFICIALS LIABILITY COVERAGE (Wrongful Acts)

Per-Occurrence Liability Limit (Occurrence Form Liability)	\$1,000,000
Policy Period Maximum Limit	UNLIMITED
Section II Deductible	\$ - 0 -

- A) Employment Practices Liability Included.
- B) Non-Monetary Defense Coverage Included.  
\$25,000 Per Suit / \$50,000 Policy Period Maximum.
- C) Abuse and Molestation Coverage Included.

## Additionally Named:

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

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

## Additionally Included:

- 1) Coverage addresses Not Only Public Officials and Employees, but the Entity as well.
- 2) Pay on Behalf Wording.
- 3) "All Employee's Endorsement" (those who were, now are or shall be).

III) AUTO LIABILITY COVERAGE

Per-Occurrence Liability – Bodily Injury and Property Damage	\$1,000,000
Non-Owned & Hired Auto Liability	INCLUDED

## Additionally Included:

- 1) Public Officials/ Employees Vehicles (Physical Damage Reimbursement)  
\$1,000 per Loss Maximum while being used for Entity business.

IV) ELECTRONIC & DATA PROCESSING EQUIPMENT COVERAGE

Broad Form Hardware & Software Limit	\$ 100,000
Forgery or Alteration	\$ 10,000
Section IV Deductible	\$ 500

- A) Provides "All Risk" Coverage on a "Stated Amount" basis for electronic & data processing owned by the Entity including power surge and extra expenses.
- B) Included Minimum Policy Limit.

V) BROAD FORM CRIME COVERAGE

Year Round Maximum Limit	\$ 100,000
Section V Deductible	\$ - 0 -

- A) Money & Securities Coverage – “Broad Form”.
- B) Forgery & Alteration Coverage – “Broad Form”.
- C) Computer Fraud.
- D) Inside Coverage:
  - 1) actual destruction, or wrongful abstraction
  - 2) other property if loss results from safe burglary or robbery within premises.
- E) Outside Coverage:
  - 1) while the property is being conveyed by a messenger
  - 2) while it is being conveyed by an armored car company
  - 3) while it is within the living quarters if the home of any messenger or collector
- F) Included: All Owned Entity premises and all officials' homes and/or any other off premise collection location.

VI) PUBLIC OFFICIAL AND EMPLOYEE BOND COVERAGE

<u>Position</u>	
Blanket Employee	\$ 100,000*
Director	10,000
Assistant Director	10,000
Administrative Assistant	10,000
Board President	10,000
Treasurer	10,000

\*Limit is excess over individual Position Bonds.