

**DORR TOWNSHIP LIBRARY
BOARD OF TRUSTEES
MEETING
Dorr Township Library
Time: July 15, 2024 @ 6:30 pm**

Call to Order:

Roll Call:

Changes to the Agenda:

Public Comment & Correspondence:

Approval of the Agenda:

Approval of the Minutes: June 17, 2024

Treasurer's Report: March, April, May, June. Credit Card - \$6,487.95 for June.

Director's Report:

Committee Reports:

NEW BUSINESS:

1. Discussion and approval of establishing a fund with ACCF
2. Discussion and approval of wage increase and hire of new staff
3. Discussion and approval of Andrea Strong Letter of Interest re: open Board seat
4. Review of renewed Liability Insurance

OLD BUSINESS:

- 1.

Township Board Meeting: July 25, 2024 7 pm.

Adjournment:

Next regular meeting: August 19, 2024 at 6:30 pm

**DORR TOWNSHIP LIBRARY
BOARD OF TRUSTEES
MEETING
Dorr Township Library
Time: June 17, 2024 @ 6:30 pm**

MINUTES

Meeting was called to order at 6:31 PM

Pledge of Allegiance: was said.

Roll Call: Present- Jeffrey Babbitt, Shana Dykhuis, Carrie Brooks, Bruce Bendull, Michael Rydman. Absent, Brittany Hunter.

Changes to the Agenda: None

Public Comment & Correspondence: John Tuinstra asked to speak when New Business Item #3 was addressed.

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

Approval of the Minutes: Brooks made a motion to accept the minutes from May 20, 2024, and was seconded by Rydman. All yes, motion carried.

Treasurer's Report: Due to continuing problems with QuickBooks, Treasurer's Reports were tabled for the month. Dykhuis motioned to pay the credit card for May 2024. Brooks seconded. All yes, motion carried.

Director's Report: 447 visitors inside the library for Summer Reading Kickoff, 165 signed up first day. Circulation statistics are fairly strong. Siegfried Crandall will try to connect with Reilly to fix problems with reconciliation due to QuickBooks glitch in the next week. LinkedIn Learning will not be renewed. We have collected \$1,200 in Summer Reading donations in the first 2 weeks after the fundraising letter was sent. Director continues to attend various meetings and trainings. The library has a new volunteer.

Committee Reports: None.

NEW BUSINESS:

- 1. Presentation by Stephanie Calhoun, Pres/CEO of ACCF, on establishing an endowment fund**
- 2. Discussion of issues with Custodial Service.** Will monitor for 4 months and revisit.
- 3. Discussion of letter from John Tuinstra to Director.** John asks for 3 actions:
 - a. Remove offensive Pride Month post. Rydman made a motion to require future Pride Month-related posts to be reviewed by the Board in May prior to posting. Bendull seconded. Brooks, Rydman, and Bendull Yes, Dykhuis No, motion carried 3-1.
 - b. Removal of LGBTQIA+ material. Board consensus is No. No action.
 - c. Promote only traditional community values. Board consensus is that we should continue to not promote either side. No action.

4. **Quarterly Update on Strategic Plan Implementation.** Progress is satisfactory.
5. **Lexi Adrianse presentation on New Logo**

OLD BUSINESS:

1. Discussion and Approval of New Logo. Brooks motioned to adopt the new logo. Dykhuis seconded. All yes, Motion carried.

Township Board Meeting: June 27, 2024 7 pm. Director Babbitt is scheduled to attend.

Adjournment: Brooks motioned to adjourn at 8:01 PM. Bendull seconded. All yes, motion carried.

Next Regular Meeting: July 15, 2024 at 6:30 pm

Submitted by Jeffrey Babbitt.

Director's Report, July 15, 2024

Library Operation Updates

Recent programs have been well attended. Among the most popular so far are the I Survived-themed science program with 28, Mushing 101 with 25, and Slime Night with 25. Most of July's programs, including Tie-Dye Towels, Steve Tchozesky's Geodes presentation, the John Ball Zoo and Stuffed Animal Workshop, and the Dino Adventure Party filled up quickly, and so did their waiting lists. As of 10AM Friday July 12, 252 patrons have signed up for Summer Reading and 37 have finished. Summer Reading wraps up on August 10.

We are offering the Comics Plus database now, locked in for two years at the current rate. The database offers a surprisingly wide selection of comics, graphic novels, and picture books, and we have high hopes that it will be popular with patrons.

Statistics

June was a disappointing month for membership stats. Both Active Patrons and Patron Count are down slightly from last year, and fewer new patrons were signed up than in any recent June except June 2020. Circulation and database statistics for June are generally comparable to what they were last June. Database use was up, however, with 118 uses of Ancestry and 22 uses of Mango Languages. DVD circulation was about half of what it was in June 2023.

Budget and Financial Items

Reilly is in the process of working through QuickBooks issues with Tyler Moulton from Siegfried Crandall. A glitch occurred in a transaction from March, making everything after impossible to reconcile. We remain optimistic that the problems can be resolved with some expert assistance.

I will submit a grant application to the Perrigo Charitable Foundation by the end of the month, seeking \$1,350 in funding for Excel Adult High School. Reilly is assembling support for the T-Mobile Hometown Grant, due in October. The grant would pay for a new digital sign to replace the 10-year-old sign outside the library as well as a new digital display inside the library. Reilly is currently looking for community partnerships and letters of support. She respectfully asks Board members to write letters of support for the grant application.

Our CD at Huntington Bank is reaching maturity on July 24, current value \$6,683.05. I recommend reinvestment for 12 months at 4.2% so we can fully evaluate the performance of the ICS at United Bank.

Staff and Building Items

The gate at the south end of the Circulation Desk was broken on June 27, removed on July 1, and repaired and returned by July 5. Staff reported lights out around the Inspirational Fiction shelves, and Township maintenance was informed on July 26 and reminded July 10. They have not been replaced.

Ben Joseph's last day is August 15, as he is starting graduate school in the fall. We will be hiring a replacement soon.

Meetings, Workshops, etc.

On June 19, I attended the DBA meeting at OMG. I am now the sole member of the Subcommittee on Welcome Packets for New Residents under the Membership Committee and will have an opportunity to recruit others at the DBA meeting on Wednesday July 17.

On June 27, I met with Becky from CCS, a local cleaning company, for a walkthrough. Her partner sent a quote for the same amount we currently pay for custodial care.

On July 10, I met with Joe Soules and Za Kulh Bawi of Coverall to switch the contracted franchise responsible for cleaning the library. This was initiated by Joe, who is a regional Operations Consultant for Coverall.

The morning of July 11 I attended the Lakeland Library Coop Board and Advisory Council meetings. That afternoon, I met with Ryan Brown about the renewal of our insurance with Decker Agency.

On July 12, I attended the Michigan Public Library Directors Meeting on Zoom. We discussed the legalities around political events and candidates happening at the library and recommended redacting the signature from any signed document we post online. We were also introduced to the Wonder Media Everyday Media Literacy Kit now available through Library of Michigan. This would be a useful tool in presenting information literacy in a politically neutral way, if we wanted to develop a program or flyer about this topic.

Volunteers

Mason Drodz is still be doing volunteer work in the library.

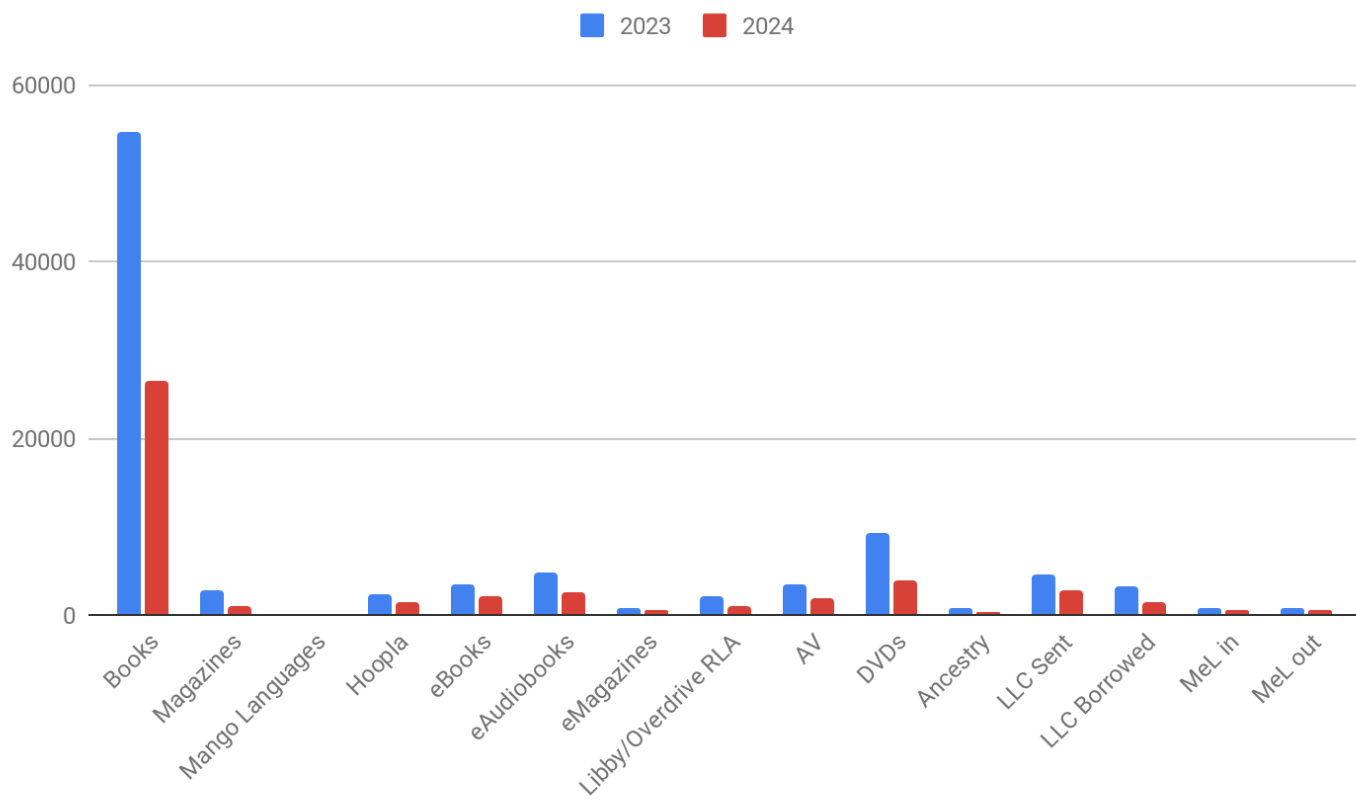
Library Closings

We were closed July 4 for Independence Day.

Completed July 15, 2024, at 12:03 AM.

	2023											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Books	4263	4118	4682	4005	3855	5636	6377	5335	4137	4504	4239	3548
Magazines	230	287	291	392	327	242	266	219	179	170	145	145
Mango Languages	2	49	12	4	0	3	3	6	3	1	2	13
Hoopla	198	198	205	188	174	215	205	217	199	212	187	186
eBooks	259	252	323	273	249	284	404	289	300	318	283	314
eAudiobooks	365	320	388	387	393	462	480	453	396	426	388	355
eMagazines	27	19	34	39	24	48	61	45	60	149	125	108
Libby/Overdrive RLA Loans	167	171	184	136	163	222	173	186	194	158	181	160
AV	328	237	414	302	269	321	252	249	215	294	229	269
DVDs	879	634	853	995	892	1030	859	764	667	590	568	469
Ancestry	63	13	70	63	52	0	218	84	66	0	105	23
LLC Sent	372	387	475	354	345	473	462	277	210	436	442	368
LLC Borrowed	437	251	394	332	437	285	242	99	91	262	194	131
MeL in	67	56	71	65	55	39	75	53	61	57	55	46
MeL out	70	54	69	67	54	48	70	55	61	61	56	35

	2024											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Books	3659	3928	4824	4747	4394	5005						
Magazines	172	154	177	261	122	165						
Mango Languages	12	3	0	0	7	22						
Hoopla	252	229	281	267	255	276						
eBooks	347	415	338	331	407	376						
eAudiobooks	399	412	433	437	467	459						
eMagazines	132	134	135	48	69	58						
Libby/Overdrive RLA Loans	217	207	211	175	147	N/A						
AV	348	277	330	285	292	347						
DVDs	629	566	682	761	719	641						
Ancestry	0	39	0	59	71	118						
LLC Sent	430	478	492	453	408	509						
LLC Borrowed	267	223	267	237	208	225						
MeL in	75	94	76	77	80	75						
MeL out	87	91	80	84	88	79						



More about

Planned Giving

Planned giving has a reputation for being complex. It isn't. It is simply planning to give at some point in the future.

The fun part of planned giving is knowing your lifetime's work will provide an impact for future generations. So what does a planned gift look like?

It can be as simple as putting the Foundation in your will or trust. One of the advantages of planned giving is that we can discuss how you would like your gift to be used and document it so that your intentions are clear and followed.

Discussing your intentions ahead of time also allows you and the Foundation to review your plans periodically. You can plan to gift your entire estate to the Foundation or a portion can be donated to the Foundation with the understanding that the Foundation will distribute designated allocations to additional organizations you have selected.

Planned gifts can be a better avenue for future giving than a trust because you don't pay the Foundation to update your plan like you would a trust. And unlike a trust, we actively manage your plan. If a selected non-profit named in your plan dissolves, we will revisit your plan. If you decide you want to add another non-profit, change allocation amounts, or remove an intended recipient – we can do that. There is never a fee to make changes to your plan. And while we hope one day the plan is put into play, we also understand that life takes many turns. It is just a plan – not a contract.

A bequest is one of the easiest and most popular ways to give a planned gift to the community foundation. Simply work with your advisor to include language in your will or estate plan that specifies a gift to the community foundation. Depending on your goals, and others you wish to leave a gift to through your plan, you may choose to designate a specific gift amount, a percentage of your estate or make your gift contingent on specific future events. Since a bequest is received after your lifetime, this gift does not impact your financial situation or lifestyle today. Bequest gifts can substantially help reduce estate taxes.

Photo by Tammy Clupker

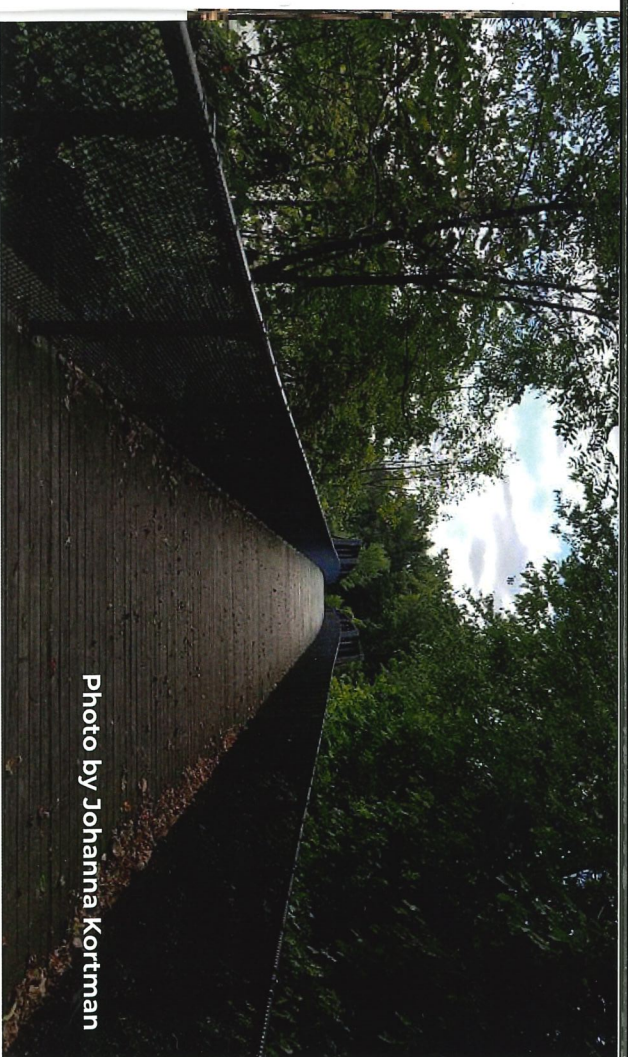


Photo by Johanna Kortman

The Power of ENDOWMENT

∞

When you create a fund through Allegan County Community Foundation, you have the opportunity to benefit the community forever with a permanent endowment. Most endowments are invested for long-term growth. They are designed to keep the principal amount intact while using a portion of the investment income for charitable purposes. In the case of the community foundation, earnings from the endowment are used to make grants to honor donors' wishes and address community needs. When you give to an endowment, your gift—and all future earnings from your gift—is a permanent source of community capital, helping to do good work today and in the future. As the fund grows, so will the portion available annually for charitable purposes.

For example, Helen gave \$100 to the Foundation's Community Legacy Endowment. So did Jim, Jane, Emily and so on. Those gifts are pooled with gifts given over the last 50+ years. Because only the growth is distributed from endowment funds – those original gifts are still generating more growth!

If Helen and friends cumulatively gave \$10,000 and it was endowed for 25 years, those gifts alone would have generated \$14,584 in grants...and those original gifts would now have grown to \$20,328!

Each gift generates change . . . change in the quality of life, change in available opportunities, change in our local environment and economy.

10 Reasons

10 REASONS TO GIVE THROUGH THE COMMUNITY FOUNDATION

- We are a local organization with deep roots in the community.
- We have broad expertise regarding community issues and needs.
- We provide highly personalized service tailored to each individual's charitable and financial interests.
- Our funds help people invest in the causes they care about most.
- We accept a wide variety of assets and can facilitate even the most complex forms of giving.
- We partner with professional advisors to create highly effective approaches to charitable giving.
- We offer maximum tax advantages for most gifts under state and federal law.
- We multiply the impact of gift dollars by pooling them with other gifts and grants.
- We build endowment funds that benefit the community for decades and help create personal legacies.
- We are a community leader, coordinating collaborative resources to create positive change.



Photo by Aaron Rogers

Dorr Library Endowment Fund**SR**

Sara Ruiter <sruiter@alleganfoundation.org>

Mon, 10 Jun 2024 10:38:32 AM -0400

To "jeffrey.b@dorrlibrary.org" <jeffrey.b@dorrlibrary.org>

Cc "Sara Ruiter" <Sruiter@alleganfoundation.org>

Good Monday Jeffrey,

Hope this message finds you well. I'm following up on your interest in talking with your Board about opening up an endowment fund for the Dorr library here at the Allegan County Community Foundation. Here are some good resources/information to share with them:

This webpage is helpful - <https://alleganfoundation.org/non-profits/non-profit-sustainability/how-to-establish-an-endowment/>

When an agency opens a fund with the ACCF, we actually open two funds (IRS regulations). The funds would operate basically the same - invested the same, same admin fee (1.5% per year), same spending policy, and yearly distributions.

*An **Agency Fund** would be opened with the money from the LIBRARY. Future funding/donations could only come from the LIBRARY. On the IRS 990 - this shows up as an asset for the LIBRARY and a liability for ACCF. Goal for opening an agency fund is \$10k in 4 years.

*A **Designated Fund** would be opened to accept donations from donors (not the LIBRARY). This fund is the forward facing one that we market for additional people that may want to donate in the future and/or include in a planned gift. On the IRS 990 this shows up only as an asset to ACCF. Goal for opening an agency fund is \$10k in 4 years.

I talked with our President/CEO and she would be happy to attend your meeting to answer any specific/technical questions if that would be helpful to you!

Let me know if you have any additional questions.

Best,
Sara

Investment Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Average
N - Gross, of Advisory Fees	5.8	-1.74	10.4	15.59	-6.6	21.39	11.5	13.93	-14.57	15.26	7.096
N - Net of Advisory Fees	5.3	-2.22	9.88	15.06	-7.05	20.83	10.97	13.41	-14.99	14.74	6.593
H - Gross of Advisory Fees	6.6	-0.96	8.44	16.56	-4.35	22.26	16.88	12.79	-17.03	14.59	7.578
H - Net of Advisory Fees	6.18	-1.35	8	16.11	-4.72	21.8	16.45	12.4	-17.33	14.18	7.172
Admin Fees	Up to \$1m	Over \$1m									
Donor-Advised Fund	2.0%	1%									
Field of Interest Fund	1.5%	1%									
Scholarship Fund	2.0%	1%									
Designated Fund	1.5%	1%									
Agency Fund	1.5%	1%									

PT Library Assistant I, Dorr Township Library. Tuesdays 10-2, Thursdays 12-8, every other Saturday. Please submit your cover letter, resume, and 3 non-familial references. Applications accepted until July 31 at 10:00 am.

Dorr Township Library is seeking an entry-level Library Assistant. We are a Class III library in a growing semi-urban community with a population of nearly 8,000 in North Allegan County. The Library Assistant will report to the Director.

Requirements

- High school diploma or GED.
- Basic clerical skills including computer and telephone skills.
- Basic mathematical skills necessary for routine calculations.
- Basic “customer service” skills acquired through volunteer or work experience.
- Ability to work with general supervision and adhere to established policies and procedures.
- Interpersonal and communication skills for interaction with staff and patrons in an effective and courteous manner.
- The ability to retrieve library materials from shelves or storage areas and to answer telephone and patron inquiries.
- Physical ability to push/pull fully loaded book carts, retrieve or place materials above shoulder or below knee level, and lift/carry materials and delivery bags weighing up to 50 pounds.
- Manual dexterity, visual acuity and sufficient keyboarding/PC skills to effectively access information on the computer. Ability to operate a variety of equipment including computer, cash register, fax and copy machine.

Preferred:

- Some library experience.

Compensation

\$11.00 per hour. Benefits include paid time off and paid holidays.

Staff Expenses, Projected for FYE 2025, Assuming Wage Increase of 3.5%									
Position	Old Rate	% Change	New Rate	Ann Hours	Annual Gross Salary (incl PTO)	Employer's Payroll Tax	Yearly Total	Total Payroll Tax	Total Emp. Wages
Director	\$22.80	0%	\$22.80	1650	\$37,621.73	\$3,009.74	\$40,631.47	\$8,765.86	\$31,865.61
Assistant Director	\$18.21	6.49%	\$19.39	570	\$11,050.28	\$884.02	\$11,934.31	\$2,574.72	\$9,359.59
Cataloger	\$14.97	6.49%	\$15.94	684	\$10,900.77	\$872.06	\$11,772.83	\$2,539.88	\$9,232.95
Library Assistant YS	\$12.42	6.49%	\$13.23	990	\$13,093.30	\$1,047.46	\$14,140.77	\$3,050.74	\$11,090.03
Library Assistant II (Coll)	\$13.46	6.49%	\$14.33	1792	\$25,675.21	\$2,054.02	\$27,729.23	\$5,982.32	\$21,746.91
Library Assistant II (Prog/Mark)	\$13.97	6.49%	\$14.88	1026	\$15,265.60	\$1,221.25	\$16,486.85	\$3,556.88	\$12,929.96
Library Assistant Ib	\$10.33	6.49%	\$11.00	475	\$5,225.00	\$418.00	\$5,643.00	\$1,217.43	\$4,425.58
Library Assistant Ia	\$11.00	6.49%	\$11.71	927	\$10,858.37	\$868.67	\$11,727.04	\$2,530.00	\$9,197.04
BUDGET TOTAL					\$129,690.27	\$10,375.22	\$140,065.49	\$30,217.83	\$109,847.66
			Staff Expenses		Projected Cost	FYE25 Budget			
			Staff Wages		\$109,847.66	\$110,000.00			
			Payroll Tax		\$30,217.83	\$30,250.00			
			Health Insurance		\$2,000.00	\$2,000.00			
			TOTAL		\$142,065.49	\$142,250.00			

2024-2025 Budget					
		Proposed 2023-2024 General Fund Budget	Proposed 2024-2025 General Fund Budget	Change from previous year	Proposed 2024-2025 Capital Projects Fund
		\$274,150.00	\$284,050.00	\$9,900.00	\$15,622.00
Staff Expenses					
Emp. Wages		\$96,000.00	\$110,000.00	14,000.00	
Payroll taxes		\$26,650.00	\$30,250.00	3,600.00	
Health Insurance		\$2,000.00	\$2,000.00	0.00	
Total		\$124,650.00	\$142,250.00	17,600.00	
Emergency Min Wage Increase Fund		\$14,350.00	\$6,500.00		
Total with Min Wage Increase		\$139,000.00	\$148,750.00		
Professional Fees					
		Proposed 2023-2024 Budget	Proposed 2024-2025 Budget		
Audit fee		\$3,000.00	\$3,000.00	0.00	
Collection Agency		\$50.00	\$50.00	0.00	
Custodial Fees		\$8,000.00	\$5,400.00	-2,600.00	
Legal Fees		\$5,750.00	\$2,000.00	-3,750.00	
Professional Dues		\$800.00	\$1,000.00	200.00	
Library Board Bonding		\$350.00	\$350.00	0.00	
Workers Comp		\$600.00	\$600.00	0.00	
Strategic Planning		\$9,800.00	\$0.00	-9,800.00	
Total		\$28,350.00	\$12,400.00	-15,950.00	
Library Operations					
		Proposed 2023-2024 Budget	Proposed 2024-2025 Budget		
Books		\$17,000.00	\$20,175.00	3,175.00	
	Adult	\$6,700.00	\$8,675.00	1,975.00	
	Childrens	\$5,285.00	\$7,100.00	1,815.00	
	Tween	\$1,370.00	\$1,400.00	30.00	
	YA	\$3,645.00	\$3,000.00	-645.00	
DVD		\$1,500.00	\$1,675.00	175.00	

Andrea Strong
1812 Railside Ct
Dorr, Michigan 49323
andreajoy10986@hotmail.com
231-282-1136
July 11, 2024

Carrie Brooks
Library Board President
Dorr Township Library
1804 Sunset Dr,
Dorr, Michigan 49323

Dear Carrie,

I hope this letter finds you well. I am writing to express my keen interest in applying for a position on the Dorr Township Library Board. As a dedicated homeschooling mother and advocate for education, I am eager to contribute to the continued growth and enhancement of our local library.

Residing in Dorr Township for almost seven years, our family has greatly benefited from the resources and community programs offered by the Dorr Township Library. I firmly believe in the power of libraries to foster a love of reading and learning, and I am passionate about ensuring these opportunities remain accessible to all members of our community.

My experience as a homeschooling mother has equipped me with organizational skills, curriculum development knowledge, and a deep appreciation for educational resources. I understand firsthand the importance of libraries as educational hubs and safe spaces for children and families alike. I am eager to bring these qualities to the board and work collaboratively with other members to support and advocate for our library's success.

I am excited about the prospect of contributing my time and skills to the Dorr Township Library Board, where I can help shape policies and initiatives that will benefit our community. I am confident that my dedication to education and my love for our local library make me a strong candidate for this position.

Thank you for considering my application. I look forward to the possibility of discussing how my background and enthusiasm align with the goals of the Dorr Township Library Board. Please feel free to contact me at 231-282-1136 or via email at andreajoy10986@hotmail.com to arrange a time to further discuss my candidacy.

Thank you once again for your time and consideration.

Sincerely,

Andrea Strong



DECKER
AGENCY

DKRagency.com

Dorr Township Library

Proposal of Coverages

August 1, 2024

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

Abuse Prevention Services

Plans starting at \$250

- ❖ Provides online and live training to all staff and volunteers; includes training tracking.
- ❖ Offers sample policies, procedures, ongoing updates and education.
- ❖ Up to date newsletters and articles regarding current trends and exposures.
- ❖ Criminal Background check system and online control panel for tracking.

Cyber Liability Insurance

Limits begin at \$100,000 with premiums starting at \$1,000

- ❖ 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 & Accident Insurance ***Protect your Employees & 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.
- ❖ Plans for every budget and department size.
- ❖ 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.
- ❖ Municipal group discounts and dividend plans are available.

ADDITIONAL SOLUTIONS

- | | |
|--|--|
| <input type="checkbox"/> <i>Health Insurance</i> | <input type="checkbox"/> <i>Fiduciary Liability</i> |
| <input type="checkbox"/> <i>Employee Benefits</i> | <input type="checkbox"/> <i>Pollution Coverage</i> |
| <input type="checkbox"/> <i>Dental & Vision Care Programs</i> | <input type="checkbox"/> <i>Storage Tank Coverage</i> |
| <input type="checkbox"/> <i>Life Insurance</i> | <input type="checkbox"/> <i>Excess Limits</i> |
| <input type="checkbox"/> <i>Higher Liability Limits</i> | <input type="checkbox"/> <i>Higher Zoning Limits</i> |
| <input type="checkbox"/> <i>Misconduct Prevention Training</i> | <input type="checkbox"/> <i>Drone Coverage</i> |



**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.
- HR Muni - Human Resources risk management services provided free to members.
- Group Experience Dividend Plan - No other non-pool program offers this feature.
- Risk Reduction Program - Visit: www.theparplan.com for additional information.
 - Online Resources – Sample policies, forms, and educational seminars.
 - Grant Program (RRGP) – Two cycles a year, max award of \$5,000 per member, per cycle.
 - Scholarships (TCAP) – Training, Certification, & Accreditation education reimbursement.

Over \$10,000,000 in Grants & Dividends

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

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
 Section V Deductible

See Policy
 \$ - 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 COVERAGEPosition

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.



DECKER
AGENCY

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Public Entity Program
Declaration of Coverages

Member:

Dorr Township Library
1804 Sunset Drive
Dorr, MI 49323
Allegan County

LIMIT	DEDUCTIBLE	DESCRIPTION	CARRIER	EFFECTIVE
1,000,000		LIABILITY	M24MTP-80942-02	08/01/2024– 08/01/2025
1,000,000		WRONGFUL ACTS	"	
1,000,000		AUTOMOBILE	"	
100,000		BOND	"	
100,000		CRIME - COMPUTER FRAUD	"	
10,000		CRIME - FORGERY & ALTERATION	"	
100,000	500	EDP	"	

*This Declaration is inclusive of all policies whether agency or direct bill.
Please see Summary of Coverages and/or Policies for additional coverage details.*