

April 1, 2009



**REQUEST FOR PROPOSALS FOR
LEGAL SERVICES FOR ESTABLISHMENT
OF POST EMPLOYMENT BENEFITS TRUST
RFP-RH-09-017**

The City of Rochester Hills is seeking proposals from experienced and qualified attorneys to perform legal services relative to the establishment of a post employment benefits trust for the City's "supplemental retiree healthcare program" and related services as may be requested. Sealed proposals will be received by the City of Rochester Hills at the Purchasing Division, 1000 Rochester Hills Drive, Rochester Hills, MI 48309 or through MITN website until **3:00 P.M. Local Time, MONDAY, APRIL 27, 2009**, at which time the names of submitting proposers will be publicly read.

The City of Rochester Hills officially distributes bid documents from the Purchasing Division or through the Michigan Intergovernmental Trade Network (MITN). Copies of bid documents obtained from any other source are not considered official copies. Only those vendors who obtain bid documents from either the Purchasing Division or the MITN System are guaranteed access to receive addendum information, if such information is issued. The first step to do business with the City is to become a registered vendor by visiting the City website at www.rochesterhills.org, click on City Services, Purchasing, Bid Opportunities and link to MITN website. Final proposal results will be posted on the MITN website after award.

THE CITY OF ROCHESTER HILLS RESERVES THE RIGHT TO REJECT ANY AND ALL PROPOSALS.

Any deviation from the specifications must be noted on the proposal.

Please submit proposal on or before the date and time given above to:

Jean A. Farris, CPPB, Supervisor of Procurement
City of Rochester Hills
1000 Rochester Hills Drive
Rochester Hills, Michigan 48309

Proposals may also be submitted through the MITN website.

All proposals (4 copies) must be submitted in a Sealed Envelope marked "RFP – LEGAL SERVICES FOR ESTABLISHMENT OF POST EMPLOYMENT BENEFITS TRUST" or through the MITN website.

OVERVIEW

The City of Rochester Hills is seeking proposals from legal firms to provide comprehensive services for the establishment of a trust for the City of Rochester Hills retiree healthcare program” and related services as may be identified. The trust shall be established prior to June 30, 2009. The selected legal firm will be responsible for providing services in accordance with the scope of services outlined in the proposal. The terms of the contract will be one (1) year with optional one (1) year renewal periods.

BENEFIT INFORMATION

The City’s retiree healthcare program” was established in 2001 to assist retired employees with their post employment health care. The City has a Defined Contribution Retiree Health Savings program and a closed Supplemental defined benefit program, which is only available to defined employees who have met certain eligibility criteria.

There are currently 234 employees whom currently qualify for the benefit.

The City currently has \$2,000,000 “designated” (*not reserved*) in the City’s General Fund, fund balance, \$400,000 in the Fire Fund, fund balance, and \$600,000 is designated in the City’s Water & Sewer Operating Fund, for possible future commitment for this Other Post Employment Benefit (OPEB).

An actuarial study completed in January 2008, reflected an actuarial accrued liability in the range of \$3.5 million. The study is available upon request.

MINIMUM QUALIFICATIONS

The City requires that all prospective legal firms have strong credentials, have a sound financial standing and attorneys shall be licensed to practice law in the State of Michigan and in good standing with the State Bar of Michigan.

SCOPE OF SERVICES

The selected legal firm will be required to performed the following:

1. Provide recommendations on the appropriate type and form of trust to account for funding for the City of Rochester Hills “Retiree Healthcare Program”.
2. Establish a trust in compliance with the requirements of Governmental Accounting Standards Board Statement 45, Accounting and Financial Reporting by Employers for Post-employment Benefits Other than Pensions, which includes

the required IRS approval.

3. Attend public meetings, if required.
4. Provide other related services as requested by the City for which the selected firm has the technical capability to render.

E. SUBMISSION REQUIREMENTS

To achieve a uniform review process and obtain the maximum degree of comparability, **it is required** that the proposal be organized and submitted with the following elements:

1. Title Page:

Please indicate the RFP subject, the name of your organization, address, telephone number, name of contact person and date.

2. Executive Summary:

Provide a brief summary describing firm's ability to perform work requested, a history of the firm's background and experience providing trust related services, the qualifications of personnel to be assigned to this project, any sub-consultants and a brief history of their background and experience and any other information deemed relevant, including any exceptions to this Request for Proposals. This summary should be brief and concise to apprise the reader of the basic services offered, experience and qualifications of the firm, staff and sub-consultants. Limit to one or two pages, signed by an officer who may bind the firm.

3. Questionnaire

Firms shall provide responses and information to fully satisfy each item in the Questionnaire section below. Each question should be presented before the proposer's response and follow the sequence outlined. Responses should be thorough, but concise and specific to the question.

4. Attachments

Supporting material must be clearly referenced in the appropriate question.

QUESTIONNAIRE:

A. COMPANY AND GENERAL INFORMATION

1. Company name and address
2. RFP contact/telephone/fax/email

B. QUALIFICATIONS AND EXPERIENCE OF THE COMPANY

1. Describe your firm's history and organizational structure. Include number of years in business, size of company (employees, yearly revenue).
2. Which office(s) of your organization will have primary responsibility for this account?
3. Describe your firm's experience with governmental post employment benefits trusts and governmental retirement plans. Minimally provide the name/contact name/telephone number/brief description of work for five (5) clients for which governmental post employment benefits trusts were presented for legislative adoption by your firm.
4. Describe your firm's experience with servicing public agency clients. Minimally provide the names/contact name/telephone number/ brief description of work for five (5) public sector clients.
5. Describe the make up of your client base.
6. List any pending administrative proceedings, regulatory censure or litigation, investigations and civil suits against the firm and or its employees relating to performance of professional duties. Describe fully any of the above items experience over the past five (5) years.
7. Comment on other areas, which make your firm different from your competitors especially in the area of trust documents (VEBA vs. 314 Trusts)
8. Describe any known or perceived actual or potential conflicts of interest with the City of Rochester Hills, its council, agents or employees.

C. QUALIFICATIONS AND EXPERIENCE OF TEAM AND RELATIONSHIP SERVICES

1. Describe the firm's philosophy regarding post employment benefits irrevocable trusts.
2. Describe your organization's legal research capabilities and ability to provide legal opinions.
3. Outline your firm's ability to provide expertise and experience in the area of retirement health care trusts. Explain in detail the types of analyses you have conducted relative to design of retirement health care trusts.
4. Will you agree to give the City the right of approval of any staff member

assigned to this project?

5. Will you utilize any sub-consultants for the services to be provided to the City? If yes, describe your relationship with the sub-consultants, the sub-consultant's history and experience in providing similar services and the experience of the sub-consultant's employees.
6. What on-going, organized professional training programs does your firm maintain for its staff? Please describe such programs.

D. SERVICES

1. Can you guide the City in finding the right trust solution for the City's post employment health care benefits. What criteria will be analyzed to make this determination?
2. Explain how the trust, recommended to the City, will meet the requirements called for in GASB 45.
3. Describe the safeguards built into the recommended trust to limit the liability of the City Council and designees.
4. Do you agree that all work completed under a contract award is considered property of the City.
5. If your firm is selected as a finalist, would you be willing to submit samples of work that you produced for other similar employer groups that relate to the City's program? If not, please explain.
6. Provide a timeline or estimate of length of time that will be allocated for this project.

E. FEES

1. Provide your fees for the proposed services. Fee quotes should be detailed by services as well as hourly rates per classification. At your option, you may submit alternate fee schedules based on various trust document types i.e. VEBA Trust = xxx fee
115 Trust = xxx fee, etc.
2. Describe any additional charges, including but not limited to, meeting attendance, travel expenses, reimbursable, reproductions, postage, computerized legal research, telephone, etc. What is included in reimbursable expenses? What is the percentage of standard mark-up/administrative expense?

Professional Approach

The firm will represent that all tasks will be performed in accordance with generally acceptable professional standards and further represents that the advice and consultation provided will be within its authority and capacity as a professional. The firm will comply with the regulations, laws, ordinances and requirements of all levels of government applicable to this project. Include acknowledgement of the above in your proposal.

Mandatory Requirements

These guidelines are provided to assist firms submitting in response to this Request for Proposal in formulating a thorough response. The successful firm ensures and understands that:

1. All licenses required by the State of Michigan are to be maintained by the firm during the course of the contract.
2. All required insurances are to be maintained by the firm during the course of the contract.
3. The firm will provide a single point of contact for the duration of the contract.
4. The firm will ensure completion of the project in accordance with the proposed time line as proposed by the consultant.
5. The firm will comply with administrative procedures of the City.
6. The firm will meet with applicable City departments to review specific concerns or issues.
7. The firm is qualified and experienced in providing the legal services as described herein.

General Conditions

1. All correspondence from interested firms regarding this proposal must be directed to the attention of Jean A. Farris, CPPB, Supervisor of Procurement, 1000 Rochester Hills Drive, Rochester Hills, MI 48309, 248/841-2538, farrisj@rochesterhills.org.
2. Additional information to this proposal from prospective firms may be requested by the City of Rochester Hills. Proposer shall furnish such additional information as the City may reasonable require. The City reserves the right to investigate the qualifications of all proposers, as it deems appropriate.
3. No proposal will be accepted from, or contract awarded to any person, firm, or corporation that is in arrears or is in default to the City of Rochester Hills upon any debt

or contract, or that is in default as surety or otherwise, or failed to perform faithfully any previous contract with the City.

4. All information required by the Request for Proposals shall be supplied to constitute an acceptable response. Failure to submit a complete response may result in the disqualification.
5. No proposal may be withdrawn after it has been deposited with the City of Rochester Hills, except as provided by law.
6. All costs incurred in the preparation, submission, and presentation of this proposal, in any way whatsoever, will be wholly absorbed by the prospective firm. All supporting documentation will become the property of the City of Rochester Hills unless requested otherwise at the time of submission. Michigan FOIA requires the disclosure, upon request, of all public records that are not exempt from disclosure under section 13 of the Act, which are subject to disclosure under the Act. Therefore, confidentiality of information submitted in response to this Request for Proposals is not assured.
7. The City reserves the right to reject any and all proposals, to waive any informality in the proposal received, and to accept any proposal (or part thereof) which it will deem to be most favorable to the interests of the City. The City further reserves the right to seek new proposals when such a procedure is in its best interest.
8. The City reserves the right to modify the scope of services during the course of the contract. Such modification may include adding or deleting any tasks this project will encompass and/or any other modifications deemed necessary. Any changes in pricing or payment terms proposed by the consultant resulting from the requested changes are subject to acceptance by the City. Changes may be increases or decreases.
9. The City reserves the right to terminate the contract without penalty upon 30 days written notice due to poor performance or for reasons deemed to be in its best interest. A designated representative of the City will be solely responsible for determining acceptable performance levels. His/her decision will be deemed in the City's best interest and will be final. The City reserves the right to re-award the contract to the second most qualified proposal, re-bid the contract or do whatever is deemed to be in its best interest.
10. The successful proposer must furnish documentation complying with State of Michigan and Federal laws relating to discrimination under Equal Employment Opportunity (EEO).
11. The City of Rochester Hills is exempt from all sales, excise, and transportation taxes.
12. The selected firm must maintain for the life of the agreement insurance coverage meeting the minimum limits of liabilities as outlined.

13. No faxed proposals will be accepted. All information requested herein must be submitted with the proposal; failure to do so may result in rejection of the proposal as non-responsive and/or incomplete.
14. All proposals must be in accordance with the Purchasing Ordinances of the City of Rochester Hills and the requirements of this notice to be deemed responsive. Any deviation from the specifications must be noted in the proposal.
15. Ownership of all data, materials and documentation originated and prepared for the City of Rochester Hills pursuant to the Request for Proposals and the subsequent contract shall belong exclusively to the City of Rochester Hills.
16. The consultant will provide competent, suitable and qualified personnel to perform the work as required by the specifications. The consultant will designate a representative who will be present at site and will have the authority to act on behalf of the consultant. The consultant's representative will not be replaced without prior written notice to the City. All communications given the consultant's representative will be as binding as if given to the consultant.
17. The consultant shall not subcontract any or all portions of the work unless the City grants prior written approval. Any subcontractor, so approved, shall be bound by the terms and conditions of this contract. The consultant shall be fully liable for all acts and omissions of its subcontractor(s) and shall indemnify the City of Rochester Hills for such acts or omissions.
18. All work shall meet with the approval of the Finance Director or his authorized representative, as conforming to the provisions and requirements of this contract.
19. Advanced payments will not be authorized. Payments will be made on a time and materials basis and acceptance of services rendered. Correct invoices will be paid net 30 days, following the City of Rochester Hills' schedule for payment of invoices.
20. The City of Rochester Hills reserves the rights to waive any informalities, or immaterial omissions or defects and to reject any or all proposals, if to do so is deemed in the best interest of the City. In no event will an award be made until all necessary investigations are made as to the responsibility and qualifications of the consultant to whom it is proposed to make such award. Any contract awarded to a person or company who is discovered to have been in default or disqualified at the time of the awarding of the contract shall be voidable at the discretion of the Mayor the City of Rochester Hills.
21. Proposers are advised that the Request For Proposals is considered to be under evaluation from the due date until contract award. The Purchasing Division and City staff is restricted from giving any information relative to the proposals or "progress" of the evaluation during this time, except as described in this RFP and as required to administer the evaluation process. Proposers will be notified when an award is made and a notice posted on the MITN website.

22. It shall be the consultant's responsibility to make inquiry as to the changes or addenda issued. Addendum will be posted on the MITN system. All such changes or addenda shall become a part of the contract and all proposers shall be bound by such changes or addenda.
23. As this Request for Proposals is being made available by electronic means, the proposer accepts full responsibility to insure that no changes are made to the Request for Proposals documents. In the event of conflict between a version of the Request for Proposals submitted by proposer and the version maintained by the City of Rochester Hills Purchasing Division, the version maintained by the City of Rochester Hills Purchasing Division shall govern.
24. In the event bankruptcy proceedings are commenced by or against proposer or under any provisions of the United States Bankruptcy Act or for the appointment of a receiver or trustee or a general assignment for the benefit of creditors of either party. City shall be entitled to terminate without further cost or liability. The City may cancel the agreement/contract or affirm the contract and hold the proposer responsible for damages.

Selection Criteria

Proposals will be evaluated and ranked. The City of Rochester Hills reserves the right to reject any and all proposals, to make an award based directly on the proposals or to negotiate further with one or more firms. The firm selected will be chosen on the basis of the apparent greatest benefit to the City, including but not limited to:

1. Capacity - Enumerate the firm's capacity to accomplish the project with its present work force and its ability to efficiently complete the project. Submit a proposed timeline for accomplishing the project based on current and anticipated workload. Firms should clearly identify all disciplines available within the firm and those that will be subcontracted to others. List the subcontracted firms, if any that will be involved in the project.
2. Work Program/Responsiveness to Objectives – The firm shall provide a work plan that expressly addresses the City's objectives and the components identified in the Request for Proposals. The selection committee will determine how well that work program meets the objectives of this effort.
3. Experience and Qualifications - The firm must have personnel who have experience with the professional services described herein as well as experience in working with municipal governments or public entities. Provide information on technical training, experience, and education of ONLY the personnel who will be assigned to this project. Please provide one page resumes.

4. Comparable Projects - Provide descriptions of comparable projects (5) that have been successfully completed by your firm within the past 2 years and a contact person (name, address, title, responsibility, and phone number) for each project.
5. Cost Proposal – Provide a cost proposal based on the criteria outlined in the “Fees” section of this document. Also, provide hourly rates for additional services that the City may request from the firm.

The City reserves the right to interview any number of qualifying firms as part of the evaluation and selection process. The proposal award will not be based solely upon cost, but will be evaluated based upon criteria formulated around the most important features of the services, which will include, but not be limited to depth and breadth of experience, size and scope of previous projects, qualifications and experience of the assigned personnel and other applicable components in the best interest of the City.

Instructions to Proposers

1. Submit **FOUR (4) COPIES** of your proposal. Proposers not responding to any of the specifications may be classified as unresponsive. The response must follow the format outlined in this proposal. Supplemental information may be attached.
2. Any significant explanation desired by a proposer, regarding the meaning or interpretation of the Request for Proposals must be requested with sufficient time allowed for a reply to reach all prospective proposers before the submission of their proposals. Any information given to a prospective proposer concerning the RFP will be furnished to all prospective proposers as an amendment or an addendum to the RFP, if such information would be of significance to uninformed proposers. The City of Rochester Hills will make the sole determination as to the significance to uninformed proposers. Inquires regarding the proposal will not be accepted after **THURSDAY, APRIL 16, 2009, at 12:00 Noon.**
3. If your firm uses a standard contract, please provide a copy with your submittal.

APPENDIX A INSURANCE REQUIREMENTS

Submit a Certificate of Insurance prior to the issuance of a purchase order meeting the minimum limits of liabilities as outlined. Certificate of Insurance shall have language the same as that shown in example. All insurance carriers must be acceptable to the City and licensed in the State of Michigan.

A new certificate of insurance shall be provided to the City each year at the time of policy renewal. New certificates shall be delivered to the City in the same format as outlined in the SAMPLE certificate attached.

The Vendor shall not allow for any lapse of insurance coverage in the amounts shown below. Failure of the Vendor to maintain the required insurance shall be grounds for contract cancellation.

1. Workers' Compensation Insurance: The Vendor shall procure and maintain during the life of this contract, Workers' Compensation Insurance, including employers Liability Coverage, in accordance with all applicable statutes of the State of Michigan.
2. Commercial General Liability Insurance: The Vendor shall procure and maintain during the life of the blanket purchase order, Commercial General Liability Insurance on an "Occurrence Basis" with limits of liability not less than \$1,000,000 per occurrence and/or aggregate combined single limit, Personal Injury, Bodily Injury, Bodily Injury and Property Damage. Coverage shall include the following extensions: (A) Contractual Liability; (B) Products and Completed Operations Liability; (C) Independent Contractors Coverage; (D) Broad Form General Liability Extensions or equivalent; (E) Deletion of all Explosion, Collapse and Underground (XCU) Exclusions, if applicable.
3. Motor Vehicle Liability: The Vendor shall procure and maintain during the life of this contract Motor Vehicle Liability Insurance, including Michigan No-Fault Coverages, with limits of liability of not less than \$1,000,000 per occurrence combined single limit Bodily Injury and Property Damage. Coverage shall include all owned vehicles, all non-owned vehicles, and all hired vehicles.
4. Umbrella Liability Insurance. The Vendor shall procure and maintain during the life of this contract Umbrella Liability Insurance with limits of liability of not less than \$1,000,000 per occurrence.
5. Professional Liability: Errors and Omissions on a "Claims Made Basis."
6. Additional Insured: Commercial General Liability and Motor Vehicle Liability Insurance, as described above, shall include an endorsement stating the following shall be Additional Insureds: "The City of Rochester Hills, all elected and appointed officials, all employees and volunteers, all boards, commissions and/or authorities and board

members, including employees and volunteers thereof. This coverage shall be primary to the Additional Insureds, and not contributing with any other insurance or similar protection available to the Additional Insureds, whether other available coverage be primary, contributing or excess.”

7. Cancellation Notice: Workers’ Compensation Insurance, Commercial General Liability Insurance and Motor Vehicle Liability Insurance, as described above, shall include an endorsement stating the following: “It is understood and agreed that Sixty (60) days Advance Written Notice of Cancellation, Non-Renewal, Reduction and/or Material Change shall be sent to City of Rochester Hills, 1000 Rochester Hills Drive, Rochester Hills, Michigan 48309.”
8. If any of the above coverages expire during the term of the contract, the Vendor shall deliver renewal certificates and/or policies to the City of Rochester Hills at least ten (10) days prior to the expiration date.

HOLD HARMLESS

To the fullest extent permitted by law, Vendor agrees to defend, pay in behalf of, indemnify and hold harmless the City of Rochester Hills, its elected and appointed officials, employees and volunteers and others working in behalf of the City of Rochester Hills against any and all claims, demands, suits, or loss, including all costs and attorney fees connected therewith, and for any damages which may be asserted, claimed or recovered against or from the City of Rochester Hills, its elected and appointed officials, employees, volunteers or others working in behalf of the City of Rochester Hills by reason of personal injury, including bodily injury and death and/or property damage, including loss of use thereof, which arises out of or is in any way connected or associated with this contract.



**REQUEST FOR PROPOSALS FOR
LEGAL SERVICES FOR ESTABLISHMENT
OF POST EMPLOYMENT BENEFITS TRUST
RFP-RH-09-017**

VENDOR INFORMATION

Date: _____
Firm Name: _____
Address: _____
City/State/Zip Code: _____
Telephone Number: _____
Fax Number: _____
Email Address: _____

Firm Established: _____ **Years in Business:** _____

Type of Organization: (Circle One)

- a. Individual
- b. Partnership
- c. Corporation
- d. Joint Venture
- e. Other

Firm Established: _____ **Years in Business:** _____

The undersigned hereby declares that he/she has carefully read and understands the Request for Proposal, has full knowledge of the scope, nature, quantity and quality of work to be performed and will provide Legal Services for Establishment of Post Employment Benefits Trust as described herein for the price(s) set forth in this proposal. Any changes to the specifications and its impact on the final cost will be discussed and mutually agreed upon before the delivery of the services. Unless specified to the contrary, by the submission of a response to this Request for Proposals, it will be interpreted as agreement to all provisions and requirements of this document and addendums thereto.

It is understood that all proposed prices shall remain in effect for at least ninety (90) days from the date of the proposal opening to allow for the award and that, if chosen the successful vendor, the prices will remain firm through invoice.

The proposer affirms that he/she is duly authorized to execute this proposal, that this company, corporation, firm, partnership or individual has not prepared this proposal in collusion with any other proposer and that the contents of this proposal as to prices, terms or conditions have not been communicated by the undersigned, nor by any employee or agent, to any competitor, and will not be, prior to the award and the proposer has full authority to execute any resulting contract awarded as the result of, or on the basis of the proposal.

By submission of a response, the Proposer agrees that at the time of submittal, he/she: (1) has no interest (including financial benefit, commission, finder's fee, or any other remuneration) and shall not acquire any interest, either direct or indirect, that would conflict in any manner or degree with the performance of Proposer's services, or (2) benefit from an award resulting in a "Conflict of Interest." A "Conflict of Interest" shall include holding or retaining membership, or employment, on a board, elected office, department, division or bureau, or committee sanctioned by and/or governed by the City of Rochester Hills. Proposers shall identify any interests, and the individuals involved, on separate paper with the response and shall understand that the City, at its discretion may reject their proposal.

The submission of a proposal hereunder shall be considered evidence that the proposer is satisfied with respect to the conditions to be encountered and the character, quantity and quality of the work to be performed.

Representative's Name: _____

Title: _____

Signature: _____

Date: _____

ACORD®

CERTIFICATE OF INSURANCE

DATE (MM/DD/YY)
00-00-2000

PRODUCER

ABE INSURANCE AGENCY
123 MAIN STREET
SOMEWHERE, U.S.A.THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION
ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE
HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR
ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE

COMPANY

A

MAJOR INSURANCE COMPANY

COMPANY

B

COMPANY

C

COMPANY

D

INSURED

DEF CONSTRUCTION COMPANY
456 MAIN STREET
SOMEWHERE, U.S.A.

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD
INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS
CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS,
EXCLUSIONS AND CONDITIONS OF SUCH POLICIES, LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	GENERAL LIABILITY	123456789	00-00-2000	00-00-2000	GENERAL AGGREGATE \$ 000,000
	☒ COMMERCIAL GENERAL LIABILITY				PRODUCTS - COMP/OP AGG \$ 000,000
	☐ CLAIMS MADE ☒ OCCUR				PERSONAL & ADV INJURY \$ 000,000
	OWNER'S & CONTRACTOR'S PROT				EACH OCCURRENCE \$ 000,000
					FIRE DAMAGE (Any one fire) \$ 00,000
					MED EXP (Any one person) \$ 0,000
A	AUTOMOBILE LIABILITY	234567890	00-00-2000	00-00-2000	COMBINED SINGLE LIMIT \$ 000,000
	☒ ANY AUTO				BODILY INJURY (Per person) \$
	☐ ALL OWNED AUTOS				BODILY INJURY (Per accident) \$
	☐ SCHEDULED AUTOS				PROPERTY DAMAGE \$
	☐ HIRED AUTOS				
	☐ NON-OWNED AUTOS				
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT \$
	☐ ANY AUTO				OTHER THAN AUTO ONLY:
					EACH ACCIDENT \$
					AGGREGATE \$
	EXCESS LIABILITY	123456789	00-00-2000	00-00-2000	EACH OCCURRENCE \$ 000,000
	☒ UMBRELLA FORM				AGGREGATE \$
	☐ OTHER THAN UMBRELLA FORM				\$
A	WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY	345678902	00-00-2000	00-00-2000	STATUTORY LIMITS
	☐ THE PROPRIETOR/ PARTNERS/EXECUTIVE OFFICERS ARE: ☐ INCL ☐ EXCL				EACH ACCIDENT \$ 000,000
					DISEASE - POLICY LIMIT \$ 000,000
					DISEASE - EACH EMPLOYEE \$ 000,000
	OTHER				

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

Additional Insured: General Liability & Vehicle Liability: The City of Rochester Hills, all elected and appointed officials, all employees and
volunteers, all boards, commissions and/or authorities and board members, including employees and volunteers thereof. This coverage shall be
primary to the Additional Insureds, and not contributing with any other insurance or similar protection available to the Additional Insureds, whether
other available coverage be primary, contributing or excess.

CERTIFICATE HOLDER

CITY OF ROCHESTER HILLS
1000 ROCHESTER HILLS DRIVE
ROCHESTER HILLS, MICHIGAN 48309

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE
EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ~~SEND BY~~ MAIL
60 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT,
~~BY MAIL TO THE ADDRESS OF THE CERTIFICATE HOLDER OR BY MAIL TO THE ADDRESS OF THE~~
~~ISSUING COMPANY OR BY MAIL TO THE ADDRESS OF THE CERTIFICATE HOLDER~~

AUTHORIZED REPRESENTATIVE

(SIGNED)