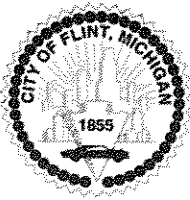


230448.1



RESOLUTION NO.: _____

PRESENTED: _____ DEC 20 2023

ADOPTED: _____ DEC 20 2023

Resolution Suspending Councilmember Eric Mays for Conduct Unbecoming a City Councilmember

Section 3-103 of the Flint City Charter provides that the City Council “may punish its own members for misconduct” and Section 3-104 of the Flint City Charter provides that City Councilmembers are “expected to conduct themselves with appropriate decorum [and] act respectfully with constituents, each other, and other public servants;”

In August 2023, Councilmember Mays was suspended for one month for conduct unbecoming a City Councilmember on July 10, 2023. Since returning from his suspension, Councilmember Mays has persistently used racist rhetoric and has used constant frivolous motions to impede the business of the Council. On multiple occasions, Councilmembers Mays has also used aggressive, profane language towards other members of the City Council and has mocked and belittled individuals with medical conditions and disabilities. Councilmember Mays continued to refer to other members of the City Council as “handkerchief head negroes.”

Such actions violate Section 3-104 of the Flint City Charter, in that they do not reflect “appropriate decorum” and are not acts that are respectful towards “constituents, each other, and other public servants” and are thus conduct unbecoming a Flint City Councilmember.

BE IT RESOLVED that that the Flint City Council, pursuant to its authority under Section 3-103 of the Flint City Charter, suspends Councilmember Eric Mays for a period of three months, effective immediately. While suspended, Councilmember Eric Mays is prohibited from taking his seat or participating, in any meeting of the City Council or its committees, in his official capacity as a City Councilmember.

FOR THE CITY COUNCIL

A handwritten signature in black ink, appearing to read "W. Kim", is written over a horizontal line.

APPROVED AS TO FORM:

William Y. Kim, City Attorney



RESOLUTION NO.: 230461

PRESENTED: DEC 18 2023

ADOPTED: DEC 20 2023

**RESOLUTION AUTHORIZING THE LIGHTHOUSE GROUP TO
PROVIDE HIGH-VALUED VEHICLE AND EQUIPMENT COVERAGE**

BY THE ADMINISTRATION:

WHEREAS, the City of Flint's High-value Vehicle and Equipment coverage is currently provided by Starr Surplus Lines Insurance through the City's insurance broker, The Lighthouse Group; and

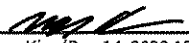
WHEREAS, the Lighthouse Group, in consultation with the Department of Finance, has evaluated the current coverage amounts and updated the necessary vehicle and equipment list. The Lighthouse Group is recommending the current coverage be continued with the Starr Surplus Lines Insurance Company for property coverage of the hi-value vehicles and equipment for \$227,436.23. This amount also includes terrorism coverage, fees, and surplus lines tax;

Account Number	Account Name	Amount
677-267.651-955.000	Risk & Benefit Insurance	\$227,436.23

IT IS RESOLVED, that the appropriate City officials are authorized to enter into a contract with The Lighthouse Group to provide High-Valued Vehicle and Equipment and Terrorism coverage through Starr Surplus Lines Insurance at a cost not to exceed \$227,436.23 for the period 12/25/23-12/25/24.


IT IS FURTHER RESOLVED that the appropriate City officials are authorized to amend the FY2024 by use of fund balance from Insurance Fund #677 for the amount of \$100,000.00 to ensure funding is available to cover insurance premiums.

APPROVED AS TO FORM:


William Kim (Dec 14, 2023 15:01 EST)


William Kim, City Attorney

APPROVED AS TO FINANCE:


Phillip Moore (Dec 14, 2023 14:27 EST)

Phillip Moore, Chief Financial Officer

ADMINISTRATION:


CLYDE D EDWARDS (Dec 14, 2023 15:34 EST)

Clyde Edwards, City Administrator

APPROVED BY CITY COUNCIL:



RESOLUTION STAFF REVIEW

DATE: December 14, 2023

Agenda Item Title: Lighthouse Group – High-Value Vehicle Property Insurance Coverage

Prepared By: V. Foster, Department of Finance

Background/Summary of Proposed Action:

Starr Surplus Lines Insurance Company currently provides the City with its High-value Vehicle and Contractor's Equipment insurance coverage. The current policy expires on 12/25/2023.

Through the City's insurance broker, the Lighthouse Group solicited bids. Of the nine companies to respond, eight declined to quote.

- Progressive – Declined
- Acuity – Declined
- Central - Declined, not a market for municipalities.
- Cincinnati – Declined
- Michigan Insurance Company – Declined, will not write monoline auto physical damage.
- Encova – Declined, not a market.
- Nationwide – Declined
- Hastings – Declined, not a market for municipalities.

The Starr Lines Insurance Company submitted a quote of \$227,436.23, which includes \$216,606.08 and an additional amount of \$10,830.15 for Terrorism coverage. As in the previous year, Star Lines Insurance Company offers the following:

- Increased coverage at the insured value.
- No maximum limits per vehicle.
- "A" Rated Carrier
- The maximum coverage at any one location for each occurrence would remain the same as our current coverage of \$1,500,000 (flood coverage for a flood at any one location, per occurrence, would be \$500,000 less)

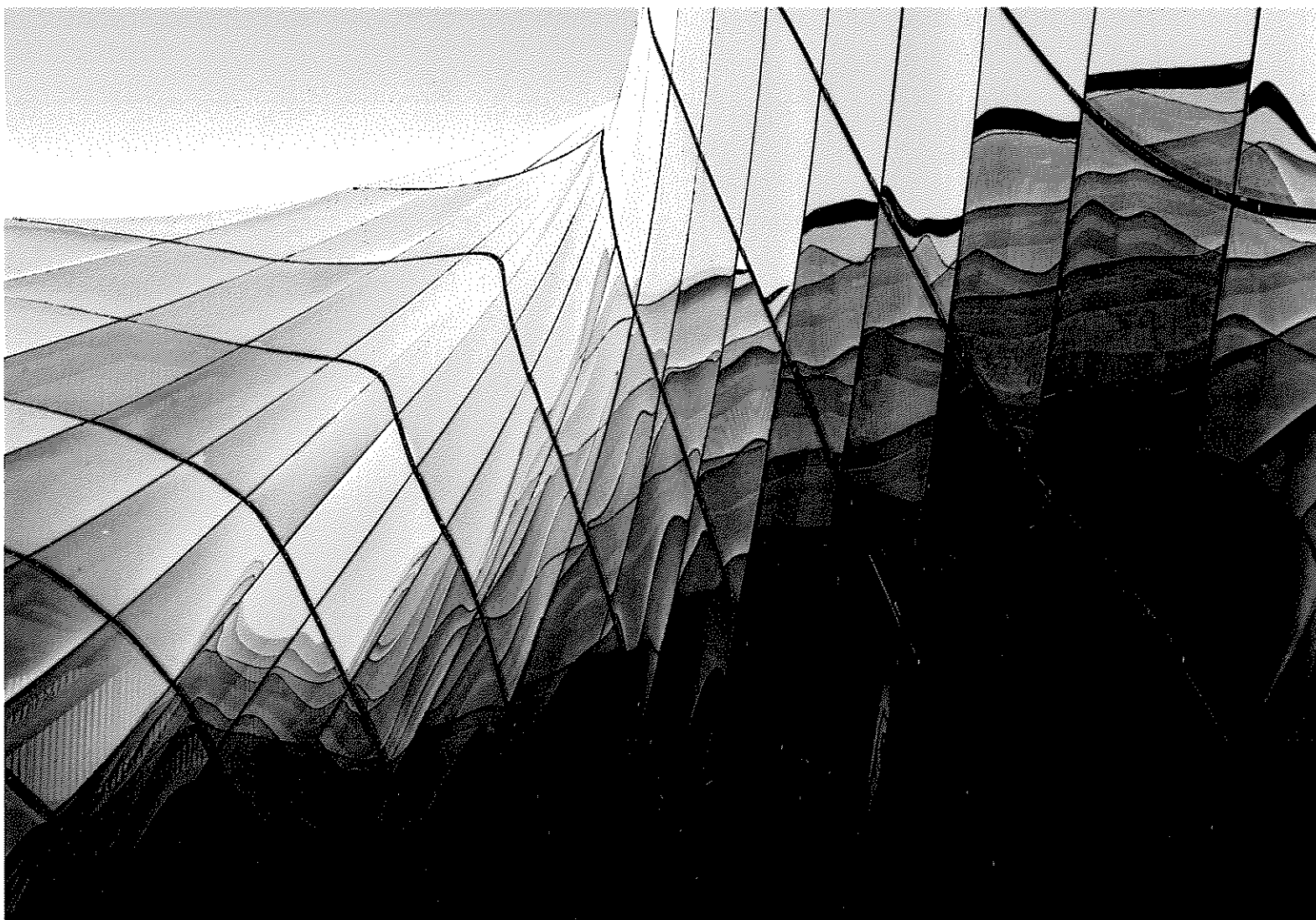
Account Number	Account Name	Amount
677-267.651-955.000	Risk & Benefit Insurance	\$113,718.23
677-000.000-123.000	Insurance Prepaid Expense	\$113,718.00

Budget Impact: As a result of adding new and more expensive vehicles/equipment to the policy and overall insurance market pricing increases, a budget shortfall exists. The Department of Finance is requesting the use of the fund balance from Insurance Fund #677 for the amount of \$100,000.00 to cover the FY24 portion of the policy (12/25/23-6/30/24). The remaining balance of \$113,586.00 for the period 7/1/24-12/25/24 will be paid from the Insurance fund prepaid account #677-000.000-123.000.

Staff Recommendation: The Finance Department, based on the recommendation of the Lighthouse Group, is recommending that the City acquire insurance for its High Valued Vehicles through the Star Lines Insurance Company for the period 12/25/23-12/25/24 at a cost not to exceed \$216,606.08 for hi-value vehicle/equipment coverage and an additional \$10,830.15 for Terrorism coverage for a total of \$227,436.23. Additionally, the Department of Finance is recommending use of fund balance in the amount of \$100,000.00 to cover these expenses.

Approval: 
Phillip Moore (Dec 14, 2023 14:27 EST)

Phillip Moore, Chief Financial Officer



Insurance Proposal Prepared For

City of Flint

Effective 12-25-2023 to 12-25-2024

Lighthouse, An Alera Group Company

Our mission at Lighthouse, an Alera Group Company is the profitable and ethical delivery of innovative insurance solutions for the protection of our clients.

We are well positioned to provide excellent service for all your business and personal insurance needs including:

- Commercial Insurance
- Personal Insurance
- Employee Benefits
- Individual Insurance/Medicare
- Financial Services

Along with these business units, Lighthouse provides seminars for clients and the public on relevant issues. These are done in conjunction with several insurance companies, with which we have solid, long-term relationships.

We have multiple locations throughout Michigan and sister agencies across the nation to serve your needs. Our investment in technology has allowed Lighthouse to provide exemplary response time, as well as comprehensive claims and risk management services.

We have active memberships with local chambers of commerce, various industry associations, and serve on advisory boards of several insurance companies. We also have many industry-specific programs tailored to give specialized coverages when they are needed.

Named Insureds

- City of Flint

Location Schedule

Loc #	Bldg #	Address	City	State	Zip
001	001	1101 S Saginaw St. Room 203	Flint	MI	48502

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.

Commercial Inland Marine

Combined Limit

Coverage	Limit	Valuation
Aggregate	1,500,000	Agreed Value

Catastrophe Sub-Limits of Liability

Coverage	Limit	Deductible
Flood	1,000,000	25,000
High Hazard Flood Zone	1,000,000	25,000
Earth Movement	1,000,000	25,000

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.

Vehicle Physical Damage Coverage

Coverage	Limit
Glass Breakage	Included
Debris Removal	25% of Direct Physical Loss, Not to Exceed 100,000
Newly Acquired Property	150,000 Per Occurrence, 90 Day Notice
Intermodal Shipping Container	Included
Pollutant Cleanup	25,000
Limited Mold Extension	10,000
Fire Department Service Charge	25,000
Fire Protection Discharge	25,000
Replacement Vehicle	150,000
Trailer Interchange	No Coverage
Rental Reimbursement	10,000
Towing & Storage	10,000
Deductible(s)	25,000 per occurrence

Vehicle Coverage

Limit	Total Items	Deductible
17,500,875	104	25,000

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.

Vehicle Schedule – DPW Department Vehicles

Veh #	Description	VIN	Limit
3	1999 International Tandem Axle Tractor	2HSFHAET6XC024700	\$29,925
4	2001 GMC 10 Yard Dump Truck	1GDT7H4C51J507639	\$37,528
5	2008 Freightliner Morgan Olson Route Star	4UVAASDU98CZ60529	\$43,731
10	2015 Freightliner MT55 Step Van	4UZAASDT0FCGX4754	\$64,737
11	2015 Freightliner MT55 Step Van	4UZAASDT2FCGX4755	\$64,737
12	2015 Freightliner MT55 Step Van	4UZAASDT4FCGX4756	\$64,737
13	2015 Freightliner MT55 Step Van	4UZAASDT6FCGX4757	\$64,737
14	2015 Freightliner MT55 Step Van	4UZAASDT8FCGX4758	\$64,737
15	2015 Freightliner MT55 Step Van	4UZAASDTXFCGX4759	\$64,737
16	2015 GMC Sierra 5 yd Dump Truck	1GD321C81FF583999	\$33,545
17	2015 GMC Sierra 5 yd Dump Truck	1GD321C80FF571388	\$33,545
18	2015 GMC Sierra 5 yd Dump Truck	1GD321C84FF582720	\$33,545
19	2015 GMC Sierra 4x4 Pickup	1GD321C82FF586202	\$42,642
20	2015 GMC Sierra 4x4 Pickup	1GD321C84FF586914	\$43,392
21	2015 GMC Sierra 4x4 Pickup	1GD321C85FF584721	\$43,392
22	2015 GMC Sierra 4x4 Pickup	1GD321C84FF585634	\$42,642
23	2015 Ford F350 4x4 Pickup	1GD321C8XFF583273	\$43,392
24	2015 GMC Sierra 4x4 Pickup	1GD321C88FF586382	\$43,392
25	2015 GMC Sierra 4x4 Pickup	1GD321C83FF586919	\$42,642
26	2008 Freightliner Morgan Olson Route Star	4UZAAPDU58CZ08523	\$43,731
27	2008 Freightliner Morgan Olson Route Star	4UZAAPDU98CZ08525	\$43,731
28	2017 Ford F450 Super Duty Platform Truck	1FDAF4GT2HDA07462	\$48,441
29	2017 Ford F450 Super Duty Platform Truck	1FDAF4GT4HDA07463	\$48,441
30	2015 GMC Sierra Pickup	1GD321C68FF595064	\$41,597
31	2019 Freightliner Tandem Dump Truck	1FVHG5FE1KHKK5731	\$82,027
32	2019 Freightliner Tandem Dump Truck	1FVHG5FE3KHKK5732	\$82,027
33	2019 Freightliner Tandem Dump Truck	1FVHG5FE5KHKK5733	\$82,027
34	2019 Freightliner Tandem Dump Truck	1FVHG5FE7KHKK5734	\$82,027
35	2019 Freightliner Tandem Dump Truck	1FVHG5FE9KHKK5735	\$82,027
36	2019 Freightliner Tandem Dump Truck	1FVHG5FE0KHKK5736	\$82,027
37	2018 Chevrolet G4500 Cut-Away Van	1HA6GVCGXJN007906	\$239,881
38	2019 Ford G550 Supercab Aerial Lift Truck	1FD0X5HT2KEC34939	\$142,497
39	2019 John Deere 544L Loader	1DW544LHHKF697138	\$172,858
40	2019 John Deere 410L Backhoe	1T0410LXHKF353739	\$118,746

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.

41	2019 John Deere 410L Backhoe	1T0410LXJKF353703	\$118,746
42	2019 FreightlinerFL114SD/Vactor Sewer Truck	1FVHG3FE2LHLH6059	\$439,280
43	2019 FreightlinerFL114SD/Vactor Sewer Truck	1FVHG3FE4LHLW1535	\$439,280
44	2019 FreightlinerFL114SD/Vactor Sewer Truck	1FVHG3FE8LHLW1537	\$439,280
45	2019 FreightlinerFL114SD/Vactor Sewer Truck	1FVHG3FE6LHLW1536	\$439,280
46	2020 John Deere 544L Loader	1DW544LHCLF706957	\$177,849
47	2002 Freightliner FC70 Chassis	1FVAB3BV82DJ77601	\$58,800
48	1998 GMC T7500	1GDM7C1J0WJ503130	\$38,250
49	2017 Ford F650	1FDXX6DC8HDB12093	\$142,654
2007	John Deere 410J	T0410JX167695	\$85,345
2020	John Deere 410L	1T0410LXALF384391	\$80,686
2020	John Deere 410L	1T0410LXHLLF386242	\$92,532
2007	John Deere 410J	T0410JX167772	\$85,345
2020	John Deere 410L	1T0410LXHLLF384412	\$80,868
2023	John Deere Compact Track Loader #333G	1T033GMVPF45 6007	\$131,722
2020	Kenworth T-440	3BKBLJ0X9LF379885	\$90,000
2023	GMC Sierra 2500	1GT49NEY7PF152609	\$90,495
2023	GMC Sierra 2500	1GT49NEYXPF154385	\$90,495
2023	GMC Sierra 2500	1GT49NEY0PF155643	\$90,495
Total for DPW Department Vehicles			\$5,505,222

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.

Vehicle Schedule – 12th Street Garage Street Maintenance Vehicles

Veh #	Description	VIN	Limit
8	2007 Peterbilt Tandem Dump Truck	1NPAL00X37N730497	\$94,278
9	2007 Peterbilt Tandem Dump Truck	1NPAL00X57N730498	\$94,278
12	2007 Peterbilt Tandem Dump Truck	1NPAL00X17N693420	\$94,278
13	2007 Peterbilt Tandem Dump Truck	1NPAL00X37N693421	\$94,278
15	2005 International 9900	1HSXRAPT35J144340	\$34,463
16	2008 Peterbilt Tandem Dump Truck	1NP00X18D744687	\$55,849
17	2003 GMC Med Duty Elec Maintenance	1GDJ6J1E13F515945	\$46,353
18	2003 GMC Med Duty Elec Maintenance	1GDJ6J1E53F515964	\$46,353
21	2018 Chevrolet Silverado Dump Truck	1GB3KCY9JF229612	\$46,667
22	2019 International 7400 Dump Truck	1HTWGTAT5KH228132	\$196,937
23	2019 International 7400 Dump Truck	1HTWGTAT7KH228133	\$196,937
24	2019 International 7400 Dump Truck	1HTWGTAT9KH228134	\$196,937
25	2019 International 7400 Dump Truck	1HTWGTAT0KH228135	\$196,937
26	2016 Vogeles 2000-31 Asphalt Paving Machine	11740048	\$457,075
27	2014 Hamm HD 110I-VV-H Tandem Roller	H2090051	\$141,831
28	2021 International HV607	1HTEKTAT2MH068143	\$213,115
29	2021 International HV607	1HTEKTAT2MH068144	\$213,115
30	2021 International HV607	1HTEKTAT2MH068145	\$213,115
31	2021 International HV607	1HTEKTAT2MH068146	\$213,115
32	2021 International HV607	1HTEKTAT2MH068147	\$213,115
33	2021 International HV607	1HTEKTAT2MH068148	\$213,115
34	2021 International HV607	1HTEKTAT2MH068149	\$213,115
35	2005 International 5900	1HSXRAPT35J144340	\$91,900
36	2014 Elgin Pelican	NP30311	\$132,000
37	2014 Elgin Pelican	NP30312	\$132,000
38	2014 Elgin Pelican	NP30313	\$132,000
39	2020 Kenworth T440	3BKBLJ0X9LF379885	\$434,437
40	2023 Mack MD	1M2MDBAB7PS072034	\$196,579
41	2022 Ford F600	1FDF6LT9NDA13469	\$149,228
42	2023 Sewer Equipment 900-ECO	1FVAG3FE5RHUU6748	\$532,854
43	2023 GMC Sierra	1GT49NEY8PF116931	\$90,495
Total for 12th Street Garage Vehicles			\$5,376,749

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.

Vehicle Schedule – Fire and Police Department

Veh #	Description	VIN	Limit
1	1997 Freightliner 4-Door 13 Ft Rescue Truck	1FV6HLCA4VH862577	\$56,790
3	Freightliner Fire Pumper Firetruck	1FV6JLCB9TL710589	\$74,740
5	1996 Freightliner Fire Pumper Firetruck	1FV6JLCB6TL764481	\$81,375
6	2003 International KME Pumper Firetruck	1HTMKADR53H590182	\$169,609
7	2003 International Pumper Firetruck	1HTMKADR73H590183	\$169,609
8	2006 E-One Firetruck	4ENRAAA8561001906	\$193,205
10	75' Aerial Ladder Firetruck	4P1CT02A84A003990	\$281,750
11	2013 International Terra Star Bomb Truck	1HTJSSKK9DH240232	\$129,817
12	2015 KME Fire Truck	1K9AF428XFN058780	\$293,955
15	2019 HME Arens-Fox - Platform Fire Truck	44KFT6484HWZ22911	\$918,304
16	2019 HME Arens-Fox - Fire Truck/Pump	44KFT4281KWZ23254	\$331,741
17	2019 HME Arens-Fox - Fire Truck/Pump	44KFT4283KWZ23255	\$331,741
18	2019 HME Arens-Fox - Rescue Squad	44KFT4289LWZ23312	\$352,015
19	2019 FORD TRANSIT 350 RAID VAN	1FTBW2CG2KKB47343	\$53,354
20	2019 FORD TRANSIT 250 IB/CSI VAN	1FTYR3XG9KKB47342	\$41,081
21	2019 FORD TRANSIT 350 PAL VAN	1FBAX2CM2KKB47345	\$35,974
22	2022 Peirce Pumper-s	4PIBAAFFXMB023827	\$447,433
23	2022 Pierce Saber FR Chassis w/75' aerial	4P1BCAFFXNA024400	\$1,082,831
24	2023 Pierce Heavy Rescue Saber fire truck	4P1BBAFF6PB0256625	\$818,580
25	2023 Pierce Pumper-S	4P1BAAFFPB025643	\$755,000
Total for Fire and Police Department			\$6,618,904

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.

Premium Summary

City of Flint

Coverage	Carrier	Expiring Premium	Renewal Premium	Premium Difference
Inland Marine – Physical Damage	Starr Surplus Lines	\$168,861.58	\$216,606.08	\$47,744.50
Total Program		\$168,861.58	\$216,606.08	\$47,744.50

Additional TRIA Premium - Optional

Premium - \$10,556.00 Taxes & Fees - \$264.15 Total TRIA - \$10,830.15

Company	Best Rating	Admitted or Non Admitted
Starr Surplus Lines	A (Excellent)	Non-Admitted

All quoted premiums are annual estimates.

This proposal contains a surplus lines policy or policies (collectively, the “**Surplus Lines Policy**”) that is (1) underwritten by the insurance company identified therein (the “**Surplus Lines Insurer**”), which is not licensed by the insurance department of the State of Michigan (the “State”) and (2) issued pursuant to the surplus lines laws of the State. In the event the Surplus Lines Insurer becomes insolvent, the Surplus Lines Policy would not be protected by the State insurance guaranty fund, which provides a mechanism for the payment of covered claims under certain insurance policies to avoid excessive delay in payment and financial loss to claimants or policyholders because of the insolvency of a licensed and admitted insurance company.

Markets Approached

- Progressive – Declined
- Acuity – Declined
- Central – Declined, Not a market for municipalities
- Cincinnati – Declined
- Michigan Insurance Company– Declined, won't write monoline auto physical damage
- Encova – Declined, not a market
- Nationwide – Declined
- Hastings – Declined, not a market for municipalities

This insurance proposal is based upon your insurance history and the information that you have provided. It is your responsibility to review each item to make sure that you have all the coverages that you need, and that the limits of liability are appropriate.

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.

Agreement and Acceptance

The undersigned insured acknowledges that they have read and understood the Insurance Proposal as presented by Lighthouse Group, an Alera Group Agency LLC and authorizes them to bind coverage.

Effective Date: 12/25/2023

Policy Type: Inland Marine – High Valued Vehicles

PROPOSED COVERAGE HAS BEEN REJECTED/MODIFIED AS OUTLINED:

- 1.
- 2.
- 3.
- 4

Named Insured: City of Flint

Title: _____

Signature: _____ Date: _____

RETURN TO THE ATTENTION OF: Cort Niemi

EMAIL: cniemi@lighthousegroup.com

MAIL: Lighthouse, an Alera Group Company
56 Grandville Ave, Ste 300
Grand Rapids, MI 49503

Electronic Delivery Authorization

Your insurer may be required by law to obtain consent from insureds prior to engaging in any electronic delivery of insurance policies and/or other supporting documents in connection with the policy. You have the right to:

- Select electronic delivery;
- Reject electronic delivery;
- Withdraw your consent if you decide you no longer want to receive electronic delivery of your insurance policy and/or other supporting documents in connection with your insurance policy.

☐ **Election of electronic insurance policy delivery option**

I select the option to receive the following documents in connection with my insurance policy electronically, for myself and all those covered under the policy. I acknowledge I may no longer receive paper copies of my insurance policy, unless I advise my insurer to continue to provide paper copies in addition to electronic copies.

- ☐ Insurance Policy
- ☐ Identification Card
- ☐ Notices of Cancellation
- ☐ Notices of Nonrenewal
- ☐ Other supporting documents in connection with my insurance policy

☐ **Rejection of electronic delivery option**

I reject the option to receive my insurance policy and/or other supporting documents in connection with my insurance policy electronically, for myself and all those covered under the policy. I will continue to receive paper copies of such documents.

☐ **Withdrawal of consent of electronic delivery**

I withdraw my previous consent of electronic delivery of my insurance policy and/or other supporting documents in connection with my insurance policy, for myself and all those covered under the policy. I elect to receive paper copies of such documents in the future.

Lighthouse Invoice Preference

Invoice made out to: _____

Invoice by:

☐ Mail | Address: _____

☐ Email | Email Address: _____

Electronic Delivery Disclosure

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.

The policyholder who elects to allow for insurance policy and/or other supporting documents in connection with the insurance policy to be sent to the electronic mail address provided should be diligent in updating the electronic mail address provided to the insurer in the event that the address should change.

Client and Lighthouse have caused this Agreement to be signed by authorized individuals.

Client

Name of recipient to receive policy documents via email

Relationship to Insured

Applicant/Name Insured Signature

Date

Email address of recipient

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.

Commercial Coverage Options

In addition to the below coverage options, there may be more insurance products available for your consideration.

Property

We do not determine property values, as we do not have any specific expertise in making this evaluation. It is in your best interest to evaluate the amount of your contents to determine the appropriate limits. Additionally, it is in your best interest to seek a building valuation survey to determine the appropriate construction cost of any building coverage.

- Off Premises Power Failure
- Spoilage Coverage
- Business Income & Extra Expense
- Ordinance or Law
- Vacancy Permit
- Builders Risk
- Mfg Selling Price
- Property of Others
- Leased or Rented Property
- Peak Season Coverage
- Equipment Breakdown
- Earthquake
- Flood
- Dependent Property

General Liability

Higher limits may also be available for General Liability coverages.

- Employment Practices Liability
- Liquor Liability
- Employee Benefits Liability
- Product Recall Coverage
- Pollution Liability

Inland Marine

- Installation Floater
- Replacement Cost
- Miscellaneous Tools / Equipment
- Leased or Rented Equipment
- Sign Coverage
- Scheduled Equipment / Tools
- Valuable Papers / Accounts Receivable
- Bailee Liability
- Patterns, Dies, Molds

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.

Crime

- Employee Dishonesty
- Forgery / Alterations
- Money & Securities

Business Auto

- Drive Other Car
- Hired & Non-Owned Auto Liability
- Hired Car Physical Damage

Miscellaneous

- Umbrella Liability / Higher Limits on Current Umbrella
- Professional Liability
- Data Breach / Cyber Liability
- Directors & Officers Coverage
- Fiduciary Liability
- Bonds
- Trade Credit Insurance

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.

Cyber Liability Quiz

What is your Internet Privacy and/or Security Risk?

Take this quick quiz to determine your level of risk.

1. Are you involved in any of the following industries:
 - Education
 - Healthcare
 - Financial Services
 - Retail
2. Do you provide services to clients on your website?
3. Do you collect, receive, transmit or store personally identifiable information or personal health information? For example, Social Security numbers, driver's license numbers, email addresses, bank account numbers, credit/debit card numbers, etc.
4. Do you need to develop or update procedures to comply with privacy legislation? For Example, Health Insurance Portability and Accountability Act – HIPPA, The Gramm-Leach Bliley Act or other legislation with respect to the protection of other confidential information?
5. Do your employees use laptops, cell phones, smart phones, or tablets?
6. Do you store sensitive data on your network in the cloud or even in paper files?
7. Do you manage the content of your website and/or host the infrastructure yourself instead of using a third party?
8. Do you have a Written Information Security Plan?

Your Score:

2 or less answered yes:

Your risk is low. However, Cyber Liability coverage is worth considering.

3 to 4 answered yes:

Your risk is great and obtaining Cyber Liability should be a priority.

5 or more answered yes:

Your risk is significant! Without proper coverage afforded by Cyber Liability, the financial wellbeing of your company is at risk!

This proposal is a summation of the limits, terms, coverages, and conditions all of which are superseded by the actual issued policy.



Life Insurance Review and Audit Program

For individuals and families

- Life insurance
- Return of premium life insurance
- Annuities
- Disability income protection
- Long-term care
- Life insurance review and audit program
- Individual mortgage pay-off in event of death

For business owners

- Business continuation planning (life and disability insurance)
- Key person coverage (life and disability insurance)
- Debt coverage or life insurance required by bank
- Estate analysis – legacy trust
- Executive owner premier audit program
- Voluntary products

As a client of Lighthouse, an Alera Group Company, you are eligible to take advantage of our Life Insurance Review and Audit Program free of charge. An evaluation of your personal and business life insurance policies can provide the reassurance your plans are set to meet your needs when and how you expect them to.

Our seasoned Life Insurance and Executive Benefits team will provide an in-depth and objective review of the life insurance you have in place today. With direct access to more than 30 insurance carriers, we will propose only the best alternatives directly in line with your goals and budget. Life insurance coverage can change over time, therefore we recommend policies be reviewed every three years.

Since over 80% of life insurance policies don't live up to client expectations due to overpriced premiums, incorrect design, or early termination, this review is of tremendous value by providing peace of mind and protection for what matters most.

If you are interested in Lighthouse's life insurance services, contact your sales executive to get started.



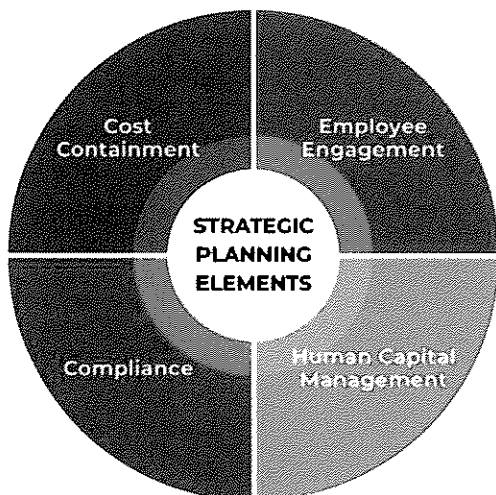
Strategic Employee Benefits Planning

INNOVATIVE STRATEGIES. ACTIONABLE POWERFUL RESULTS.

The key to a successful and sustainable employer-sponsored health plan is being proactive. An employer's value perception is maximized when employees receive benefits that meet their unique needs.

Our innovative approach to strategic benefits planning helps employers evaluate their current needs, explore new opportunities, and identify goals for the future – all while keeping their employees front and center. The end result of this process? A custom Playbook – a clear, multi-year strategic plan with actionable steps to take your benefits plan from where it is today to where it needs to be in the future.

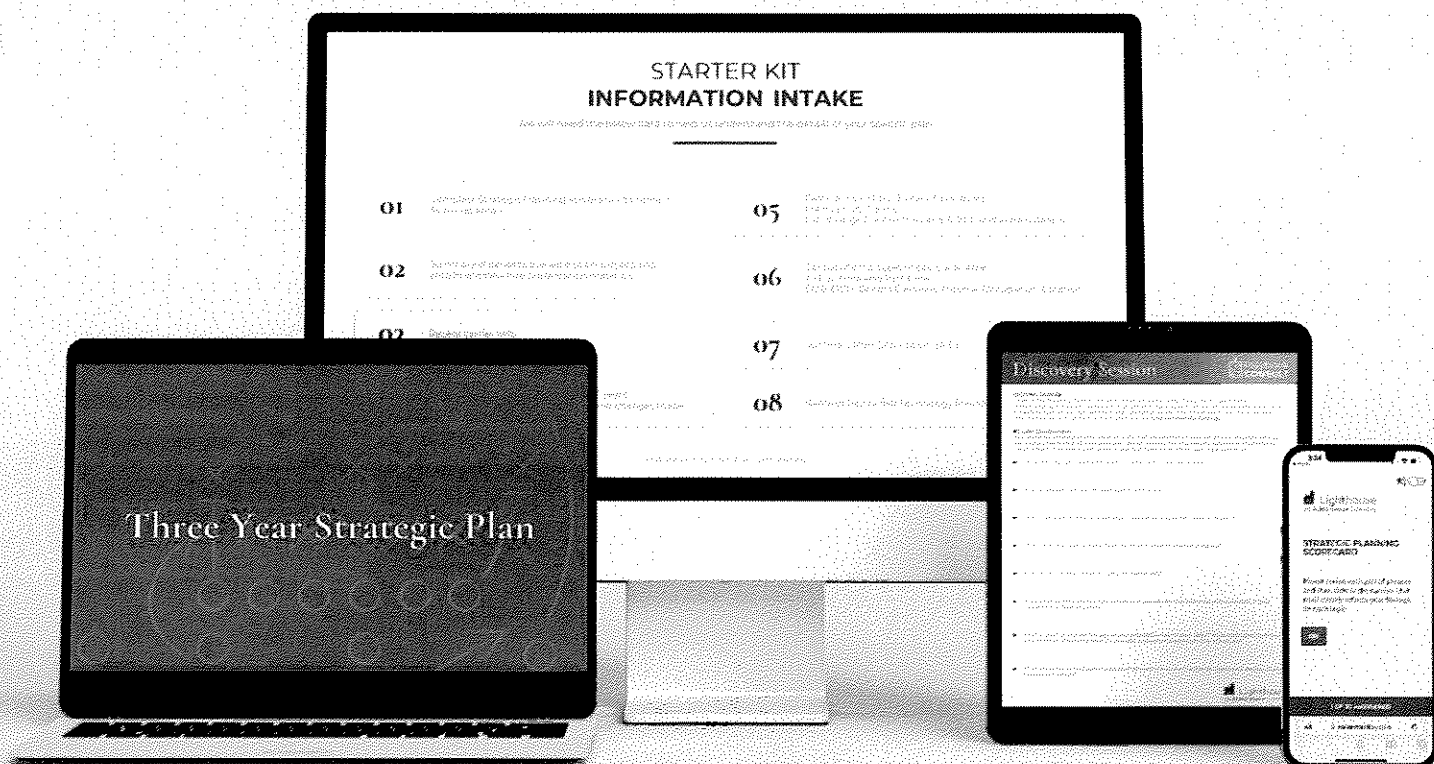
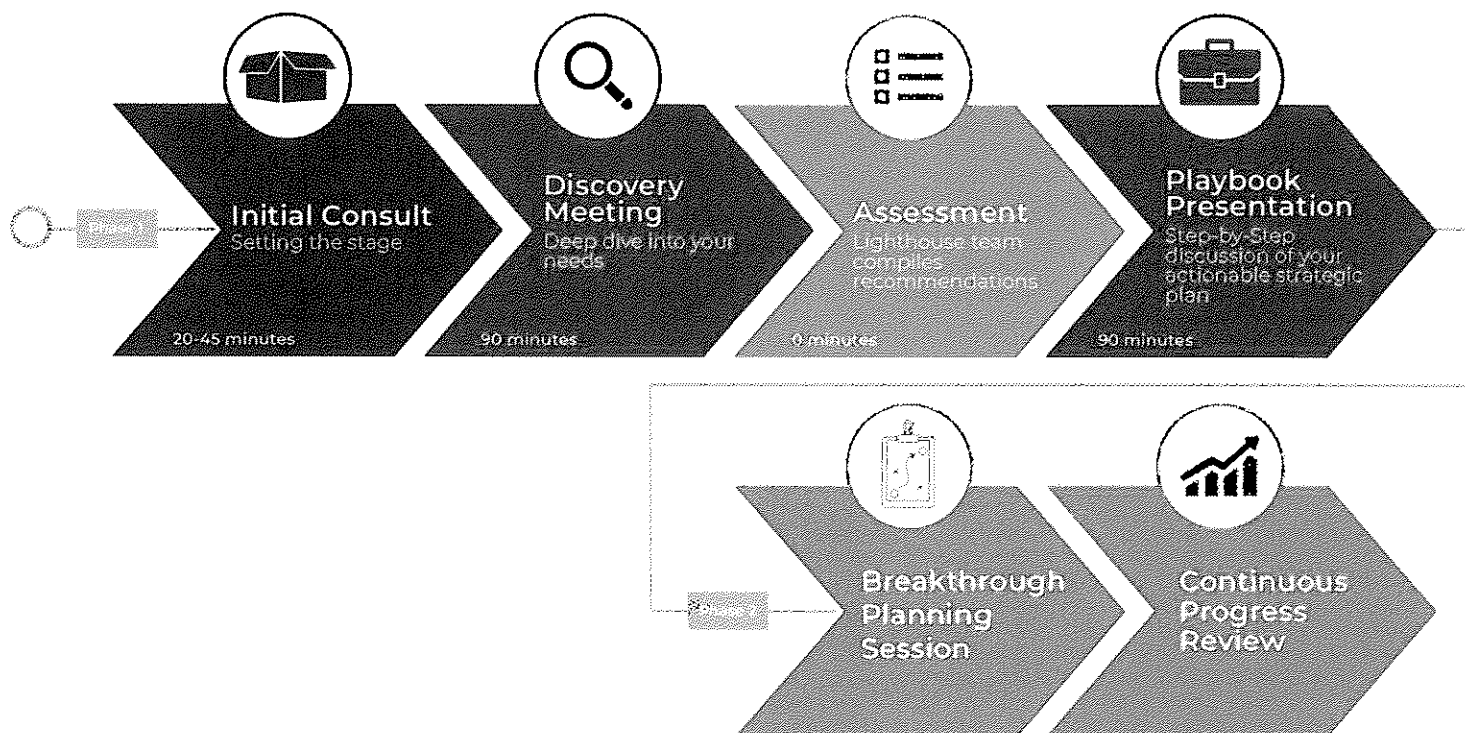
Moving forward, your Playbook will guide your organization's benefit decisions, ultimately resulting in a greater return on investment for every dollar spent on your employee benefit programs.



YOUR PLAYBOOK WILL HELP:

- Create a high-value perception of benefit programs
- Educate and engage employees in healthcare
- Improve administrative procedures
- Control costs through creative plan design
- Maintain organizational compliance

The Lighthouse Playbook process creates a roadmap to help achieve each client's perfect vision of their benefit programs and platform.



230464.1



RESOLUTION NO.: _____

PRESENTED: DEC 20 2023

ADOPTED: DEC 20 2023

RESOLUTION ALLOCATING ARPA FUNDING FOR REVENUE REPLACEMENT

Under the American Rescue Plan Act (ARPA), the City of Flint received grant funding from the Coronavirus Local Fiscal Recovery Fund through the US Department of Treasury in the amount of \$94,726,644 to address public health and economic impacts of the COVID-19 public health emergency, respond to workers performing essential work during the COVID-19 public health emergency, and to make necessary investments in infrastructure.

\$54,158,744.15 of the City's ARPA funding has already been allocated and/or spent for these purposes. The remaining \$40,567,919.85 must be spent by December 31, 2026, to cover eligible costs incurred during the period that begins on March 3, 2021, and ends on December 31, 2024. The City of Flint is eligible to receive additional funds in State shared revenue if the ARPA funds are allocated by December 31, 2023.

IT IS RESOLVED that the Flint City Council adopts the ARPA Allocation Plan, listed below, as its plan for allocating the remaining \$40,567,919.85 of the City's remaining ARPA funding

	Previously Authorized Allocations of ARPA Funds	Allocation of Remaining ARPA Funds
Neighborhood Improvement	27,812,144.46	
Economic Development	3,901,200.00	
Public Safety	1,221,515.89	
Public Health	708,000	
Infrastructure	2,203,634.27	
Revenue Replacement	10,667,569.28	40,567,919.85
Contingency	2,826,027.90	
Premium Pay	2,783,622.35	
Administration	2,035,030.00	
Grand Totals	\$54,158,744.15	\$40,567,919.85

IT IS FURTHER RESOLVED that \$40,567,919.85 is transferred from 287-966.101-995.00 to account 101-000.001-699-287.000 for revenue replacement in the General Fund.

IT IS FURTHER RESOLVED that the City will use the funds with the approval of the City Council for the following specific programs: neighborhood improvements, economic development, public safety, public health, infrastructure, administration, revenue replacement, and contingency.

IT IS FURTHER RESOLVED that prior to any award, expenditure, or reallocation of these funds occurring after the effective date of this Resolution, City Council must authorize, by duly adopted resolution, the specific award, expenditure, or reallocation.

IT IS FURTHER RESOLVED, that after 45 days the Administration will automatically reallocate funds to a separate account within the General Fund.

IT IS FURTHER RESOLVED, that any expenditures or reallocations of these funds shall be made according to the plan approved by City Council and only after such expenditures or reallocations have been specifically authorized by resolution of the City Council."

APPROVED AS TO FORM:

APPROVED AS TO FINANCE:

William Kim, City Attorney

Phillip Moore, Chief Financial Officer

FOR THE CITY OF FLINT:

APPROVED BY CITY COUNCIL:

Clyde Edwards, City Administrator





CITY OF FLINT

230465

PRESENTED: DEC 18 2023

ADOPTED: DEC 20 2023

**Resolution for Approval of a Group E Marihuana Retail –
Adult Use License for Mattic Real Estate Investment LLC, DBA South Flint Dispo.
Located at 4841 Fenton Road Suite 4811.**

BY THE CITY ADMINISTRATOR:


WHEREAS, Deda Juncevic is the owner/operator of BGL 2, INC., located at 2838 E. Court St.; and

WHEREAS, Mattic Real Estate Investments LL, dba South Flint Dispo has received approval for Group E Marihuana Retail – Adult Use License for this location; and

WHEREAS, Flint City Ordinance 50-80, Marihuana Facilities Ordinance requires that Planning Commission make a recommendation to the City Council for the issuing of a license to the applicant.


IT IS RESOLVED, Pursuant to 50-80.6(A0(2) that the appropriate City officials are hereby authorized to do all things necessary to issue a license to applicant Deda Juncevic of Mattic Real Estate Investments, LLC dba South Flint Dispo., located at 4841 Fenton Road Suite 4811.

APPROVED AS TO FORM:


William Kim (Dec 8, 2023 15:45 EST)

William Kim, City Attorney

ADMINISTRATION:


CLYDE D EDWARDS (Dec 8, 2023 16:29 EST)

Clyde D. Edwards, City Administrator

CITY COUNCIL:



City Council



CITY OF FLINT

RESOLUTION STAFF REVIEW FORM

TODAY'S DATE: 12/7/23

BID/PROPOSAL# n/a

AGENDA ITEM TITLE: Resolution for Approval of a Group E Special Regulated Use Marihuana Retail – Adult Use License for South Flint Dispo, LLC, 4841 Fenton Road, Suite 4811 (PID # 41-30-302-004).

PREPARED BY: Montel Menifee, Cannabis Facilities Licensing Coordinator

Monte

VENDOR NAME: Mattic Real Estate Investment, LLC dba South Flint Plaza Dispo.

BACKGROUND/SUMMARY OF PROPOSED ACTION:

South Flint Dispo, LLC (CEO Deda Juncevic) has received approval from the Flint Planning Commission for a Group E Special Regulated Use Permit for an adult-use marihuana retail facility located at 4841 Fenton Rd Suite 4811. (PID# 41-30-302-004).

Flint City Ordinance 50-80, Marihuana Facilities Ordinance requires that the Planning Commission make a recommendation to the City Council for the issuing of a license to the applicant. In order to be compliant with the ordinance and to make a recommendation to the State of Michigan Licensing and Regulatory Affairs (LARA), it is necessary that City Council approve the license for Deda Juncevic's Mattic Real Estate Investment, LLC dba South Flint Dispo., located at 4841 Fenton Rd, Suite 4811.

FINANCIAL IMPLICATIONS: None

BUDGETED EXPENDITURE? YES ☐ NO ☒ IF NO, PLEASE EXPLAIN: n/a

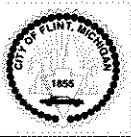
Dept.	Name of Account	Account Number	Grant Code	Amount
		FY 23/24 Grand Total		

PRE-ENCUMBERED? YES ☒ NO ☐ **REQUISITION NO:**

WILL YOUR DEPARTMENT NEED A CONTRACT? YES ☐ NO ☒

(If yes, please indicate how many years for the contract) YEARS

WHEN APPLICABLE, IF MORE THAN ONE (1) YEAR, PLEASE ESTIMATE TOTAL AMOUNT FOR EACH BUDGET YEAR: (This will depend on the term of the bid proposal) n/a



CITY OF FLINT

BUDGET YEAR 1

BUDGET YEAR 2

BUDGET YEAR 3

OTHER IMPLICATIONS (i.e., collective bargaining): n/a

STAFF RECOMMENDATION: (PLEASE SELECT): ☒ **APPROVED** ☐ **NOT APPROVED**

DEPARTMENT HEAD SIGNATURE: Montel L Manifoe

(PLEASE TYPE NAME, TITLE)

RESOLUTION NO.: _____