

CITY COUNCIL MINUTES

April 10, 2023

**Standard Purchasing Resolution 2: Award to Low Bidder Meeting Specifications -
Aggregates**

Resolution #2023-04-061-J-4b

RESOLVED, That Troy City Council hereby **AWARDS** a one (1) year contract to provide Aggregates with an option to renew for one (1) additional year to *Bedrock Express, LTD of Ortonville, MI* for Proposal A, Line Items 2 – 9. All aggregates to be purchased on as needed basis, at unit prices contained in the bid tabulation opened March 23, 2023, a copy of which shall be **ATTACHED** to the original Minutes of this meeting, with the contract expiring April 30, 2025.

Proposal A: Bedrock Express, LTD Low Bid Line Item Pricing

Ite	Est Qty per	Price per Ton	Est Total
2.) 22A GRAVEL	700	\$18.49	\$12,943.00
3.) PEA GRAVEL	300	\$22.95	\$6,885.00
4.) 60/40 GRAVEL	100	\$22.95	\$2,295.00
5.) CLASS II FILL SAND	2,500	\$9.95	\$24,875.00
6.) CRUSHED	100	\$17.95	\$1,795.00
7.) 21AA LIMESTONE	1,000	\$21.49	\$21,490.00
8.) 2NS SAND	200	\$17.95	\$3,590.00
9.) MASON SAND	100	\$17.95	\$1,795.00
ESTIMATED TOTAL PROPOSAL A:			\$75,668.00

BE IT FURTHER RESOLVED, That the award is **CONTINGENT** upon the contractor's submission of properly executed bid documents, including insurance certificates and all other specified requirements.

PURCHASE ORDER

No. 2023-00001105
 DATE: 04/17/2023
 PAGE: 1 of 1
 FOB DESTINATION

Ship To
 CITY OF TROY
 Streets
 4693 ROCHESTER ROAD
 TROY, MI 48085

Bill To
 CITY OF TROY
 Streets
 4693 ROCHESTER ROAD
 TROY, MI 48085

VENDOR NO. 100208

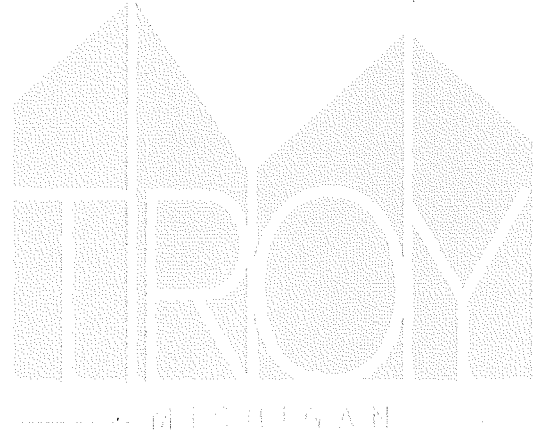
Vendor
 BEDROCK EXPRESS LTD
 1290 N ORTONVILLE RD
 ORTONVILLE, MI 48462

AGGREGATES

EXPIRATION DATE
 04/30/2024
COUNCIL RESOLUTION
 2023-04-061-J-4b
INSTRUCTIONS
 Return to Department

QUANTITIES ARE ESTIMATED AND WILL BE ORDERED AS NEEDED

QUANTITY	UNIT	DESCRIPTION	UNIT COST	TOTAL COST
700	Ton	22A Gravel	18.4900	\$12,943.00
300	Ton	Pea Gravel	22.9500	\$6,885.00
100	Ton	60/40 Gravel	22.9500	\$2,295.00
2,500	Ton	Class II Fill Sand	9.9500	\$24,875.00
100	Each	Crushed Concrete 1"-3"	17.9500	\$1,795.00
1,000	Ton	21AA Limestone	21.4900	\$21,490.00
200	Ton	2NS Sand	17.9500	\$3,590.00
100	Ton	Mason Sand	17.9500	\$1,795.00



Entered By: Andrew Chambliss

\$75,668.00

Special Instructions:
 CITY COUNCIL AWARD DATE: 4/10/2023. Contract for Standard Purchasing Resolution 2: Award to Low Bidder Meeting Specifications – Aggregates in accordance with the specifications and completion date of ITB-COT 23-13. CERTIFICATE OF INSURANCE and ENDORSEMENTS shall be on file through contract completion. YEAR ONE (1) of a potential TWO (2) year contract.

TERMS & CONDITIONS

1. Purchases of Municipalities are exempt from State Sales and Federal Excise Taxes.
2. Prior to acceptance, vendor agrees to provide City with information under the Right-to-Know Law, P.A. 1986, No. 80, and fully comply with all terms and conditions of the Michigan Occupational Safety and Health Act, MCL 408.1001, et seq. including vendor shall provide City with an "MSDS". Vendor also agrees to be responsible for all required labeling.
3. In cases of emergency/disaster, the City can purchase up to six(6) times the order amount for a period of six(6) months at the price contained in the contract.
4. Purchase Orders are signed electronically based upon computer generated "on-line" authorized approvals. Authentic signatures are on file in the City of Troy Purchasing Department.

NOTICE: The City could put the vendor on notice that vendors will be held financially responsible for any claims or awards made against the City as a result of the vendor's action. If the City has to defend the initial lawsuit, the City will bring in the vendor as a co-defendant or sue the vendor, either as the result of settling a claim or the conclusion of the lawsuit.

I HEREBY CERTIFY THAT THIS ORDER IS PROPERLY AUTHORIZED AND APPROVED.

CITY OF TROY
 BID TABULATION
 AGGREGATES

VENDOR NAME:	Bedrock Express LTD.	Maloney Trucking	Osburn Industries, Inc.	Tri-City Aggregates, Inc.
CITY:	Ortonville, MI	Troy, MI	Taylor, MI	Holly, MI

PROPOSAL: One-Year Requirements of Aggregates with an Option to Renew for one (1) additional year.

Proposal A: GENERAL DPW AGGREGATES

Item	Est. Qty. (Tons)	Description	Price/Ton	Extension Price	Price/Ton	Extension Price	Price/Ton	Extension Price	Price/Ton	Extension Price
1.	350	6A SLAG	No Bid		No Bid		No Bid		No Bid	
2.	700	22A GRAVEL	\$18.49	\$12,943.00	\$20.00	\$14,000.00	\$22.00	\$15,400.00		
3.	300	PEA GRAVEL	\$22.95	\$6,885.00	\$30.00	\$9,000.00	\$25.00	\$7,500.00		
4.	100	60/40 GRAVEL	\$22.95	\$2,295.00	\$32.60	\$3,260.00	\$28.00	\$2,800.00		
5.	2,500	CLASS II FILL SAND	\$9.95	\$24,875.00	\$15.00	\$37,500.00	\$12.50	\$31,250.00	\$11.00	\$27,500.00
6.	100	CRUSHED CONCRETE, 1" - 3"	\$17.95	\$1,795.00	No Bid		\$21.50	\$2,150.00	No Bid	
7.	1,000	21AA LIMESTONE	\$21.49	\$21,490.00			\$22.00	\$22,000.00		
8.	200	2NS SAND	\$17.95	\$3,590.00	\$22.00	\$4,400.00	\$20.50	\$4,100.00		
9.	100	MASON SAND	\$17.95	\$1,795.00	\$22.00	\$2,200.00	\$19.00	\$1,900.00		
ESTIMATED TOTAL PROPOSAL A:			\$75,668.00		\$70,360.00		\$87,100.00		\$27,500.00	

Proposal B: ATHLETIC FIELD MATERIALS

Item	Est. Qty. (Tons)	Description	Price/Ton	Extension Price	Price/Ton	Extension Price	Price/Ton	Extension Price	Price/Ton	Extension Price
1.	100	30A BALL DIAMOND SLAG	No Bid		No Bid		No Bid		No Bid	
2.	100	ATHLETIC MEAL					\$38.00	\$3,800.00		
3.	100	INFIELD MIX								
4.	100	CLAY TRACKER SURFACER CTS-20								
5.	100	CRUSHER DUST								
ESTIMATED TOTAL PROPOSAL B:							\$3,800.00			
ESTIMATED GRAND TOTAL:			\$75,668.00		\$70,360.00		\$90,900.00		\$27,500.00	

Minimum Order Requirements:		50 ton	As Needed	Approx. 50 tons	50 ton
# of Hours Within Request:		48		48 hours	48 hours
Contact Information:					
Hrs. of Operation		M-Sat 7AM-3PM	5:00 - 7:00	8-5	6AM-4PM
24 Hr. Emergency Phone No.		810-217-6324	248-379-6565	313-363-0077	248-634-8276
References:	Y or N	Y	Y	Y	Y
Insurance Met:	Y or N	Y	Y	Y	Y
Payment Terms:		Net 30	30 net	Net 30	30 days
Warranty:		None Implied	Not Specified	Not Specified	Not Specified
Delivery Time:		48 hours or as needed	As Needed	48 hours	48 hours
Exceptions:		None	None	None	None
Acknowledgement:	Y or N	Y	Y	Y	Y
All or None Award:	Y or N	N	N	N	N
Forms:	Y or N	Y	Y	Y	Y

ATTEST:
 (*Bid Opening conducted via a Zoom Meeting)
 Dennis Trantham
 Zach Haapala
 Heather – Clerk's
 Andrew Chambliss

Emily Frontera
 Purchasing Manager



CITY OF TROY
BID PROPOSAL

ITB-COT 23-13
Page 1 of 6

The undersigned proposes to furnish **ONE YEAR REQUIREMENTS OF AGGREGATES WITH AN OPTION TO RENEW FOR ONE (1) ADDITIONAL YEAR**, in accordance with the attached specifications that are to be considered an integral part of the bid proposal, at the following prices:

COMPANY: Bedrock Express LTD.

PROPOSAL A

GENERAL DPW AGGREGATES

ITEM	EST QTY TONS	DESCRIPTION	PRICE PER TON
1.	350	6A SLAG	\$ NO Bid
2.	700	22A GRAVEL	\$ 18.49
3.	300	PEA GRAVEL	\$ 22.95
4.	100	60/40 GRAVEL	\$ 22.95
5.	2,500	CLASS II FILL SAND	\$ 9.95
6.	100	CRUSHED CONCRETE, 1" - 3"	\$ 17.95
7.	1,000	21AA LIMESTONE	\$ 21.49
8.	200	2NS SAND	\$ 17.95
9.	100	MASON SAND	\$ 17.95

PROPOSAL B

ATHLETIC FIELD MATERIALS

ITEM	EST QTY TONS	DESCRIPTION	PRICE PER TON
1.	100	30A BALL DIAMOND SLAG	\$ NO Bid
2.	100	ATHLETIC MEAL	\$ NO Bid
3.	100	INFIELD MIX	\$ NO Bid
4.	100	CLAY TRACKER SURFACER CTS-20	\$ NO Bid
5.	100	CRUSHER DUST	\$ NO Bid

ESTIMATED QUANTITIES:

Quantities stated are estimated and not guaranteed. The quantities stated will be used for award purposes only. The City of Troy will not be penalized for ordering more or less than the stated quantities.

INFORMATION:

For additional general information or questions about this project, please contact Zach Haapala at 248-524-3403, between the hours of 8:00 a.m. and 4:30 p.m. or Zachary.Haapala@troymt.gov.

DOWNPAYMENTS AND PREPAYMENTS:

Any bid submitted which requires a down payment or prepayment of any kind prior to delivery of material and acceptance, as being in conformance with specifications will not be considered for award.

AWARD:

Each item on this proposal will be considered as a separate bid. The City reserves the right to award the bid to the lowest responsible bidder for each item; to combine items if deemed in the City of Troy's best interest to do so; to reject low bids which have major deviations from the specifications; to accept a higher bid which has only minor deviations from the specifications.

PRICES:

Prices quoted shall remain firm for 60 days or bid award, whichever comes first, except the successful bidder(s) whose prices shall remain firm for the entire contract period, which shall commence on the date of award, and expire April 30, 2024. The contract contains an option to renew for one (1) additional year, if within 90 days of contract termination both parties agree to the renewal under the same terms, prices, and conditions. A request by City staff to determine a successful bidder's interest in renewing a contract in no way obligates the City. The option cannot be exercised without Troy City Council approval and a blanket purchase order issued.

LOCAL PREFERENCE:

The City of Troy reserves the right to award a contract to a local business, one which pays City of Troy taxes (real and/or personal), if the bid of a local vendor is within 5% of the lowest responsive and responsible non-local bidder, then the local vendor is given one chance to match the low bid.

CONTRACT FORMS:

Bidders should complete and sign the Legal Status of Bidder, Non-Collusion Affidavit, Certification regarding Debarment, the Certification regarding "Iran Linked Business" and the Familial Disclosure Forms and return with your bid proposal.

DELIVERY:

MINIMUM ORDER REQUIREMENTS: 50 TON

Within 48 hours after a verbal request for material.

CONTACT INFORMATION:

Hours of operation: M-SAT 7-3^{AM} 24 Hr. Emergency Phone No. 810-217-6324

APPROVED ALTERNATES:

The City of Troy's designated department representative or his/her designee will review all items submitted for consideration as approved alternates. Their decision as to acceptability will be deemed in the City of Troy's best interest and will be final.

SUBCONTRACTORS:

The undersigned agrees to submit a list of proposed subcontractors, if applicable, for approval by the designated City representative within 72 hours after notification of being the low qualified bidder. It will be understood that this may occur prior to bid award, but the bidder's status will not be final until approved by the Troy City Council.

IMPORTANT:

All City of Troy purchases require a SAFETY DATA SHEET, where applicable, in compliance with the MIOSHA "Right to Know" Law. Please include a copy of any relevant SDS at the time of bid submission.

NOTE:

The City of Troy, at their discretion, may require the bidder to supply a Financial Report from an impartial Financial Credit Reporting Service before award of contract.

COMPANY: Bedrock Express LTD.

TERMINATION FOR CONVENIENCE:

The City may cancel the contract for its convenience, in whole or in part, by giving the contractor written notice 30 days prior to the date of cancellation. If the City chooses to cancel this contract in part, the charges payable under this contract shall be equitably adjusted to reflect those services that are cancelled.

REFERENCES:

The City of Troy requires that your company list at least three (3) clients who have recently had similar work performed by your company.

20 years — COMPANY: OAKLAND County FRO/PARKS/WATER Resources
SERVICE ADDRESS: 1200 N Telegraph Pontiac mi
PHONE: 248-343 0787 CONTACT MARK BALWIN
EMAIL: Balwin MJ @ OAK GOV. COM HEAD OF OPERATIONS

15 years — COMPANY: CITY OF OAK PARK
SERVICE ADDRESS: 10600 Capitol Ave OAK Park mi 48237
PHONE: 248 691 7495 CONTACT SCOTT LEMARBE
EMAIL: slanmarbe@OAKPARK mi.gov

20 years — COMPANY: CITY OF DAVISON
SERVICE ADDRESS: 200 E Flint Street Davison mi 48423
PHONE: 810 653 2191 CONTACT BRIAN GIST
EMAIL: Bgist@cityofdavison.org

COMPANY: BEAROCK EXPRESS LTD.

Insurance requirements shall be in accordance with the attached **SAMPLE INSURANCE CERTIFICATE and ENDORSEMENT**. The required Insurance Certificate and Endorsement must be submitted to the city within 5 days of the verbal/ electronic request after the bid award. The Insurance Certificate and Endorsement may be faxed to the Purchasing Department at (248) 619-7608, and is the only bid document accepted in this format.

The contractor, or any of their subcontractors, shall not commence work under this contract until they have obtained the insurance required, and shall keep such insurance in force during the entire life of this contract. All coverage shall be with insurance companies licensed and admitted to business in the State of Michigan and acceptable to the City of Troy. The requirements below should not be interpreted to limit the liability of the Contractor. All deductibles and self-insured retentions (SIR's) are the responsibility of the Contractor.

- We can meet the specified insurance requirements.
- We cannot meet the specified insurance requirements.
- We do not carry the specified limits but can obtain the additional insurance coverage of \$ _____, at the cost of \$ _____.

NOTE: Please note the amendments on a sample insurance certificate and attach it to your bid proposal.

- Our proposal is reduced by \$ _____ if we lower the requirement to \$ _____.

NOTE: Please note the amendments on a sample insurance certificate and attach it to your bid proposal.

IMPORTANT: A Certificate of Insurance on an ACORD Form showing present coverage as well as the required endorsements SHALL be attached to the proposal document at the time of submission of the proposal to the Office of the City Clerk.

NOTE: Failure on the part of any bidder to contact his/her insurance carrier to verify that the insurance carried by the bidder meets City of Troy specifications may result in this proposal being completed incorrectly.

OTHER: Sole proprietors must execute a certificate of exemption from Worker's Compensation requirements or provide proof of Worker's Compensation Insurance. All coverage shall be with insurance carriers licensed and admitted to do business in Michigan in accordance with all applicable statutes of the State of Michigan and acceptable to the City of Troy.

INSURANCE VERIFICATION:

A bidder shall complete the above portion, which details additional costs that may be incurred for specified coverage without purchasing the additional coverage prior to bid submission.

WORKERS' COMPENSATION INSURANCE, including Employers' Liability Coverage, in accordance with all applicable statutes of the State of Michigan.

COMMERCIAL GENERAL LIABILITY INSURANCE on an "Occurrence Basis" with limits of liability not less than \$1,000,000.00 per occurrence and aggregate. Coverage shall include the following extensions: (A) Contractual liability; (B) Products and Completed Operations; (C) Independent Contractors Coverage; (D) Broad Form General Liability Extensions or equivalent, if not already included; (E) Deletion of all Explosion, Collapse, and Underground (XCU) Exclusions, if applicable.

COMPANY NAME: Bedrock Express LTD.

AUTOMOBILE LIABILITY, including Michigan No-Fault Coverages, with limits of liability not less than \$1,000,000.00 per occurrence combined single limit for Bodily Injury, and Property Damage. Coverage shall include all owned vehicles, all non-owned vehicles, and all hired vehicles.

ADDITIONAL INSURED:

Commercial General Liability and Automobile Liability, as described in the attached SAMPLE shall include an Additional Insured Endorsement stating the following shall be ***Additional Insureds***: The City of Troy including all elected and appointed officials, all employees and volunteers, all boards, commissions, and/or authorities and council members, including employees and volunteers thereof. It is understood and agreed by naming the City of Troy as additional insured, coverage afforded is considered to be primary and any other insurance the City of Troy may have in effect shall be considered secondary and/or excess.

CANCELLATION NOTICE:

All policies, as described above, shall include an endorsement stating that it is understood and agreed that Thirty (30) days, Ten (10) days for non-payment of premium, Advance Written Notice of Cancellation, Non-Renewal, Reduction, and/or Material Change shall be mailed to:

City of Troy
Purchasing Manager
500 West Big Beaver
Troy, MI 48084

PROOF OF INSURANCE COVERAGE:

The Contractor shall provide the City of Troy, at the time that the contracts are returned by him/her for execution, a Certificate of Insurance as well as the required endorsements. In lieu of required endorsements, if applicable, a copy of the policy sections where coverage is provided for additional insured and cancellation notice would be acceptable. Copies or certified copies of all policies mentioned above all shall be furnished, if so requested.

If any of the applicable coverages expire during the term of this contract, the Contractor shall deliver renewal certificates and endorsements to the City of Troy at least ten (10) days prior to the expiration date.

LETTER VERIFICATION:

The recommended bidder will be notified to submit a letter from the *insurance agent or carrier* that the insurance to be supplied will meet specifications. As an alternative, the recommended bidder may submit the certificate of insurance meeting specifications at this time at his/her option. ***The City must receive this letter or certificate within 5 business days after verbal / electronic notification has been delivered to the recommended bidder or the bidder will be considered non-responsive and the bid un-awardable.*** This process will occur before presentation of the award recommendation to the Troy City Council.

FINAL INSURANCE CERTIFICATE SUBMISSION:

After approval by Troy City Council, the City's Purchasing Manager will review the insurance certificates and endorsements to ensure all acceptable documents have been received and allow (5) additional business days after verbal / electronic notification to submit final insurance certificate(s) in accordance with specifications. The City of Troy reserves the right to WITHHOLD AND KEEP any bid surety for failure to comply. The company will be considered in default of contract and will be barred from doing business with the City of Troy for a minimum of three (3) years for failing to meet insurance requirements.

SIGNATURE PAGE

PRICES: Prices quoted shall remain firm for 60 days or bid award, whichever comes first, except the successful bidder(s) whose prices are to remain firm for the entire contract period, which shall commence on the date of award, and expire April 30, 2024.

The contract contains an option to renew for one additional year through mutual consent, within 90 days of contract termination under the same pricing structure, terms, and conditions. A request by City staff to determine a successful bidder's interest in renewing a contract in no way obligates the City. The option cannot be exercised without Troy City Council approval and a blanket purchase order issued.

SIGNATURE OF AUTHORIZED COMPANY REPRESENTATIVE: _____ *[Signature]*

NOTE:
The undersigned has checked carefully the bid figures and understands that he/she shall be responsible for any error or omission in this bid offer and is in receipt of all addendum as issued.

COMPANY BEAHOOK EXPRESS LTD.

ADDRESS 1290 N MIS CITY OTONVILLE STATE MI ZIP 48462

TELEPHONE NO. 248 627 3240 FAX NO. (248) 627 4876

REPRESENTATIVE'S NAME Barry Bass

SIGNATURE OF AUTHORIZED COMPANY REPRESENTATIVE _____ *[Signature]* (Print)

TERMS NLT 30 WARRANTY NONE IMPLIED

E-MAIL ACCOUNTS@BEAHOOKEXPRESS.COM DELIVERY TIME: 48 HOURS OR AS NEEDED

All or None Award - Please check this box if this bid proposal is based on an all or none award – "One Lot Pricing" not to be broken up by item.

EXCEPTIONS:
Any exceptions, substitutions, deviations, etc. from the City specifications and this proposal must be stated below. The reason for the exception(s), deviation(s), or substitution(s) is an integral part of this bid offer:

ACKNOWLEDGEMENT:
I, Barry Bass, certify that I have read the **Instructions to Bidders** (3 Pages) and that the bid proposal documents contained herein were obtained directly from the City's Purchasing Department or MITN website, www.bidnetdirect.com/city-of-troy-mi and is an official copy of the Authorized Version.

SIGNATURE OF AUTHORIZED COMPANY REPRESENTATIVE _____ *[Signature]*

IMPORTANT: The City of Troy, at their discretion, may require the bidder(s) to supply a Financial Report from an Impartial Financial Credit Reporting Service before award of contract.

U.S. FUNDS: PRICES QUOTED SHALL BE IN U.S. CURRENCY.



Legal Status of Bidder:

The Bidder shall fill out the appropriate form and strike out the other two:

Bedrock Express LTD.

A corporation duly organized and doing business under the laws of the State of Michigan
for whom Barry Bass, bearing the office title of President
_____, whose signature is affixed to this proposal, is duly authorized to execute contracts.

A partnership, all members of which, with addresses, is:

AN INDIVIDUAL, WHOSE SIGNATURE IS AFFIXED TO THE PROPOSAL:

[Signature] Pres. Barry Bass



CITY OF TROY
OAKLAND COUNTY, MICHIGAN
NON-COLLUSION AFFIDAVIT

TO WHOM IT MAY CONCERN:

Barry Wayne Bass, being duly sworn deposed, says that he/she
(Print Full Name)

is President. The party making the foregoing proposal or bid,
(State Official Capacity in Firm)

that such bid is genuine and not collusion or sham; that said bidder has not colluded, conspired, connived, or agree, directly or indirectly, with any bidder or person, to put in a sham bid or to refrain from bidding and has not in any manner directly or indirectly sought by agreement or collusion, or communication or conference, with any person to fix the bid price or affiant or any other bidder, or to fix any overhead, profit, or cost element of said bid price, or that of any other bidder, or to secure the advantage against the City of Troy or any person interested in the proposed contract; and that all statements contained in said proposal or bid are true.

[Signature]
SIGNATURE OF PERSON SUBMITTING BID

[Signature]
NOTARY'S SIGNATURE

Subscribed and sworn to before me this 22 day of March, 2023 in and for _____
Oakland County.

My commission expires:
9/15/28

DANIELLE N MULKA
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF GENESEE
My Commission Expires 09/15/2028
Acting in the County of Oakland



**CERTIFICATION REGARDING
DEBARMENT, SUSPENSION, AND OTHER RESPONSIBILITY MATTERS**

The prospective participant certifies, to the best of its knowledge and belief, that it and its principals:

1. Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in transactions under any non-procurement programs by any federal, state or local agency.
2. Have not, within the three-year period preceding, had one or more public transactions (federal, state, or local) terminated for cause or default; and
3. Are not presently indicted or otherwise criminally or civilly charged by a government entity (federal, state, or local) and have not, within the three-year period preceding the proposal, been convicted of or had a civil judgment rendered against it:
 - a. For the commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public transaction (federal, state, or local), or a procurement contract under such a public transaction;
 - b. For the violation of federal, or state antitrust statutes, including those proscribing price fixing between competitors, the allocation of customers between competitors, or bid rigging; or
 - c. For the commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property.

I understand that a false statement on this certification may be grounds for the rejection of this proposal or the termination of the award. In addition, the general grant of this authority exists within the City's Charter, Chapter 12, Section 12.2- Contracts.

I am able to certify to the above statements.

BEONARK EXPRESS LTD
Name of Agency/Company/Firm (Please Print)

BARRY BRASS PRESIDENT
Name and title of authorized representative (Please Print)

[Signature]
Signature of authorized representative
Date 3-20-2023

I am unable to certify to the above statements. Attached is my explanation.

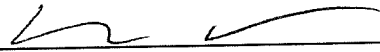


**VENDOR CERTIFICATION
THAT IT IS NOT AN
"IRAN LINKED BUSINESS"**

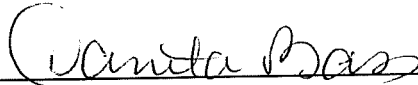
Pursuant to Michigan law, (the Iran Economic Sanctions Act, 2012 PA 517, MCL 129.311 et seq.), before accepting any bid or proposal, or entering into any contract for goods or services with any prospective Vendor, the Vendor must first certify that it is not an "IRAN LINKED BUSINESS", as defined by law.

Vendor	
Legal Name	BEOROCK EXPRESS LTD
Street Address	1290 N M15
City	ONTONVILLE
State, Zip	MI 48462
Corporate I.D. Number/State	382691219
Taxpayer I.D. #	13382691219

The undersigned, with: 1.) full knowledge of all of Vendors business activities, 2.) full knowledge of the requirements and possible penalties under the law MCL 129.311 et seq. and 3.) the full and complete authority to make this certification on behalf of the Vendor, by his/her signature below, certifies that: the Vendor is NOT an "IRAN LINKED BUSINESS" as require by MCL 129.311 et seq., and as such that Vendor is legally eligible to submit a bid and be considered for a possible contract to supply goods and/or services to the City of Troy.

Signature of Vendor's Authorized Agent: 

Printed Name of Vendor's Authorized Agent: Barry Bass Pres.

Witness Signature: 

Printed Name of Witness: Danita Bass



Proposer's Sworn and Notarized Familial Disclosure
(to be provided by the Proposer)

The undersigned, the owner or authorized officer of Bedrock Express LTO. (the "Proposer"), pursuant to the familial disclosure requirement provided in the Request for Proposal, hereby represent and warrant, except as provided below, that no familial relationships exist between the owner(s) or any employees of City of Troy and any member of the City of Troy City Council or City of Troy management.

List any Familial Relationships:

BIDDER:
Bedrock Express LTO.

By: Barry Bass
Its: President

STATE OF MICHIGAN)
)ss.
COUNTY OF Oakland)

This instrument was acknowledged before me on the 22 day of March, 2023, by

[Signature]

DANIELLE [Signature] MICHIGAN
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF Oakland
My Commission Expires 09/15/2023
Acting in the County of Oakland

SAFETY DATA SHEET



Stoneco of Michigan

Section 1. Identification

Product identifier: Limestone, Crushed Stone

Other means of identification

Synonyms: Crushed Stone, Aggregate, Aglime, Fluxing Agent, Manufactured Sand
Recommended use: Limestone is used in the manufacture of bricks, mortar, cement, concrete, plasters, paving materials, other construction materials, steel, consumer products, and other goods. Limestone aggregate may be distributed in bags, totes, and bulk shipments.

Recommended Restrictions: None known.

Manufacturer/Importer/Supplier/Distributor information

Company Name: Michigan Materials and Aggregate Co.
Locations: Stoneco of Michigan
15203 S. Telegraph Rd., Monroe MI 48161
7555 Whiteford Rd., Ottawa Lake, MI 49267
6837 Scofiled Rd, Maybee, MI 48159
7250 Reaume Rd., Newport, MI 48166
Telephone: (734) 241-8966
Website: <http://stoneco.net>
Emergency phone number: (734) 241-8966

Section 2. Hazard Identification

Physical hazards: Not classified.
Health Hazards: Carcinogenicity, Category 1A
Specific Target Organ Toxicity, Category 2
Repeated Exposure
OSHA defined hazards: Not classified.
Label elements



Signal word: Danger
Hazard statement: May cause cancer. May cause damage to organs (lung) through prolonged or repeated exposure.

Precautionary statement

Prevention: Obtain special instructions before use. Do not handle until all safety precautions have been read and understood. Wear protective gloves/protective clothing/eye protection/face protection.

Response: If exposed or concerned: Get medical advice/attention.

Storage: Restrict or control access to stockpile areas. Engulfment hazard: To prevent burial or suffocation, do not enter a confined space, such as a silo, bulk truck or other storage container or vessel that stores or contains aggregates without an effective procedure for assuring safety.

Disposal: Dispose of contents/container in accordance with local/regional/national/international regulations.

Hazard(s) not otherwise classified (HNOC): Unknown

Supplemental information

Respirable Crystalline Silica (RCS) may cause cancer. Limestone is a naturally occurring mineral complex that contains varying quantities of quartz (crystalline silica). In its natural bulk state, limestone is not a known health hazard. Limestone may be subjected to various natural or mechanical forces that produce small particles (dust) which may contain respirable crystalline silica (particles less than 10 micrometers in aerodynamic diameter). Repeated inhalation of respirable crystalline silica (quartz) may cause lung cancer according to IARC and NTP; ACGIH states that it is a suspected cause of cancer. Other forms of RCS (e.g., tridymite and cristobalite) may also be present or formed under certain industrial processes.

Section 3. Composition/Information on Ingredients

Mixture

Chemical Name	CAS Number	%
Calcium Carbonate	1317-65-3	> 50
Crystalline Silica (Quartz)	14808-60-7	> 0.1

Section 4. First Aid Measures

Inhalation: Limestone dust: Move to fresh air. Call a physician if symptoms develop or persist.

Skin Contact Limestone dust: Wash off with soap and water. Get medical attention if irritation develops and persists.

Eye Contact Limestone dust: Immediately flush with plenty of water for at least 15 minutes. Hold eyelids apart. Occasionally lift the eyelid(s) to ensure thorough rinsing. Beyond flushing, do not attempt to remove material from the eye(s). Get medical attention if irritation develops or persists.

Ingestion Limestone dust: Rinse mouth and drink plenty of water. Never give anything by mouth to an unconscious person. Get medical attention.

Most important symptoms/effects, acute and delayed

Inhaling dust may cause discomfort in the chest, shortness of breath, and coughing.

Prolonged inhalation may cause chronic health effects. This product contains crystalline silica. Prolonged or repeated inhalation of respirable crystalline silica liberated from this product can cause silicosis, and may cause cancer.

Indication of immediate medical attention and special treatment needed

Provide general supportive measures and treat symptomatically. Keep victim under observation. Symptoms may be delayed.

General information

Ensure that medical personnel are aware of the material(s) involved, and take precautions to protect themselves. Pre-existing medical conditions that may be aggravated by exposure include disorders of the eye, skin and lung (including asthma and other breathing disorders). If addicted to tobacco, smoking will impair the ability of the lungs to clear themselves of dust.

Section 5. Fire Fighting Measures

Suitable extinguishing media:	Limestone is not flammable. Use fire-extinguishing media appropriate for surrounding materials.
Unsuitable extinguishing media:	None known.
Specific hazards arising from the chemical:	No unusual fire or explosion hazards noted. Not a combustible dust.
Special protective equipment and precautions for firefighters:	Use protective equipment appropriate for surrounding materials.
Fire fighting equipment/instructions:	No specific precautions.
Specific methods:	Contact with powerful oxidizing agents may cause fire and/or explosions (see section 10 of SDS).
General fire hazards:	No unusual fire or explosion hazards noted.

Section 6. Accidental Release Measures

Personal precautions, and emergency procedures Methods and materials for containment and cleaning up:	Wear appropriate protective equipment and clothing during clean-up of materials that contain or may liberate limestone dust.
Environmental precautions:	Avoid discharge of fine particulate matter into drains or water courses.

Section 7. Handling and Storing

Precautions for safe handling:

Do not handle until all safety precautions have been read and understood. Keep formation of airborne dusts to a minimum. Provide appropriate exhaust ventilation at places where dust is formed. Do not breathe dust. Avoid prolonged exposure. Provide adequate ventilation. Wear appropriate personal protective equipment. Observe good industrial hygiene practices.

Conditions for safe storage, including any incompatibilities: Avoid dust formation or accumulation.

Section 8. Exposure Controls / Personal Protection

Occupational exposure limits

- 1 – Value equivalent to OSHA formulas (29 CFR 1910.1000; 29 CFR 1917; 29 CFR 1918)
- 2 – Value also applies to MSHA Metal / Non-Metal (1973 TLVs at 30 CFR 56/57.5001).
- 3 – OSHA enforces 0.250 mg/m³ in construction and shipyards (CPL-03-00-007).
- 4 – Value also applies to OSHA construction (29 CFR 1926.55 Appendix A) and shipyards (29 CFR 1915.1000, Table Z). 5 – MSHA limit = 10 mg/m³.

U.S. OSHA Table Z-1 Limits for Air Contaminants (29 CFR 1910.1000)

Components	Type	Value	Form
Particulates not otherwise classified (CAS SEQ250).	PEL	5 mg/m ³	Respirable fraction
		15 mg/m ³	Total dust (4)
Calcium Carbonate (CAS 1317-65-3)	TWA	5 mg/m ³	Respirable fraction (4)
		15 mg/m ³	Total dust (5)

U.S. OSHA Table Z-3 (29 CFR 1910.1000)

Components	Type	Value	Form
Crystalline Silica (Quartz) (CAS 14808-60-7)	TWA	0.3 mg/m ³	Total dust (1,2)
		0.1 mg/m ³	Respirable (1,2,3)
Tridymite and Cristobalite (other forms of crystalline silica) (CAS Mixture)	TWA	0.15 mg/m ³	Total dust (1)
		0.05 mg/m ³	Respirable (1,2)
Particulates not otherwise classified (CAS SEQ250)		5 mg/m ³	Respirable fraction (1)
		15 mg/m ³	

US. ACGIH Threshold Limit Values®

Components	Type	Value	Form
Crystalline Silica (all forms; CAS mixture)	TWA	0.025 mg/m ³	Respirable fraction
Particulates not otherwise classified silica) (CAS Mixture)	TWA	3 mg/m ³	Respirable particles (2)
		10 mg/m ³	Inhalable particles (2)

US. NIOSH: Pocket Guide to Chemical Hazards

Components	Type	Value	Form
Crystalline Silica (all forms; CAS mixture)	TWA	0.05 mg/m ³	Respirable dust
Calcium Carbonate (CAS 1317-65-3)		5 mg/m ³ 10 mg/m ³	Respirable fraction Total dust

Biological limit values	No biological exposure limits noted for the ingredient(s).
Exposure guidelines	OSHA PELs, MSHA PELs, and ACGIH TLVs are 8-hr TWA values. NIOSH RELs are for TWA exposures up to 10-hr/day and 40-hr/wk. Occupational exposure to nuisance dust (total and respirable) and respirable crystalline silica should be monitored and controlled. Terms including "Particulates Not Otherwise Classified," "Particulates Not Otherwise Regulated," "Particulates Not Otherwise Specified," and "Inert or Nuisance Dust" are often used interchangeably; however, the user should review each agency's terminology for differences in meanings.
Appropriate engineering controls	Good general ventilation (typically 10 air changes per hour indoors) should be used. Ventilation rates should be matched to conditions. If applicable, use process enclosures, local exhaust ventilation, or other engineering controls to maintain airborne levels below recommended exposure limits. If exposure limits have not been established, maintain airborne levels to an acceptable level.
Individual protection measures, such as personal protective equipment	
Eye/face protection	Wear safety glasses with side shields (or goggles).
Skin protection	
Hand protection	Use personal protective equipment as required.
Other	Use personal protective equipment as required.
Respiratory protection	When handling or performing work with limestone that produces dust or respirable crystalline silica in excess of applicable exposure limits, wear a NIOSH-approved respirator that is properly fitted and is in good condition. Respirators must be used in accordance with all applicable workplace regulations.
Thermal hazards	Not anticipated. Wear appropriate thermal protective clothing, when necessary.
General hygiene considerations	Always observe good personal hygiene measures, such as washing after handling the material and before eating, drinking, and/or smoking. Routinely wash work clothing and protective equipment to remove contaminants.

Section 9. Physical and Chemical Properties

Appearance

Physical state:

Solid.

Form:

Solid particles ranging in size from powder to

boulders

Color:

grey, white and tan

Odor

Not applicable.

Odor threshold	Not applicable.
pH	Not applicable.
Melting point/freezing point	Not applicable.
Initial boiling point and Boiling range	Not applicable.
Flash point	Non-combustible
Evaporation rate	Not applicable.
Flammability (solid, gas)	Not applicable.
Upper/lower flammability or explosive limits	
Flammability limit – lower (%)	Not applicable.
Flammability limit – upper (%)	Not applicable.
Vapor pressure	Not applicable.
Vapor density	Not applicable.
Specific Gravity	2.6 - 2.75.
Solubility(ies)	
Solubility (water)	Insoluble
Partition coefficient (n-octanol/water)	Not applicable.
Auto-ignition temperature	Not applicable.
Decomposition temperature	Not applicable.
Viscosity	Not applicable.
Other information	
Explosive properties	Not applicable.
Flammability	Not applicable.

Section 10. Stability and Reactivity

Reactivity The product is stable and non-reactive under normal conditions of use, storage and transport.

Chemical stability Material is stable under normal conditions.

Possibility of hazardous reactions No dangerous reaction known under conditions of normal use.

Section 11. Toxicology Information

Information on likely routes of exposure

Inhalation Repeated inhalation of respirable crystalline silica (quartz) may cause silicosis, a fibrosis (scarring) of the lungs. Silicosis is irreversible and may be fatal. Silicosis increases the risk of contracting pulmonary tuberculosis. Some studies suggest that repeated inhalation of respirable crystalline silica may cause other adverse health effects including lung and kidney cancer.

Skin contact Limestone dust: May cause irritation through mechanical abrasion.

Eye contact	Limestone dust: May cause irritation through mechanical abrasion.
Ingestion	Not likely, due to the form of the product. However, accidental ingestion of the content may cause discomfort.
Symptoms related to the physical, chemical and toxicological characteristics	Limestone dust: Discomfort in the chest. Shortness of breath. Coughing.
Information on toxicological effects	
Acute toxicity	Not expected to be acutely toxic.
Skin corrosion/irritation	This product is not expected to be a skin hazard.
Serious eye damage/eye irritation	Direct contact with eyes may cause temporary irritation. Respiratory or skin sensitization
Respiratory or skin sensitization	
Respiratory sensitization	No respiratory sensitizing effects known.
Skin sensitization	Not known to be a dermal irritant or sensitizer.
Germ cell mutagenicity	No data available to indicate product or any components present at greater than 0.1% are mutagenic or genotoxic.
Carcinogenicity	Respirable crystalline silica has been classified by IARC and NTP as a known human carcinogen, and classified by ACGIH as a suspected human carcinogen.
IARC Monographs. Overall Evaluation of Carcinogenicity	
Crystalline Silica (Quartz) (CAS 14808-60-7)	1 Carcinogenic to humans.
Respirable Tridymite and Cristobalite	1 Carcinogenic to humans.
(other forms of Crystalline) (CAS Mixture)	
NTP Report on Carcinogens	
Crystalline Silica (Quartz) (CAS 14808-60-7)	Known To Be Human Carcinogen.
OSHA Specifically Regulated Substances (29 CFR 1910.1001-1050)	
Not listed.	
Reproductive toxicity	Not expected to be a reproductive hazard.
Specific target organ toxicity - single exposure	Not classified.
Specific target organ toxicity – repeated exposure	Respirable crystalline silica: May cause damage to organs (lung) through prolonged or repeated exposure.
Aspiration hazard	Due to the physical form of the product it is not an aspiration hazard.

Chronic effects Prolonged inhalation of respirable crystalline silica may be harmful. May cause damage to organs (lungs) through prolonged or repeated exposure. There are reports in the literature suggesting that excessive crystalline silica exposure may be associated with autoimmune disorders and other adverse health effects involving the kidney. In particular, the incidence of (thickening of the skin caused by swelling and thickening of fibrous tissue) appears to be higher in silicotic individuals. To date, the evidence does not conclusively determine a causal relationship between silica exposure and these adverse health effects.

Section 12. Ecological Information

Ecotoxicity Not expected to be harmful to aquatic organisms. Discharging limestone dust and fines into waters may increase total suspended particulate (TSP) levels that can be harmful to certain aquatic organisms.

Persistence and degradability Not applicable.

Bioaccumulative potential Not applicable.

Mobility in soil Not applicable.

Other adverse effects No other adverse environmental effects (e.g., ozone depletion, photochemical ozone creation potential, global warming potential) are expected from this component.

Section 13. Disposal Considerations

Disposal instructions Do not allow fine particulate matter to drain into sewers/water supplies. Do not contaminate ponds, waterways or ditches with fine particulates. Dispose of contents in accordance with local/regional /national /international regulations.

Hazardous waste code Not regulated.

Waste from residues / unused products Dispose of in accordance with local regulations. Empty containers or liners may retain some product residues. This material and its container must be disposed of in a safe manner (see: Disposal instructions).

Contaminated packaging Since emptied containers may retain product residue, follow label warnings even after container is emptied. Empty packaging materials should be recycled or disposed of in accordance with applicable regulations and practices.

Section 14. Transport Information

DOT	Not regulated as dangerous goods.
IATA	Not regulated as dangerous goods.
IMDG	Not regulated as dangerous goods.
Transport in bulk according to Annex II of MARPOL 73/78 and the IBC Code	

Section 15. Regulatory Information

US federal regulations	This product is a "Hazardous Chemical" as defined by the OSHA Hazard Communication Standard, 29 CFR 1910.1200.
TSCA Section 12(b) Export Notification (40 CFR 707, Subpt. D)	Not regulated.
OSHA Specifically Regulated Substances (29 CFR 1910.1001-1050)	Not listed.
CERCLA Hazardous Substance List (40 CFR 302.4)	Not listed.
Superfund Amendments and Reauthorization Act of 1986 (SARA)	
Hazard categories	Immediate Hazard - No Delayed Hazard - Yes Fire Hazard - No Pressure Hazard - No Reactivity Hazard - No
SARA 302 Extremely hazardous substance	Not listed.
SARA 311/312 Hazardous chemical	yes
SARA 313 (TRI reporting)	Not regulated.
Other federal regulations	
Clean Air Act (CAA) Section 112 Hazardous Air Pollutants (HAPs) List	Not regulated.
Clean Air Act (CAA) Section 112(r) Accidental Release Prevention (40 CFR 68.130)	Not regulated.
Safe Drinking Water Act (SDWA)	Not regulated.

US state regulations

US. Massachusetts RTK - Substance List

Crystalline Silica (Quartz) (CAS 14808-60-7)
Respirable Tridymite and Cristobalite (other forms of crystalline silica) (CAS Mixture)

US. New Jersey Worker and Community Right-to-Know Act

Crystalline Silica (Quartz) (CAS 14808-60-7)
Respirable Tridymite and Cristobalite (other forms of crystalline silica) (CAS Mixture)

US. Pennsylvania Worker and Community Right-to-Know Law

Crystalline Silica (Quartz) (CAS 14808-60-7)
Respirable Tridymite and Cristobalite (other forms of crystalline silica) (CAS Mixture)

US. Rhode Island RTK

Not regulated.

US. California Proposition 65

WARNING: This product contains a chemical known to the State of California to cause cancer.

US - California Proposition 65 - Carcinogens & Reproductive Toxicity (CRT): Listed substance

Crystalline Silica (Quartz) (CAS 14808-60-7)

International Inventories

Country(s) or region	Inventory name	On inventory (yes/no)*
-----------------------------	-----------------------	-------------------------------

United States & Puerto Rico	Toxic Substances Control Act (TSCA) Inventory	Yes
-----------------------------	---	-----

*A "Yes" indicates this product complies with the inventory requirements administered by the governing country(s).

A "No" indicates that one or more components of the product are not listed or exempt from listing on the inventory administered by the governing country(s).

Section 16. Other Information

Issue date **May 26, 2015**

Revision date Version # **November 26, 2018**

Disclaimer

Disclaimer: We believe the statements, technical information and recommendations contained herein are reliable, but they are given without warranty or guarantee of any kind. The information contained in this document applies to this specific material as supplied. It may not be valid for this material if it is used in combination with any other materials. It is the user's responsibility to satisfy oneself as to the suitability and completeness of this information for the user's own particular use.

I-75 Aggregates, Inc.
14415 C.M.I. Dr.
Holly, MI 48442
248-328-0780

MATERIAL SAFETY DATA SHEET

PRODUCT NAME: Natural Sand & Gravel

TRADE NAME: Sand & Gravel

Fill Sand, CL IIA, Comm 6A, 20AA, 20C,
22A, 22A RCOC Spec, Comm 21A, Comm
21 AA, 23A, Gravels and Road Gravels

NOTE: This MSDS covers many products. Individual composition of components will vary.

1. CHEMICAL PRODUCT AND COMPONENT DATA

<u>Component(s):</u>	<u>CAS#</u>	<u>OSHA-PEL-TWA</u>
Inert Natural Sand and Gravel	NA	
Respirable Dust (inert or nuisance dust)		5mg/m ³
Total Dust (inert or nuisance dust)		15mg/m ³
Crystalline Silica (Quartz)	14808-60-7	
Quartz (Respirable)		10mg/m ³ /%SiO ₂ + 2
Quartz (Total Dust)		30mg/m ³ /%SiO ₂ + 2
*Amorphous Silica, Hydrated	7631-86-9	80mg/m ³ /%SiO ₂

* This value is for particulate matter containing no asbestos and < 1% crystalline silica

2. PHYSICAL DATA

SOLUBILITY:	NA
STABILITY:	Stable
SPECIFIC GRAVITY:	2.55-2.80
FLASH POINT:	NA
FLAMMABLE LIMITS:	NA
APPEARANCE & ODOR:	Brown-gray. no odor

3. PERSONAL PROTECTION AND CONTROLS

RESPIRATORY:

If airborne concentrations exceed recommended exposure limits, a suitable NIOSH/MSHA approved filter respirator should be worn. General ventilation or local exhaust is normally adequate to control dust emissions, if not utilize engineering controls.

①

3. **PERSONAL PROTECTION AND CONTROLS** (continued)

EYE: Safety glasses with side shields should be worn as minimum protection from blowing particles. Dust goggles should be worn when excessively dusty conditions are present or anticipated.

GENERAL: The use of hard hats and hard toed shoes is recommended if material could fall on head or feet. Gloves may be worn to protect from abrasion.

4. **FIRST AID**

INHALATION: Remove to fresh air.

SKIN: Wash with soap and water.

EYE: Flush with water.

5. **HEALTH HAZARDS**

EXPOSURE LIMITS: See Section 1 above

MEDICAL CONDITIONS AGGRAVATED BY EXPOSURE:

Exposure to dust may cause irritation to the skin, eyes or respiratory system or may aggravate existing skin, eye or respiratory system disease.

ROUTE OF EXPOSURE: Inhalation.

ACUTE TOXICITY: Exposure to dust may irritate the skin, eyes, or the respiratory system.

CHRONIC TOXICITY: Natural Sand & Gravel is not listed on the NTP, IARC, or OSHA lists of carcinogens. Crystalline Silica has been classified by IARC as a known human carcinogen. Risk of injury depends on duration and level of exposure. Long term or repeated exposures may cause lung injury including silicosis.

NOTE: If irritation is aggravated or persists contact a physician.

6. **STORAGE AND SPECIAL PRECAUTIONS**

Respirable dust may be generated during processing, handling and storage. Lightly wetting the material will minimize the dust. Use personal protection equipment as identified in Section 3.

7. **FIREFIGHTING MEASURES**

FLASHPOINT:	None
FLAMMABLE LIMITS:	Not Combustible
AUTOIGNITION TEMPERATURE:	None
GENERAL HAZARD:	Avoid breathing dust.
FIREFIGHTING INSTRUCTIONS:	Treat adjacent material.
FIREFIGHTING EQUIPMENT:	This product is not a fire hazard. Self contained breathing apparatus is recommended to limit exposures from any combustion source.
HAZARDOUS COMPOSITION PRODUCTS:	None

8. **SPILL, LEAK, AND DISPOSAL METHODS**

Pick up mechanically or with hand tools and reuse, recycle, or dispose of as a common non-hazardous material. Manage such activities in accordance with all applicable environmental, health and safety laws, rules, or regulations.

9. **TRANSPORTATION**

DOT Hazrd Classification and placards are not required. Michigan requires the use of tarps on trucks during transportation of material. When picking up bulk material at a mining facility, MSHA Part 46 requires drivers to be trained in site hazards, prior to mine entry.

10. **ADDITIONAL INFORMATION**

CONTACT:

Date Issued: March 14, 2002

This Material Safety Data Sheet and the information contained herein is offered in good faith as accurate. It is the user's obligation to determine the suitability of and use this product safely and to comply with all applicable laws, rules and regulations.



500 West Big Beaver
 Troy, MI 48084
 troymi.gov

CITY COUNCIL AGENDA ITEM

Date: April 4, 2023

To: Mark F. Miller, City Manager

From: Robert J. Bruner, Assistant City Manager
 Dee Ann Irby, Controller
 Kurt Bovensiep, Public Works Director
 Zach Haapala, Streets & Drains Project Manager
 Emily Frontera, Purchasing Manager

Subject: Standard Purchasing Resolution 2: Award to Low Bidder Meeting Specifications – Aggregates

History

- Aggregate material is used by the Department of Public Works to maintain City infrastructure including 402 miles of Sewer Mains, 550 miles of Storm Drains, 547 miles of Water Mains and 346 miles of Roads.
- These systems require specific materials to meet different compaction ratings.
- The type of project or maintenance will dictate what type of aggregate is required.
- Aggregates are purchased on an as needed basis throughout the year to meet these demands and to replenish an inventory located at the Public Works yard.
- The current contract expires April 30, 2023.

Purchasing

- On March 23, 2023, a bid opening was conducted as required by City Charter/Code for one (1) year requirements of Aggregates with an option to renew for one (1) additional year.
- The bid was posted on the MITN Purchasing Group website www.bidnetdirect.com/mitn/city-of-troy-mi.
- One hundred twenty-one (121) vendors were notified via the MITN website.
- Seven (4) bid responses were received.
- Below is a detailed summary of potential vendors for the bid opportunity:

Companies notified via MITN	121	<p><i>MITN provides a resourceful online platform to streamline the procurement process, reduce costs, and make it easier and more transparent for vendors to do business with the City of Troy.</i></p> <p>Active MITN members with a current membership and paying annual dues receive automatic electronic notification which allows instant access to Bids, RFPS and Quote opportunities with the City.</p> <p>Active MITN non-paying members are responsible to monitor and check the MITN website for opportunities to do business with the City.</p> <p>Inactive MITN member status can occur when a company does not renew their account upon expiration. Inactive members cannot be notified of solicitations or access any bid information.</p>
Troy Companies notified via MITN	3	
Troy Companies notified - Active email Notification	3	
Troy Companies - Active Free	0	
Companies that viewed the bid	19	
Troy Companies that viewed the bid	1	



500 West Big Beaver
Troy, MI 48084
troymi.gov

CITY COUNCIL AGENDA ITEM

Purchasing Continued

- Based upon the bid responses and as per the attached bid tabulation; it is in the City's best interest to award the low bid pricing for line items 2 – 9 of Proposal A to the low bidder meeting specifications; *Bedrock Express, LTD of Ortonville, MI*.

Proposal A: Bedrock Express, LTD Low Bid Line Item Pricing

Item	Est Qty per Ton	Price per Ton	Est Total Cost
2.) 22A GRAVEL	700	\$18.49	\$12,943.00
3.) PEA GRAVEL	300	\$22.95	\$6,885.00
4.) 60/40 GRAVEL	100	\$22.95	\$2,295.00
5.) CLASS II FILL SAND	2,500	\$9.95	\$24,875.00
6.) CRUSHED CONCRETE, 1" – 3"	100	\$17.95	\$1,795.00
7.) 21AA LIMESTONE	1,000	\$21.49	\$21,490.00
8.) 2NS SAND	200	\$17.95	\$3,590.00
9.) MASON SAND	100	\$17.95	\$1,795.00
ESTIMATED TOTAL PROPOSAL A:			\$75,668.00

- Proposal B, in the best interest of the City, will be rebid in April due to no bid or lower than expected responses. Contracts will not be awarded as per the following bid language which states:

The City Reserves the right to reject any and all bids, to waive any informality in the bid proposal received, and to accept any bid proposal or par thereof, which shall deem to be most favorable to the interests of the City.

Financial

Funds are budgeted and available through the Public Works operating budgets for the Streets, Parks and Water Divisions for the 2023 and 2024 Fiscal Years.

Recommendation

City Management recommends awarding a one (1) year contract to provide Aggregates with an option to renew for one (1) additional year to the low bidder meeting specifications *Bedrock Express, LTD of Ortonville, MI* for Proposal A, Items 2-9. Proposal A item 1 6a Slag, received no bids and will be purchased on an as needed basis utilizing the informal bid process. All items will be awarded per the unit prices listed in the bid tabulation opened March 23, 2023; to be ordered on an as needed basis, contract expiring April 30, 2025.

CITY OF TROY
 BID TABULATION
 AGGREGATES

VENDOR NAME:	Bedrock Express LTD.	Maloney Trucking	Osburn Industries, Inc.	Tri-City Aggregates, Inc.
CITY:	Ortonville, MI	Troy, MI	Taylor, MI	Holly, MI

PROPOSAL: One-Year Requirements of Aggregates with an Option to Renew for one (1) additional year.

Proposal A: GENERAL DPW AGGREGATES

Item	Est. Qty. (Tons)	Description	Price/ Ton	Extension Price	Price/ Ton	Extension Price	Price/ Ton	Extension Price	Price/ Ton	Extension Price
1.	350	6A SLAG	No Bid		No Bid		No Bid		No Bid	
2.	700	22A GRAVEL	\$18.49	\$12,943.00	\$20.00	\$14,000.00	\$22.00	\$15,400.00		
3.	300	PEA GRAVEL	\$22.95	\$6,885.00	\$30.00	\$9,000.00	\$25.00	\$7,500.00		
4.	100	60/40 GRAVEL	\$22.95	\$2,295.00	\$32.60	\$3,260.00	\$28.00	\$2,800.00		
5.	2,500	CLASS II FILL SAND	\$9.95	\$24,875.00	\$15.00	\$37,500.00	\$12.50	\$31,250.00	\$11.00	\$27,500.00
6.	100	CRUSHED CONCRETE, 1" - 3"	\$17.95	\$1,795.00	No Bid		\$21.50	\$2,150.00	No Bid	
7.	1,000	21AA LIMESTONE	\$21.49	\$21,490.00	No Bid		\$22.00	\$22,000.00		
8.	200	2NS SAND	\$17.95	\$3,590.00	\$22.00	\$4,400.00	\$20.50	\$4,100.00		
9.	100	MASON SAND	\$17.95	\$1,795.00	\$22.00	\$2,200.00	\$19.00	\$1,900.00		
ESTIMATED TOTAL PROPOSAL A:			\$75,668.00		\$70,360.00		\$87,100.00		\$27,500.00	

Proposal B: ATHLETIC FIELD MATERIALS

Item	Est. Qty. (Tons)	Description	Price/ Ton	Extension Price	Price/ Ton	Extension Price	Price/ Ton	Extension Price	Price/ Ton	Extension Price
1.	100	30A BALL DIAMOND SLAG	No Bid		No Bid		No Bid		No Bid	
2.	100	ATHLETIC MEAL					\$38.00	\$3,800.00		
3.	100	INFIELD MIX					No Bid			
4.	100	CLAY TRACKER SURFACER CTS-20					No Bid			
5.	100	CRUSHER DUST					No Bid			
ESTIMATED TOTAL PROPOSAL B:							\$3,800.00			
ESTIMATED GRAND TOTAL:			\$75,668.00		\$70,360.00		\$90,900.00		\$27,500.00	

Minimum Order Requirements:		50 ton	As Needed	Approx. 50 tons	50 ton
# of Hours Within Request:		48		48 hours	48 hours
Contact Information:					
Hrs. of Operation		M-Sat 7AM-3PM	5:00 - 7:00	8-5	6AM-4PM
24 Hr. Emergency Phone No.		810-217-6324	248-379-6565	313-363-0077	248-634-8276
References:	Y or N	Y	Y	Y	Y
Insurance Met:	Y or N	Y	Y	Y	Y
Payment Terms:		Net 30	30 net	Net 30	30 days
Warranty:		None Implied	Not Specified	Not Specified	Not Specified
Delivery Time:		48 hours or as needed	As Needed	48 hours	48 hours
Exceptions:		None	None	None	None
Acknowledgement:	Y or N	Y	Y	Y	Y
All or None Award:	Y or N	N	N	N	N
Forms:	Y or N	Y	Y	Y	Y

Low Bidder Meeting Specifications

ATTEST:

(*Bid Opening conducted via a Zoom Meeting)

Dennis Trantham
 Zach Haapala
 Heather Chomiak
 Andrew Chambliss

Emily Frontera
 Purchasing Manager



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

04/07/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER A+ Insurance/Kujala Insurance Agency 206 W. Highland Rd., Ste. 100 Highland MI 48357	CONTACT NAME: Chad Kujala PHONE (A/G, No, Ext): (248) 887-2121 FAX (A/G, No): (248) 887-2828 E-MAIL ADDRESS: chad@kujalainsurance.com														
INSURED (248) 627-3240 Bedrock Express Limited 1290 N Ortonville Ortonville MI 484628532	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A: Michigan Insurance Company</td> <td style="text-align: center;">10857</td> </tr> <tr> <td>INSURER B: Selective Ins Co of S Carolina</td> <td style="text-align: center;">19259</td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Michigan Insurance Company	10857	INSURER B: Selective Ins Co of S Carolina	19259	INSURER C:		INSURER D:		INSURER E:		INSURER F:	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A: Michigan Insurance Company	10857														
INSURER B: Selective Ins Co of S Carolina	19259														
INSURER C:															
INSURER D:															
INSURER E:															
INSURER F:															

COVERAGES **CERTIFICATE NUMBER:** Cert ID 11408 **REVISION NUMBER:**

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
B	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y		S 2346632	06/30/2022	06/30/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 15,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COM/OP AGG \$ 2,000,000 \$
B	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> AUTOS ONLY	Y		S 2346632	06/30/2022	06/30/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED \$ RETENTION \$			S 2346632	06/30/2022	06/30/2023	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	100017403	02/13/2023	02/13/2024	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
B	Inland Marine			S 2346632	06/30/2022	06/30/2023	\$ Per Schedule \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Attached Endorsements:
 Additional Insured: CG 2037 12 19
 ElitePac GL Extension (Primary and Non-contributory language included)
 Auto ElitePac (Automobile Additional Insured language - required in written contract)
 Third Party Notice of Cancellation

CERTIFICATE HOLDER City of Troy Purchasing Manager 500 West Big Beaver Rd. Troy MI 48084	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
---	--

© 1988-2015 ACORD CORPORATION. All rights reserved.

ADDITIONAL INSURED — OWNERS, LESSEES OR CONTRACTORS — COMPLETED OPERATIONS

POLICY NUMBER: s 2346632

COMMERCIAL GENERAL LIABILITY
CG 20 37 12 19

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):	Location And Description Of Completed Operations
THE CITY OF TROY INCLUDING ALL ELECTED AND APPOINTED OFFICIALS, ALL EMPLOYEES AND VOLUNTEERS, ALL BOARDS, COMMISSIONS, AND/OR AUTHORITIES AND COUNCIL MEMBERS, INCLUDING EMPLOYEES AND VOLUNTEERS THEREOF. PURCHASING MANAGER 500 WEST BIG BEAVER TROY, MI 48084	VARIOUS
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

300021S 2346632 207

A. Section II — Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury" or "property damage" caused, in whole or in part, by "your work" at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the "products-completed operations hazard".

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following is added to **Section III — Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

THIRD PARTY NOTICE TO DESIGNATED PERSON(S) OR ORGANIZATION(S)

POLICY NUMBER: S 2346632

IL 79 90 08 18

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

- COMMERCIAL GENERAL LIABILITY COVERAGE PART
- BUSINESS AUTO COVERAGE PART
- COMMERCIAL UMBRELLA LIABILITY COVERAGE PART
- AUTO DEALERS COVERAGE PART
- BUSINESSOWNERS COVERAGE PART

The policy provisions relating to cancellation or nonrenewal as provided in the Condition Section or as amended by any applicable state cancellation endorsements are modified as follows:

If we cancel or non-renew this policy for any reason other than nonpayment of premium or at the request of or on behalf of the Named Insured, we agree that the individual person(s) or organization(s) listed in the Schedule below and the Named Insured will be notified prior to the effective date of cancellation when such notice is required in a written contract. The manner and timing of the notice will be as required by law, or the number of days shown in the Schedule below, whichever is greater. A transfer of this policy from one insurance affiliate to another within the same insurance holding group shall not be deemed a cancellation, unless prohibited by law.

If we cancel the policy for nonpayment of premium, the number of days advance notice provided to the person(s) or organization(s) listed in the Schedule below will be as required by law.

If notice is mailed, proof of mailing to the address shown in the Schedule below will be sufficient proof of notice.

In no event will coverage extend beyond the actual expiration, termination or cancellation of the policy.

Nothing in this endorsement shall confer additional insured status on any entity scheduled herein.

300021S 2346632 201

Name of Person(s) or Organization(s)	Mailing Address	No. Of Days Notice
CITY OF TROY	PURCHASING MANAGER 500 WEST BIG BEAVER TROY, MI 48084	30

ElitePac®

General Liability Extension Endorsement

COMMERCIAL GENERAL LIABILITY
CG 73 00 06 22

SUMMARY OF COVERAGES (including index)

This is a summary of the various additional coverages and coverage modifications provided by this endorsement. No coverage is provided by this summary. Refer to the actual endorsement (Pages 3-through-9) for changes affecting your insurance protection.

DESCRIPTION	PAGE FOUND
Additional Insureds — Primary and Non-Contributory Provision	Page 8
Blanket Additional Insureds — As Required By Contract	Page 5
<ul style="list-style-type: none">• Owners, Lessees or Contractors (includes Architects, Engineers or Surveyors)• Lessors of Leased Equipment• Managers or Lessors of Premises• Mortgagees, Assignees and Receivers• Any Other person or organization other than a joint venture• Grantors of Permits	
Broad Form Vendors Coverage	Page 7
Damage To Premises Rented To You (Including Fire, Lightning or Explosion)	Page 3
Electronic Data Liability (\$100,000)	Page 4
Employee Definition Amended	Page 9
Employees As Insureds Modified	Page 5
Employer's Liability Exclusion Amended (Not applicable in New York)	Page 3
Incidental Malpractice Exclusion modified	Page 8
Knowledge of Occurrence, Claim, Suit or Loss	Page 8
Liberalization Clause	Page 8
Mental Anguish Amendment (Not applicable to New York)	Page 10
Newly Formed or Acquired Organizations	Page 5
Non-Owned Aircraft	Page 3
Non-Owned Watercraft (under 60 feet)	Page 3
Not-for-profit Members — as additional insureds	Page 5
Personal And Advertising Injury — Discrimination Amendment (Not applicable in New York)	Page 9
Products Amendment (Medical Payments)	Page 4
Supplementary Payments Amended — Bail Bonds (\$5,000) and Loss of Earnings (\$1,000)	Page 4
Two or More Coverage Parts or Policies Issued By Us	Page 9
Unintentional Failure to Disclose Hazards	Page 8
Waiver of Transfer of Rights of Recovery (subrogation)	Page 8
When Two or More Coverage Parts of this Policy Apply to a Loss	Page 3

ElitePac®
General Liability Extension Endorsement

COMMERCIAL GENERAL LIABILITY
CG 73 00 06 22

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The **SECTIONS** of the Commercial General Liability Coverage Form identified in this endorsement will be amended as shown below. However, if (a) two or more Coverage Parts of this policy, or (b) two or more forms or endorsements within the same Coverage Part apply to a loss, coverage provision(s) with the broadest language will apply, unless specifically stated otherwise within the particular amendment covering that loss.

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

COVERAGES — Amendments

SECTION I — COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY

EXCLUSIONS

Employer's Liability Amendment

(This provision is not applicable in the State of New York).

The following is added to Exclusion e. **Employer's Liability** under **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions:**

This exclusion also does not apply to any "temporary worker".

Non-Owned Aircraft, Auto or Watercraft

A. Paragraph (2) of Exclusion g. **Aircraft, Auto Or Watercraft** under **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions** is deleted in its entirety and replaced with the following:

(2) A watercraft you do not own that is:

- (a) Less than 26 feet long and not being used to carry persons or property for a charge; or
- (b) At least 26 feet, but less than 60 feet long, and not being used to carry persons or property for a charge. Any person is an insured who uses or is responsible for the use of such watercraft with your expressed or implied consent. However, if the insured has any other valid and collectible insurance for "bodily injury" or "property damage" that would be covered under this provision, or on any other basis, this coverage is then excess, and subject to Condition 4. **Other Insurance, b. Excess Insurance** under **SECTION IV — COMMERCIAL GENERAL LIABILITY CONDITIONS.**

B. The following is added to Exclusion g. **Aircraft, Auto Or Watercraft** under **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions:**

This exclusion does not apply to:

- (6) Any aircraft, not owned or operated by any insured, which is hired, chartered or loaned with a paid crew. However, if the insured has any other valid and collectible insurance for "bodily injury" or "property damage" that would be covered under this provision, or on any other basis, this coverage is then excess, and subject to Condition 4. **Other Insurance, b. Excess Insurance** under **SECTION IV — COMMERCIAL GENERAL LIABILITY CONDITIONS.**

Damage To Premises Rented to You

A. The last paragraph of Paragraph 2. **Exclusions** under **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE** is deleted in its entirety and replaced with the following:

Exclusions c. through n. do not apply to damage by fire, lightning or explosion to premises rented to you or temporarily occupied by you with the permission of the owner. A separate limit of insurance applies to this coverage as described in **SECTION III — LIMITS OF INSURANCE.**

B. Paragraph 6. under **SECTION III — LIMITS OF INSURANCE** is deleted in its entirety and replaced with the following:

6. Subject to Paragraph 5. above, the most we will pay under **COVERAGE A** for damages because of "property damage" to any one premises, while rented to you, or in the case of damage caused by fire, lightning or explosion, while rented to you or temporarily occupied by you with permission of the owner, for all such damage caused by fire, lightning or explosion proximately caused by the same event, whether such damage results from fire, lightning or explosion or any combination of the three, is the amount shown in the Declarations for the Damage To Premises Rented To You Limit.

C. Paragraph a. of Definition 9. "Insured contract" under **SECTION V — DEFINITIONS** is deleted in its entirety and replaced with the following:

a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire, lightning or explosion to premises while rented to you or temporarily occupied by you with the permission of the owner is not an "insured contract";

Electronic Data Liability

A. Exclusion p. **Access or Disclosure Of Confidential Or Personal Information And Data-related Liability** under **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions** is deleted in its entirety and replaced by the following:

p. **Access or Disclosure Of Confidential Or Personal Information And Data-related Liability**

Damages arising out of:

- (1) Any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information or any other type of nonpublic information; or
- (2) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate "electronic data" that does not result from physical injury to tangible property.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

B. The following paragraph is added to **SECTION III — LIMITS OF INSURANCE**:

Subject to 5. above, the most we will pay under **COVERAGE A** for "property damage" because of all loss of "electronic data" arising out of any one "occurrence" is a sub-limit of \$100,000.

SECTION I — COVERAGE C MEDICAL PAYMENTS EXCLUSIONS

Any Insured Amendment

Exclusion a. **Any Insured** under **COVERAGE C MEDICAL PAYMENTS, 2. Exclusions** is deleted in its entirety and replaced with the following:

a. **Any Insured**

To any insured.

This exclusion does not apply to:

- (1) "Not-for-profit members";
- (2) "Golfing facility" members who are not paid a fee, salary, or other compensation; or
- (3) "Volunteer workers".

This exclusion exception does not apply if **COVERAGE C MEDICAL PAYMENTS** is excluded by another endorsement to this Coverage Part.

Product Amendment

Exclusion f. **Products-Completed Operations Hazard** under **COVERAGE C MEDICAL PAYMENTS, 2. Exclusions** is deleted in its entirety and replaced with the following:

f. **Products-Completed Operations Hazard**

Included within the "products-completed operations hazard".

This exclusion does not apply to "your products" sold for use or consumption on your premises, while such products are still on your premises.

This exclusion exception, does not apply if **COVERAGE C MEDICAL PAYMENTS** is excluded by another endorsement to this Coverage Part.

SECTION I — SUPPLEMENTARY PAYMENTS — COVERAGES A AND B

Expenses For Bail Bonds And Loss Of Earnings

A. Subparagraph 1.b. under **SUPPLEMENTARY PAYMENTS — COVERAGES A AND B** is deleted in its entirety and replaced with the following:

b. Up to \$5,000 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.

B. Subparagraph 1.d. under **SUPPLEMENTARY PAYMENTS — COVERAGES A AND B** is deleted in its entirety and replaced with the following:

- d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$1,000 a day because of time off from work.

SECTION II — WHO IS AN INSURED — Amendments

Not-for-Profit Organization Members

The following paragraph is added to **SECTION II — WHO IS AN INSURED**:

If you are an organization other than a partnership, joint venture, or a limited liability company, and you are a not-for-profit organization, the following are included as additional insureds:

1. Your officials;
2. Your trustees;
3. Your members;
4. Your board members;
5. Your commission members;
6. Your agency members;
7. Your insurance managers;
8. Your elective or appointed officers; and
9. Your "not-for-profit members".

However only with respect to their liability for your activities or activities they perform on your behalf.

Employees As Insureds Modified

- A. Subparagraph 2.a.(1)(a) under **SECTION II — WHO IS AN INSURED** does not apply to "bodily injury" to a "temporary worker" caused by a co-"employee" who is not a "temporary worker".
- B. Subparagraph 2.a.(2) under **SECTION II — WHO IS AN INSURED** does not apply to "property damage" to the property of a "temporary worker" or "volunteer worker" caused by a co-"employee" who is not a "temporary worker" or "volunteer worker".
- C. Subparagraph 2.a.(1)(d) under **SECTION II — WHO IS AN INSURED** does not apply to "bodily injury" caused by cardio-pulmonary resuscitation or first aid services administered by a co-"employee".

With respect to this provision only, Subparagraph (1) of Exclusion 2. e. **Employer's Liability** under **SECTION I — COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** does not apply.

Newly Formed Or Acquired Organizations

- A. Subparagraph 3.a. under **SECTION II — WHO IS AN INSURED** is deleted in its entirety and replaced with the following:

- a. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier. However, **COVERAGE A** does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization.

- B. The following paragraph is added to **SECTION II — WHO IS AN INSURED**, Paragraph 3:

If you are engaged in the business of construction of dwellings three stories or less in height, or other buildings three stories or less in height and less than 25,000 square feet in area, you will also be an insured with respect to "your work" only, for the period of time described above, for your liability arising out of the conduct of any partnership or joint venture of which you are or were a member, even if that partnership or joint venture is not shown as a Named Insured. However, this provision only applies if you maintain or maintained an interest of at least fifty percent in that partnership or joint venture for the period of that partnership or joint venture.

This provision does not apply to any partnership or joint venture that has been dissolved or otherwise ceased to function for more than thirty-six months.

With respect to the insurance provided by this provision, **Newly Formed or Acquired Organizations**, the following is added to **SECTION IV — COMMERCIAL GENERAL LIABILITY**, Paragraph 4. **Other Insurance**, Subparagraph b. **Excess Insurance**:

The insurance provided by this provision, **Newly Formed or Acquired Organizations**, is excess over any other insurance available to the insured, whether primary, excess, contingent or on any other basis.

(All other provisions of this section remain unchanged)

Blanket Additional Insureds — As Required By Contract

- A. Subject to the **Primary and Non-Contributory** provision set forth in this endorsement, **SECTION II — WHO IS AN INSURED** is amended to include as an additional insured:

1. Owners, Lessees or Contractors/Architects, Engineers and Surveyors

- a. Any person or organization for whom you are performing operations when you and such person or organization have agreed in a written contract, written agreement or written permit that such person or organization be added as an additional insured on your commercial general liability policy; and

- b. Any other person or organization, including any architects, engineers or surveyors not engaged by you, whom you are required to add as an additional insured under your policy in the contract or agreement in Paragraph a. above:

Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

- (1) Your acts or omissions; or
- (2) The acts of omissions of those acting on your behalf;

in the performance of your ongoing operations performed for the additional insured in Paragraph a., above.

However, this insurance does not apply to:

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services by or for you, including:

- (1) The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; and
- (2) Supervisory, inspection, architectural or engineering activities.

Professional services do not include services within construction means, methods, techniques, sequences and procedures employed by you in connection with your operations in your capacity as a construction contractor.

A person or organization's status as an additional insured under this endorsement ends when your operations for the person or organization described in Paragraph a. above are completed.

2. Other Additional Insureds

Any of the following persons or organizations with whom you have agreed in a written contract, written agreement or written permit that such persons or organizations be added as an additional insured on your commercial general liability policy:

a. Lessors of Leased Equipment

Any person or organization from whom you lease equipment, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your maintenance, operation or use of equipment leased to you by such person or organization.

With respect to the insurance afforded to these additional insureds, this insurance does not apply to any "occurrence" which takes place after the equipment lease expires.

b. Managers or Lessors of Premises

Any person or organization from whom you lease premises, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by you or those acting on your behalf in connection with the ownership, maintenance or use of that part of the premises leased to you.

This insurance does not apply to any "occurrence" which takes place after you cease to be a tenant of that premises.

c. Mortgagees, Assignees or Receivers

Any person or organization with respect to their liability as mortgagee, assignee or receiver and arising out of the ownership, maintenance or use of your premises.

This insurance does not apply to any "occurrence" which takes place after the mortgage is satisfied, or the assignment or receivership ends.

d. Any Person or Organization Other Than A Joint Venture

Any person or organization (other than a joint venture of which you are a member), but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts of omissions of those acting on your behalf in the performance of your ongoing operations or in connection with property owned by you.

e. State or Governmental Agency or Political Subdivision — Permits or Authorizations

Any state or governmental agency or subdivision or political subdivision, but only with respect to:

- (1) Operations performed by you or on your behalf for which the state or governmental agency or subdivision or political subdivision has issued a permit or authorization; or

(2) The following hazards for which the state or governmental agency or subdivision or political subdivision has issued a permit or authorization in connection with premises you own, rent or control and to which this insurance applies:

- (a) The existence, maintenance, repair, construction, erection or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoist away openings, sidewalk vaults, street banners or decorations and similar exposures;
- (b) The construction, erection or removal of elevators; or
- (c) The ownership, maintenance or use of any elevators covered by this insurance.

This insurance does not apply to:

- i. "Bodily injury" or "property damage" arising out of operations performed for the federal government, state or municipality; or
- ii. "Bodily injury" or "property damage" included within the "products-completed operations hazard".

With respect to Paragraphs 2.b. through 2.d., this insurance does not apply to structural alterations, new construction or demolition operations performed by or on behalf of such person or organization.

B. The insurance coverage afforded to the additional insureds in this coverage extension:

- 1. Does not apply unless the written contract or written agreement has been signed by the Named Insured or written permit issued prior to the "bodily injury" or "property damage" or "personal and advertising injury";
- 2. Only applies to the extent permitted by law; and
- 3. Will not be broader than that which you are required by the written contract, written agreement, or written permit to provide to such additional insured.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III — Limits Of Insurance:**

The most we will pay on behalf of the additional insured is the amount of insurance:

- 1. Required by the written contract, written agreement or written permit you have entered into with the additional insured; or

2. Available under the applicable limits of insurance;

whichever is less.

The insurance provided by this extension shall not increase the applicable limits of insurance.

Broad Form Vendors Coverage

Subject to the **Primary and Non-Contributory** provision set forth in this endorsement, **SECTION II — WHO IS AN INSURED** is amended to include as an additional insured any person or organization (referred to below as vendor) for whom you have agreed in a written contract or written agreement to provide coverage as an additional insured under your policy. Such person or organization is an additional insured only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business. However, the insurance afforded the vendor does not apply to:

- a. "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement; however this exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
- b. Any express warranty unauthorized by you;
- c. Any physical or chemical change in the product made intentionally by the vendor;
- d. Repackaging, unless unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
- e. Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business in connection with the sale of the product; or
- f. Products which, after distribution or sale by you, have been labeled or re-labeled or used as a container, part of ingredient of any other thing or substance by or for the vendor; however this insurance does not apply to any insured person or organization, from who you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.

The provisions of this coverage extension do not apply unless the written contract or written agreement has been signed by the Named Insured prior to the "bodily injury" or "property damage".

Incidental Malpractice

Subparagraph 2.a.(1)(d) under **SECTION II — WHO IS AN INSURED** is deleted in its entirety and replaced with the following:

(d) Arising out of his or her providing or failing to provide professional health care services.

This does not apply to nurses, emergency medical technicians or paramedics if you are not in the business or occupation of providing any such professional services.

This also does not apply to "bodily injury" caused by cardio-pulmonary resuscitation or first aid services administered by a co-"employee".

This provision does not apply if you are a Social Service or Senior Living risk.

SECTION IV — COMMERCIAL GENERAL LIABILITY CONDITIONS — Amendments

Knowledge Of Occurrence, Claim, Suit Or Loss

The following is added to Paragraph 2. **Duties in the Event of Occurrence, Offense, Claim or Suit** under **SECTION IV — COMMERCIAL GENERAL LIABILITY CONDITIONS**:

The requirements under this paragraph do not apply until after the "occurrence" or offense is known to:

1. You, if you are an individual;
2. A partner, if you are a partnership;
3. An "executive officer" or insurance manager, if you are a corporation;
4. Your members, managers or insurance manager, if you are a limited liability company; or
5. Your elected or appointed officials, officers, members, trustees, board members, commission members, agency members, or your administrator or your insurance manager if you are an organization other than a partnership, joint venture, or limited liability company.

Primary and Non-Contributory Provision

The following is added to Paragraph 4. **Other Insurance, b. Excess Insurance** under **SECTION IV — COMMERCIAL GENERAL LIABILITY CONDITIONS**:

This insurance is primary to and we will not seek contribution from any other insurance available to an additional insured under this policy provided that:

- (1) The additional insured is a Named Insured under such other insurance; and

- (2) You have agreed in a written contract, written agreement or written permit that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

Unintentional Failure To Disclose Hazards

The following is added to Paragraph 6. **Representations** under **SECTION IV — COMMERCIAL GENERAL LIABILITY CONDITIONS**:

However, if you should unintentionally fail to disclose any existing hazards in your representations to us at the inception date of the policy, or during the policy period in connection with any additional hazards, we shall not deny coverage under this Coverage Part based upon such failure to disclose hazards.

Waiver Of Transfer Of Rights Of Recovery

The following is added to Paragraph 8. **Transfer of Rights Of Recovery Against Others To Us** under **SECTION IV — COMMERCIAL GENERAL LIABILITY CONDITIONS**:

We will waive any right of recovery against a person or organization because of payments we make under this Commercial General Liability Coverage Part. This waiver applies only if the insured has agreed in a written contract or written agreement to:

1. Waive any right of recovery against that person or organization; or
2. Assume the liability of that person or organization pursuant to a written contract or written agreement that qualifies as an "insured contract"; and
3. Include such person or organization as an additional insured on your policy.

Such waiver by us applies only to that person or organization identified above, and only to the extent that the insured has waived its right of recovery against such person or organization prior to loss.

Liberalization

The following condition is added to **SECTION IV — COMMERCIAL GENERAL LIABILITY CONDITIONS**:

If we revise this Coverage Part to provide more coverage without additional premium charge, subject to our filed company rules, your policy will automatically provide the additional coverage as of the day the revision is effective in your state.

Two or More Coverage Parts or Policies Issued By Us

(This provision is not Applicable in the state of New York or Wisconsin).

The following condition is added to **SECTION IV — COMMERCIAL GENERAL LIABILITY CONDITIONS:**

It is our intention that the various coverage parts or policies issued to you by us, or any company affiliated with us, do not provide any duplication or overlap of coverage. We have exercised diligence to draft our coverage parts and policies to reflect this intention. However, if the facts and circumstances that will respond to any claim or "suit" give rise to actual or claimed duplication or overlap of coverage between the various coverage parts or policies issued to you by us or any company affiliated with us, the limit of insurance under all such coverage parts or policies combined shall not exceed the highest applicable limit under this coverage, or any one of the other coverage forms or policies.

This condition does not apply to any Excess or Umbrella policy issued by us specifically to apply as excess insurance over this coverage part or policy to which this coverage part is attached.

SECTION V — DEFINITIONS

Discrimination

(This provision does not apply in New York).

A. The following is added to Definition 14. "Personal and advertising injury":

"Personal and advertising injury" also means "discrimination" that results in injury to the feelings or reputation of a natural person, however only if such "discrimination" or humiliation is:

1. Not done by or at the direction of:
 - a. The insured; or
 - b. Anyone considered an insured under **SECTION II — WHO IS AN INSURED**;
2. Not done intentionally to cause harm to another person.
3. Not directly or indirectly related to the employment, prospective employment or termination of employment of any person or persons by any insured.
4. Not arising out of any "advertisement" by the insured.

B. The following definition is added to **SECTION V — DEFINITIONS:**

"Discrimination" means:

- a. Any act or conduct that would be considered discrimination under any applicable federal, state, or local statute, ordinance or law;

- b. Any act or conduct that results in disparate treatment of, or has disparate impact on, a person, because of that person's race, religion, gender, sexual orientation, age, disability or physical impairment; or
- c. Any act or conduct characterized or interpreted as discrimination by a person based on that person's race, religion, gender, sexual orientation, age, disability or physical impairment.

It does not include acts or conduct characterized or interpreted as sexual intimidation or sexual harassment, or intimidation or harassment based on a person's gender.

Electronic Data

The following definition is added to **SECTION V — DEFINITIONS:**

"Electronic data" means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cell, data processing devices or any other media which are used with electronically controlled equipment. For the purpose of the Electronic Data Liability coverage provided by this endorsement, Definition 17. "Property damage" is deleted in its entirety and replaced by the following:

17. "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of, loss of use of, damage to, corruption of, inability to access, or inability to properly manipulate "electronic data", resulting from physical injury to tangible property. All such loss of "electronic data" shall be deemed to occur at the time of the "occurrence" that caused it.

For the purpose of the Electronic Data Liability coverage provided by this endorsement, "electronic data" is not tangible property.

Employee Amendment

Definition 5. "Employee" under **SECTION V — DEFINITIONS** is deleted in its entirety and replaced by the following:

5. "Employee" includes a "leased worker", or a "temporary worker". If you are a School, "Employee" also includes a student teacher.

Golfing Facility

The following definition is added to **SECTION V — DEFINITIONS:**

"Golfing facility" means a golf course, golf club, driving range, or miniature golf course.

Mental Anguish Amendment

(This provision does not apply in New York).

Definition 3. "Bodily injury" under **SECTION V — DEFINITIONS** is deleted in its entirety and replaced with the following:

3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time. This includes mental anguish resulting from any bodily injury, sickness or disease sustained by a person. (In New York, mental anguish has been determined to be "bodily injury").

Not-for-profit Member

The following definition is added to **SECTION V — DEFINITIONS**:

"Not-for-profit member" means a person who is a member of a not-for-profit organization, including clubs and churches, who receives no financial or other compensation.

ElitePac®
Commercial Automobile Extension

COMMERCIAL AUTO
CA 78 09 11 17

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Business Auto Coverage Form apply unless modified by the endorsement.

AMENDMENTS TO SECTION II - LIABILITY COVERAGE

A. If this policy provides Auto Liability coverage for Owned Autos, the following extensions are applicable accordingly:

NEWLY ACQUIRED OR FORMED ORGANIZATIONS

The following is added to **SECTION II, A.1. - Who Is An Insured:**

Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no similar insurance available to that organization. However:

1. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
2. Coverage does not apply to "bodily injury" or "property damage" resulting from an "accident" that occurred before you acquired or formed the organization.

No person or organization is an "insured" with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

EXPENSES FOR BAIL BONDS AND LOSS OF EARNINGS

Paragraphs (2) and (4) of **SECTION II, A.2.a. - Supplementary Payments** are deleted in their entirety and replaced with the following:

- (2) Up to the Limit of Insurance shown on the ElitePac Schedule for the cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" covered under this policy. We do not have to furnish these bonds.
- (4) All reasonable expenses incurred by the "insured" at our request. This includes actual loss of earnings because of time off from work, which we will pay up to the Limit of Insurance shown on the ElitePac Schedule.

EMPLOYEE INDEMNIFICATION AND EMPLOYER'S LIABILITY AMENDMENT

The following is added to **SECTION II, B.4. - Exclusions:**

This exclusion does not apply to a "volunteer worker" who is not entitled to workers compensation, disability or unemployment compensation benefits.

FELLOW EMPLOYEE COVERAGE

The **Fellow Employee** Exclusion, **SECTION II, B.5. -** is deleted in its entirety.

CARE, CUSTODY OR CONTROL AMENDMENT

The following is added to **SECTION II, B.6. - Exclusions:**

This exclusion does not apply to property owned by anyone other than an "insured", subject to the following:

1. The most we will pay under this exception for any one "accident" is the Limit of Insurance stated in the ElitePac Schedule; and
2. A per "accident" deductible as stated in the ElitePac Schedule applies to this exception.

B. If this policy provides Auto Liability coverage for Owned Autos or Non-Owned Autos, the following extension is applicable accordingly:

LIMITED LIABILITY COMPANIES

The following is added to **SECTION II, A.1. - Who Is An Insured:**

If you are a limited liability company, your members and managers are "insureds" while using a covered "auto" you don't own, hire or borrow during the course of their duties for you.

BLANKET ADDITIONAL INSUREDS - As Required By Contract

The following is added to **SECTION II, A.1. - Who Is An Insured:**

40000FS 2346632 513

Any person or organization whom you have agreed in a written contract, written agreement or written permit that such person or organization be added as an additional "insured" on your policy. Such person or organization is an additional "insured" only with respect to liability for "bodily injury" or "property damage" caused, in whole or in part, by your ownership, maintenance or use of a covered "auto". This coverage shall be primary and non-contributory with respect to the additional "insured". This provision only applies if:

1. It is required in the written contract, written agreement or written permit identified in this section;
2. It is permitted by law; and
3. The written contract or written agreement has been executed (executed means signed by a named insured) or written permit issued prior to the "bodily injury" or "property damage".

C. If this policy provides Auto Liability coverage for Non-Owned Autos, the following extension is applicable accordingly:

EMPLOYEES AS INSUREDS

If this policy provides Auto Liability coverage for Non-Owned Autos, the following is added to **SECTION II, A.1. - Who Is An Insured:**

Any "employee" of yours is an "insured" while using a covered "auto" you don't own, hire or borrow in your business or your personal affairs.

An "employee" of yours is an "insured" while operating an "auto" hired or rented under a contract or agreement in that "employee's" name with your permission, while performing duties related to the conduct of your business.

AMENDMENTS TO SECTION III - PHYSICAL DAMAGE COVERAGE

If this policy provides Comprehensive, Specified Causes of Loss or Collision coverage, the following extensions are applicable for those "autos" for which Comprehensive, Specified Causes of Loss or Collision coverage is purchased:

TOWING AND LABOR

SECTION III, A.2. - Towing is deleted in its entirety and replaced with the following:

We will pay all reasonable towing and labor costs up to the maximum Limit of Insurance shown on the ElitePac Schedule per tow each time a covered "Private Passenger Auto", "Social Service Van or Bus" or "Light Truck" is disabled and up to the maximum Limit of Insurance per tow each time a covered "Medium Truck", "Heavy Truck" or "Extra Heavy Truck" is disabled.

For labor charges to be eligible for reimbursement the labor must be performed at the place of disablement.

This coverage extension does not apply to Emergency Services Organizations and Governmental Entities.

GLASS BREAKAGE DEDUCTIBLE

The following is added to **SECTION III, A.3. - Glass Breakage - Hitting A Bird Or Animal - Falling Objects or Missiles:**

If damaged glass is repaired rather than replaced, no deductible will apply for such repair. This extension does not apply to Emergency Services Organizations and Governmental Entities.

ADDITIONAL TRANSPORTATION EXPENSES SECTION III, A.4.a. - Transportation Expenses is deleted in its entirety and replaced with the following:

We will pay up to the maximum Limit of Insurance shown on the ElitePac Schedule for temporary transportation expenses that you incur because of any "loss" to a covered "auto", but only if the covered "auto" carries the coverages and meets the requirements described in 1. or 2. below:

1. We will pay temporary transportation expenses for total theft of a covered "auto". We will only pay for such expenses incurred during the period beginning 24 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".
2. For "loss" other than total theft of a covered "auto" under Comprehensive or Specified Causes of Loss Coverage, or for any "loss" under Collision Coverage to a covered "auto", we will only pay for those temporary transportation expenses incurred during the policy period beginning 24 hours after the "loss" and ending, regardless of the policy's expiration, with the lesser of the number of days reasonably required to repair or replace the covered "auto" or 30 days.

Paragraph 2. of this extension does not apply while there are spare or reserve "autos" available to you for your operations.

This coverage extension does not apply to Emergency Services Organizations and Governmental Entities.

HIRED AUTO PHYSICAL DAMAGE COVERAGE

The following is added to **SECTION III, A.4. - Coverage Extensions:**

Physical Damage coverage is hereby extended to apply to Physical Damage "loss" to "autos" leased, hired, rented or borrowed without a driver. We will provide coverage equal to the broadest coverage available to any covered "auto" shown in the Declarations. But, the most we will pay for "loss" to each "auto" under this coverage extension is the lesser of:

1. The Limit of Insurance stated in the ElitePac Schedule; or
2. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
3. The actual cost of repairing or replacing the damaged or stolen property with other property of like kind and quality. A part is of like kind and quality when it is of equal or better condition than the pre-accident part. We will use the original equipment from the manufacturer when:
 - (a) The operational safety of the vehicle might otherwise be impaired;
 - (b) Reasonable and diligent efforts to locate the appropriate rebuilt, aftermarket or used part have been unsuccessful; or
 - (c) A new original equipment part of like kind and quality is available and will result in the lowest overall repair cost.

For each leased, hired, rented or borrowed "auto" our obligation to pay "losses" will be reduced by a deductible equal to the highest deductible applicable to any owned "auto" for that coverage. No deductible will be applied to "losses" caused by fire or lightning.

SECTION IV, B.5. Other Insurance Condition, Paragraph 5.b. is deleted in its entirety and replaced by the following:

For Hired Auto Physical Damage Coverage, the following are deemed to be covered "autos" you own:

1. Any covered "auto" you lease, hire, rent, or borrow; and
2. Any covered "auto" hired or rented by your "employee" under a contract or agreement in that "employee's" name, with your permission, while performing duties related to the conduct of your business.

However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".

This coverage extension does not apply to Emergency Services Organizations and Governmental Entities.

HIRED AUTO LOSS OF USE COVERAGE

The following is added to **SECTION III, A.4. - Coverage Extensions:**

We will pay expenses for which you are legally responsible to pay up to the Limit of Insurance shown on the ElitePac Schedule per "accident" for loss of use of a leased, hired, rented or borrowed "auto" if it results from an "accident".

This coverage extension does not apply to Emergency Services Organizations, Governmental Entities, and Schools.

AUTO LOAN/LEASE GAP COVERAGE (Not Applicable in New York)

The following is added to **SECTION III, A.4. - Coverage Extensions:**

In the event of a total "loss" to a covered "auto" we will pay any unpaid amount due on the lease or loan for a covered "auto", less:

1. The amount paid under the Physical Damage Coverage Section of the policy; and
2. Any:
 - a. Overdue lease/loan payments at the time of "loss";
 - b. Financial penalties imposed under a lease for excessive use, abnormal wear and tear, high mileage or similar charges;
 - c. Security deposits not refunded by the lessor or financial institution;
 - d. Costs for extended warranties, credit life, health, accident, or disability insurance purchased with the loan or lease; and
 - e. Carry-over balances from previous leases or loans.

You are responsible for the deductible applicable to the "loss" for the covered "auto".

PERSONAL EFFECTS

The following is added to **SECTION III, A.4. - Coverage Extensions:**

If this policy provides Comprehensive Coverage for a covered "auto" you own and that covered "auto" is stolen, we will pay up to the Limit of Insurance shown on the ElitePac Schedule, without application of a deductible, for lost personal effects that were in the covered "auto" at the time of theft. Personal effects do not include jewelry, tools, money, or securities. This coverage is excess over any other collectible insurance.

AIRBAG COVERAGE

The following is added to **SECTION III, B.3.a. - Exclusions:**

Mechanical breakdown does not include the accidental discharge of an airbag.

This coverage extension does not apply to Emergency Services Organizations and Governmental Entities.

EXPANDED AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT COVERAGE

SECTION III, B.4. - Exclusions

This exclusion does not apply to the following:

1. Global positioning systems;
2. "Telematic devices"; or
3. Electronic equipment that reproduces, receives or transmits visual or data signals and accessories used with such equipment, provided such equipment is:

- a. Permanently installed in or upon the covered "auto" at the time of the "loss";
- b. Removable from a housing unit that is permanently installed in the covered "auto" at the time of the "loss";
- c. Designed to be solely operated by use of power from the "auto's" electrical system; or
- d. Designed to be used solely in or upon the covered "auto".

For each covered "loss" to such equipment, a deductible of \$50 shall apply, unless the deductible otherwise applicable to such equipment is less than \$50, at which point the lower deductible, if any, will apply.

COMPREHENSIVE DEDUCTIBLE - LOCATION TRACKING DEVICE

The following is added to **SECTION III, D. - Deductible:**
Any Comprehensive Coverage Deductible shown in the Declarations will be reduced by 50% for any "loss" caused by theft if the covered "auto" is equipped with a location tracking device and that device was the sole method used to recover the "auto".

PHYSICAL DAMAGE LIMIT OF INSURANCE

SECTION III, C. - Limit Of Insurance is deleted in its entirety and replaced with the following:

The most we will pay for a "loss" in any one "accident" is the lesser of:

1. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
2. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.

This coverage extension does not apply to Emergency Services Organizations and Governmental Entities.

AMENDMENTS TO SECTION IV - BUSINESS AUTO CONDITIONS

DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS

The following is added to **SECTION IV, A.2.a. - Duties In The Event Of Accident, Claim, Suit Or Loss:**

The notice requirements for reporting "accident" claim, "suit" or "loss" information to us, including provisions related to the subsequent investigation of such "accident", claim, "suit" or "loss" do not apply until the "accident", claim, "suit" or "loss" is known to:

1. You, if you are an individual;
2. A partner, if you are a partnership;

3. An executive officer or insurance manager, if you are a corporation;
4. Your members, managers or insurance manager, if you are a limited liability company;
5. Your elected or appointed officials, trustees, board members or your insurance manager, if you are an organization other than a partnership, joint venture or limited liability company.

But, this section does not amend the provisions relating to notification of police or protection or examination of the property that was subject to the "loss".

WAIVER OF SUBROGATION

SECTION IV, A.5. - Transfer Of Rights Of Recovery Against Others To Us is deleted in its entirety and replaced with the following:

We waive any right of recovery we may have against any person or organization because of payments we make for "bodily injury" or "property damage" resulting from the ownership, maintenance or use of a covered "auto" but only when you have assumed liability for such "bodily injury" or "property damage" in an "insured contract". In all other circumstances, if a person or organization to or for whom we make payment under this Coverage Form has rights to recover damages from another, those rights are transferred to us.

MULTIPLE DEDUCTIBLES

The following is added to **SECTION IV, A. - Loss Conditions:**

If a "loss" from one event involves two or more covered "autos" and coverage under Comprehensive or Specified Causes of Loss applies, only the highest applicable deductible will be applied.

CONCEALMENT, MISREPRESENTATION OR FRAUD

The following is added to **SECTION IV, B.2. - Concealment, Misrepresentation Or Fraud:**

If you should unintentionally fail to disclose any existing hazards in your representations to us prior to the inception date of the policy or during the policy period in connection with any newly discovered hazards, we will not deny coverage under this Coverage Form based upon such failure.

POLICY PERIOD, COVERAGE TERRITORY

SECTION IV, B.7. - Policy Period, Coverage Territory is deleted in its entirety and replaced with the following:

Under this Coverage Form, we cover "accidents" and "losses" occurring:

- a. During the policy period shown in the Declarations; and
- b. Within the "Coverage Territory".

We also cover "loss" to or "accidents" involving a covered "auto" while being transported between any of these places.

TWO OR MORE COVERAGE FORMS OR POLICIES ISSUED BY US - DEDUCTIBLES

The following is added to **SECTION IV, B.8. - Two Or More Coverage Forms Or Policies Issued By Us:**

If a "loss" covered under this Coverage Form also involves a "loss" to other property resulting from the same "accident" that is covered under this policy or another policy issued by us or any member company of ours, only the highest applicable deductible will be applied.

AMENDMENTS TO SECTION V - DEFINITIONS

BODILY INJURY INCLUDING MENTAL ANGUISH (Not Applicable in New York)

The definition of bodily injury is deleted in its entirety and replaced by the following:

"Bodily injury" means bodily injury, sickness, or disease sustained by a person, including death resulting from any of these. "Bodily injury" includes mental anguish resulting from bodily injury, sickness or disease sustained by a person.

ADDITIONS TO SECTION V - DEFINITIONS

COVERAGE TERRITORY

"Coverage Territory" means:

1. The United States of America (including its territories and possessions), Canada and Puerto Rico; and
2. Anywhere in the world, except for any country or jurisdiction that is subject to trade or other economic sanction or embargo by the United States of America, if a covered "auto" is leased, hired, rented, or borrowed without a driver for a period of 30 days or less, and the insured's responsibility to pay "damages" is determined in a "suit" on the merits in and under the substantive law of the United States of America (including its territories and possessions), Puerto Rico, or Canada, or in a settlement we agree to.

If we are prevented by law, or otherwise, from defending the "insured" in a "suit" brought in a location described in Paragraph 2. above, the insured will conduct a defense of that "suit". We will reimburse the "insured" for the reasonable and necessary expenses incurred for the defense of any such "suit" seeking damages to which this insurance applies, and that we would have paid had we been able to exercise our right and duty to defend.

EXTRA HEAVY TRUCK

"Extra Heavy Truck" means a truck with a gross vehicle weight rating of 45,001 pounds or more.

HEAVY TRUCK

"Heavy Truck" means a truck with a gross vehicle weight rating of 20,001 pounds to 45,000 pounds.

LIGHT TRUCK

"Light Truck" means a truck with a gross vehicle weight rating of 10,000 pounds or less.

MEDIUM TRUCK

"Medium Truck" means a truck with a gross vehicle weight rating of 10,001 pounds to 20,000 pounds.

PRIVATE PASSENGER AUTO

"Private Passenger Auto" means a four-wheel "auto" of the private passenger or station wagon type. A pickup, panel truck or van not used for business is included within the definition of a "private passenger auto".

SOCIAL SERVICE VAN OR BUS

"Social Service Van or Bus" means a van or bus used by a government entity, civic, charitable or social service organization to provide transportation to clients incidental to the social services sponsored by the organization, including special trips and outings.

TELEMATIC DEVICE

"Telematic Device" includes devices designed for the collection and dissemination of data for the purpose of monitoring vehicle and/or driver performance. This includes Global Positioning System technology, wireless safety communications and automatic driving assistance systems, all integrated with computers and mobile communications technology in automotive navigation systems.

VOLUNTEER WORKER

"Volunteer worker" means a person who performs business duties for you, for no financial or other compensation.

40000FS 2346632 517