



Michigan Municipal
**MANAGEMENT
AUTHORITY**

July 1, 2002

Ms. Lisa Morse
Administrative Officer
St. Clair County C.M.H.
1011 Military St.
Port Huron, MI 48060-5416

Dear Lisa:

Please be advised that St. Clair County Community Mental Health does have Errors & Omissions (Wrongful Acts) coverage protecting the Board of Directors under the liability policy with the Michigan Municipal Risk Management Authority (MMRMA). The limits of this coverage are \$15,000,000 per occurrence with no aggregate limit.

Under the definition of Member, it states that an individual is covered "... while acting within the scope of their official duties or operations..." and covers "... all other authorities, boards, bureaus or commissions and their past or present members and employees..." This means that all Board members are covered fully to the terms and conditions of the MMRMA Coverage Documents.

I trust this answers your concerns, and if I can be of further assistance, please don't hesitate to call.

Sincerely,

Craig Manser
Regional Risk Manager



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7. **EMPLOYEE BENEFITS PROGRAM**

means salary, wages, workers' compensation, retirement, pension, deferred compensation, life insurance, hospital insurance, medical insurance, dental insurance, vision insurance, unemployment insurance, social security, disability insurance, sick leave, vacation leave, holiday leave or similar programs, plans or insurances made available to past or present employees or officials of the Member.

8. **LAWSUIT**

means a suit at law but not in equity.

9. **MEMBER**

means a municipal corporation, as defined in the Joint Powers Agreement, that has joined the Michigan Municipal Risk Management Authority. Member also includes:

a. The following while acting within the scope of their official duties or operations on behalf of the Member:

(1) any former or present employee;

(2) courts, including any past or present judge, magistrate and court employee, if MMRMA has accepted the court, in writing, for coverage.

(3) except for housing authorities, all other authorities, boards, bureaus or commissions and their past or present members and employees provided that these entities are sub-units of the Member. Authorities, boards, bureaus, or commissions that are separate legal entities and all housing authorities may be provided coverage if MMRMA has, in writing, extended coverage.

b. Any authorized user or driver of a motor vehicle owned, rented, leased or used by the Member, other than a vehicle dealership, repair facility or other bailment facility.

10. **MOTOR VEHICLE**

means a land motor vehicle, trailer or semi-trailer designed and eligible to be licensed for travel on public roads, including any attached machinery or apparatus. As it relates to personal injury protection offered under Michigan statutes, MCL 500.3101 et. seq., the term shall not be expanded beyond the statutory definition of a vehicle, including a trailer, operated or designed for operation upon a public highway by power other than muscular power which has more than two (2) wheels. The term includes equipment pertaining to the motor vehicle normally carried therein or thereon. Motor vehicle does not include fire or emergency vehicles which are self-propelled motor vehicles designed and used primarily for fire, emergency medical, or rescue services and are licensed for travel on public roads.